

Response From
Equifax*

Full Name: Arnold John
SSN: 987-65-4321
File Pulled: 7/1/2021
User ID/Member Number: 999AA00884
Date of Birth: 04/12/1987

Customer Inquiry

Customer Name: Arnold John
Date of Birth: 04/12/1987
SSN: 987-65-4321
Address: PORT NICOLECHESTER, Oklahoma City,
OK 60657
Customer Reference Number: GIBING

Consumer Information*

Other Names: N/A
Current Address: PORT NICOLECHESTER, Oklahoma City,
OK 60657
Date Reported Address: 5/11/2024
Address Variance Indicator: N/A
Current Phone Number: N/A
Date Reported Phone: N/A

SSN Status: Verified
SSN Match Flags: YYYYYYYY
Issue Date: Prior to 2010
Issue State: GA
Death Date: N/A
Death State: N/A
Date File was Established: 03/28/2021
Date of Most Recent Activity: 5/11/2021

[View All Historical Consumer Information](#)

Alerts and Triggers*

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

[View All Alerts and Triggers Details](#)

Recent Bankruptcy*

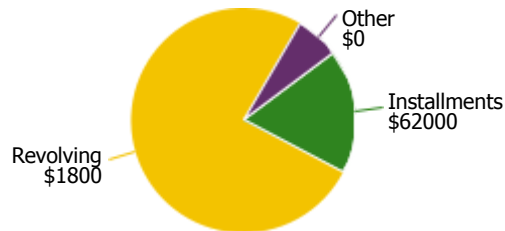
Date Filed: N/A
Type of Bankruptcy: N/A
Date Reported: N/A
Filer: N/A
Intent: N/A
Current Disposition Date: N/A
Industry Codes: N/A
2 Narrative Codes: N/A
[View All Bankruptcy Details](#)

3rd Party
Collections*

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: 2
Installments: 2
Mortgage: 0
Line of Credit: 0
Other: 0
Length of Credit History: 8 years and 9 months
Average Account Age: 5 years and 8 months
Oldest Open Account: STUDENT LOAN (09/2010)
Most Recent Account: Auto Loan (06/2023)

Potential Negative Info*

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

Insight Score

586

- 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

609

- 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 & Employment Information**

Employer: Acme Hospitality LLC
Employment Status: Active
Job Title: Software Engineer
Total Time with 6 years, 4 months
Employer: Pay Amount: \$2850.00
Pay Cycle: Biweekly
Most recent Start Date: 03/15/2018

** - The Work Number is sourced by TALX Corporation, provider of
Equifax Workforce Solutions.
[View All Income & Employment Details](#)

DataX Report Summary

Current Tradelines: 4
Maximum Total Principal \$750000
PaidOff: Last Payment \$13000
Disposition: Current
Total Current Principal: \$62000.00
Application Inquiries 180 Days: 2
Charges Offs 1 Year: \$0

[View All DataX
Details](#)

*** - Data sourced by DataX