

Response From  
Equifax\*

**Full Name:** Emily Hansen  
**SSN:** 999-99-999  
**File Pulled:** 7/1/2021  
**User ID/Member Number:** 999AA00884  
**Date of Birth:** 20 Jul 2001

## Customer Inquiry

**Customer Name:** Arnold John  
**Date of Birth:** 20 Jul 2001  
**SSN:** 999-99-999  
**Address:** 456 Sample Ave, Justinville, DE 19901  
**Customer Reference Number:** GIBING

## Consumer Information\*

**Other Names:** N/A  
**Current Address:** 456 Sample Ave, Justinville, DE 19901  
**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:** 5/11/2024

[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\*

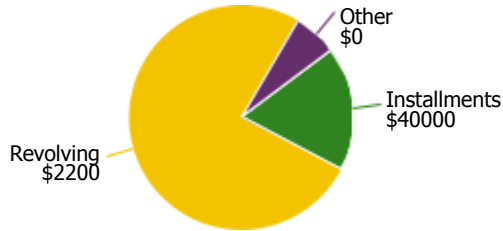
**Date Filed:** N/A  
**Type of Bankruptcy:** N/A  
**Date Reported:** N/A  
**Filer:** N/A  
**Intent:** N/A  
**Current Disposition Date:** N/A  
**Industry Codes:** N/A  
**2 Narrative Codes:** N/A  
[View All Bankruptcy Details](#)

## 3rd 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:** 6 years and 4 months  
**Average Account Age:** 4 years  
**Oldest Open Account:** STUDENT LOAN (09/2018)  
**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

668

- 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

712

- 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:** OCEANVIEW HOSTELS  
**Employment Status:** Active  
**Job Title:** Hospital Associate  
**Total Time with:** 2 years, 7 months  
**Employer: Pay Amount:** \$2030.00  
**Pay Cycle:** Biweekly  
**Most recent Start Date:** 07/15/2012

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

**DataX Report Summary**

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**Current Tradelines:** 4  
**Maximum Total Principal:** \$11200  
**PaidOff: Last Payment:** \$13000  
**Disposition:** Current  
**Total Current Principal:** \$4,2200.00  
**Application Inquiries 180 Days:** 1  
**Charges Offs 1 Year:** \$0

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Details

\*\*\* - Data sourced by DataX