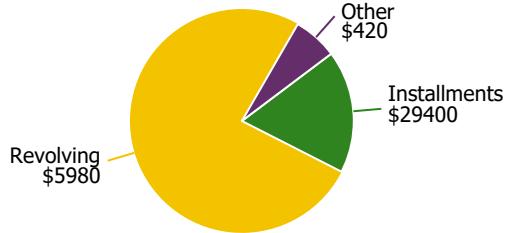


Response From		Customer Inquiry	
Equifax*			
Full Name:	Luis Davis	Customer Name:	Luis Davis
SSN:	555-44-3235	Date of Birth:	04 Dec 1985
File Pulled:	7/1/2021	SSN:	555-44-3235
User ID/Member Number:	999AA00884	Address:	77 Fulton Street New York, 10038
Date of Birth:	04 Dec 1985	Customer Reference Number:	GIBING
Consumer Information*			
Other Names:	N/A	SSN Status:	Verified
Current Address:	77 Fulton Street New York, 10038	SSN Match Flags:	YYYYYYYY
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
View All Historical Consumer Information		Date of Most Recent Activity:	01/11/2025
Alerts and Triggers*	Recent Bankruptcy*	3rd Party Collections*	
FraudIQ Identity Scan:	N	Date Filed:	N/A
Fraud IQ SSN:	N	Type of Bankruptcy:	N/A
Address Discrepancy Indicator:	N	Date Reported:	N/A
Fraud Advisor:	N	Filer:	N/A
Military Lending Act:	N	Intent:	N/A
OFAC Alerts:		Current Disposition Date:	N/A
		Industry Codes:	N/A
		2 Narrative Codes:	N/A
View All Alerts and Triggers Details		View All 3rd Party Collection Details	
Account Overview*		Accounts Summary*	
 View Trade Summary & Account Details		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*	Insight Score 682	VANTAGESCORE 3.0 728	
30 Day Delinquencies:	1	<ul style="list-style-type: none"> Age of Revolving Accounts Bankcard Utilization Age of Non-Mortgage Installment Accounts Number of Recent Utility Inquiries Number of Accounts 30 Days Delinquent 	
60 Day Delinquencies:	0		
90 Day Delinquencies:	0		
Bankruptcies:	0		
Collections:	0		
		<ul style="list-style-type: none"> 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