

## **Response From**

**Equifax®**

**Full Name:** Sophia Mitchel  
**SSN:** 555-43-4421  
**File Pulled:** 7/1/2021

**User ID/Member Number:** 999AA00884  
**Date of Birth:** 18 Sep 1998

## **Customer Inquiry**

**Customer Name:** Sophia Mitchell  
**Date of Birth:** 18 Sep 1998  
**SSN:** 555-43-4421  
**Address:** Willow Brook Lane, Portland, OR 97211  
**Customer Reference Number:** GIRING

## **Consumer Information\***

**Other Names:** N/A  
**Current Address:** Willow Brook Lane, Portland, OR 97211  
**Date Reported Address:** 5/11/2024  
**Address Variance Indicator:** N/A  
**Current Phone Number:** (614) 5717-0198  
**Date Reported Phone:** N/A

**SSN Status:** Verified  
**SSN Match Flags:** YYYYYYYYYY  
**Issue Date:** Prior to 2006  
**Issue State:** OH  
**Death Date:** N/A  
**Death State:** N/A  
**Date File was Established:** 03/17/2008  
**Date of Most Recent Activity:** 01/11/2025

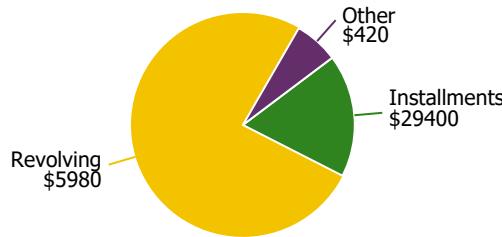
[View All Historical Consumer Information](#)

## Alerts and Triggers\*

**FraudIQ Identity Scan:  
Fraud IQ SSN:  
Address Discrepancy I  
Fraud Advisor:  
Military Lending Act:  
OFAC Alerts:**

## [View All Alerts and Triggers Details](#)

## Account Overview\*



[View Trade Summary & Account Details](#)

## Potential Negative Info\*

**30 Day Delinquencies:**  
**60 Day Delinquencies:**  
**90 Day Delinquencies:**  
**Bankruptcies:**  
**Collections:**

## **Insight Score**

682

- Age of Revolving Accounts
  - Bankcard Utilization
  - Age of Non-Mortgage Installment Accounts
  - Number of Recent Utility Inquiries
  - Number of Accounts 30 Days Delinquent

VANTAGESCORE 3.0

728

- Total Of All Balances On Bankcard Or Revolving Accounts Is Too High
  - Balances On Bankcard Or Revolving Accounts Too High Compared To Credit Limits
  - The Date That You Opened Your Oldest Account Is Too Recent
  - The Total Of All Balances On Your Open Accounts Is Too High
  - Number Of Inquiries Adversely Affected The Score But Not Significantly

**The Work Number Income**

**Employer:** MidOhio Technology    **Current Tradelines:**  
**Employment** IT Project Manager  
5 years, 2 months    **Maximum Total**

54,000