

| Response From | | Customer Inquiry | |
|-------------------------------|----------------|-----------------------------------|--|
| Equifax* | | | |
| Full Name: | Brandon Keller | Customer Name: | Brandon Keller |
| SSN: | 555-44-3234 | Date of Birth: | 04 Dec 1985 |
| File Pulled: | 7/1/2021 | SSN: | 555-44-3234 |
| User ID/Member Number: | 999AA00884 | Address: | 815 Maple Avenue, Unit 3C, Jersey City, NJ 07304 |
| Date of Birth: | 04 Dec 1985 | Customer Reference Number: | GIBING |

Consumer Information*

| | | | |
|------------------------------------|--|--------------------------------------|---------------|
| Other Names: | N/A | SSN Status: | Verified |
| Current Address: | 815 Maple Avenue, Unit 3C, Jersey City, NJ 07304 | SSN Match Flags: | YYYYYYYYYY |
| Date Reported Address: | 5/11/2024 | Issue Date: | Prior to 2006 |
| Address Variance Indicator: | N/A | Issue State: | OH |
| Current Phone Number: | (217) 555-0188 | Death Date: | N/A |
| Date Reported Phone: | 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***

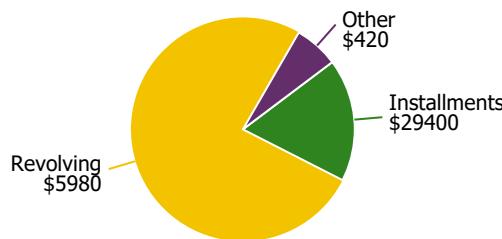
| | |
|---------------------------------------|---|
| FraudIQ Identity Scan: | N |
| Fraud IQ SSN: | N |
| Address Discrepancy Indicator: | N |
| Fraud Advisor: | N |
| Military Lending Act: | N |
| OFAC Alerts: | |

[View All Alerts and Triggers Details](#)**Recent Bankruptcy***

| | |
|----------------------------------|-----|
| Date Filed: | N/A |
| Type of Bankruptcy: | N/A |
| Date Reported: | N/A |
| Filer: | N/A |
| Intent: | N/A |
| Current Disposition Date: | N/A |
| Industry Codes: | N/A |
| 2 Narrative Codes: | N/A |

[View All Bankruptcy Details](#)**3rd Party Collections*****Party**

| | |
|--------------------------------------|-----|
| Date Reported: | N/A |
| Original Creditor Name: | N/A |
| Creditor Classification Code: | N/A |
| Status Code: | N/A |
| Original Amount: | \$0 |
| Balance: | \$0 |
| Last Payment Date: | N/A |

[View All 3rd Party Collection Details](#)**Account Overview***[View Trade Summary & Account Details](#)**Accounts Summary*****29**

| | |
|-----------------------------|--|
| Revolving: | 3 |
| Installments: | 2 |
| Mortgage: | 1 |
| Line of Credit: | 0 |
| Other: | 0 |
| Length of Credit: | 16 years and 10 months |
| Average Account Age: | 6 years and 7 months |
| Oldest Open Account: | Discover Bank Card(03/2008) |
| Most Recent Account: | Auto Loan – MidOhio Credit Union (09/2023) |

Potential Negative Info*

| | |
|------------------------------|---|
| 30 Day Delinquencies: | 1 |
| 60 Day Delinquencies: | 0 |
| 90 Day Delinquencies: | 0 |
| Bankruptcies: | 0 |
| Collections: | 0 |

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

Maximum Total

5 years, 2 months

54,000