

Response From

Equifax\*

Full Name: Luis Davis  
SSN: 555-44-3235  
File Pulled: 7/1/2021  
  
User ID/Member Number: 999AA00884  
Date of Birth: 04 Dec 1985

Customer Inquiry

Customer Name: Luis Davis  
Date of Birth: 04 Dec 1985  
SSN: 555-44-3235  
  
Address: 77 Fulton Street New York, 10038  
Customer Reference Number: GIBING

Consumer Information\*

Other Names: N/A  
Current Address: 77 Fulton Street New York, 10038  
Date Reported Address: 5/11/2024  
Address Variance Indicator: N/A  
Current Phone Number: (217) 555-0188  
Date Reported Phone: N/A

SSN Status: Verified  
SSN Match Flags: YYYYYYYY  
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: N  
Fraud IQ SSN: N  
Address Discrepancy Indicator: N  
Fraud Advisor: N  
Military Lending Act: N  
OFAC Alerts: N

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

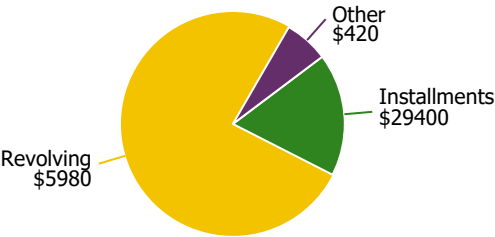
3rd Collections\*

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**

<b>Employer:</b>	MidOhio Technology	<b>Current Tradelines:</b>	
<b>Employment</b>	IT Project Manager	<b>Maximum Total</b>	54,000
	5 years, 2 months		