

**Response From  
Equifax\***

**Full Name:** Marina Caldwell  
**SSN:** 666-55-4444  
**File Pulled:** 7/1/2021  
**User ID/Member Number:** 999AA00884  
**Date of Birth:** 17 Jan 1964

**Customer Inquiry**

**Customer Name:** Marina Caldwell  
**Date of Birth:** 17 Jan 1964  
**SSN:** 666-55-4444  
**Address:** 212 Oak Meadow Ln, Springfield, IL 62704  
**Customer Reference Number:** GIBING

**Consumer Information\***

**Other Names:** N/A  
**Current Address:** 212 Oak Meadow Ln, Springfield, IL 62704  
**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:** IL  
**Issue State:** GA  
**Death Date:** N/A  
**Death State:** N/A  
**Date File was Established:** 09/22/1995  
**Date of Most Recent Activity:** 01/07/2025

[View All Historical Consumer Information](#)**Alerts and Triggers\***

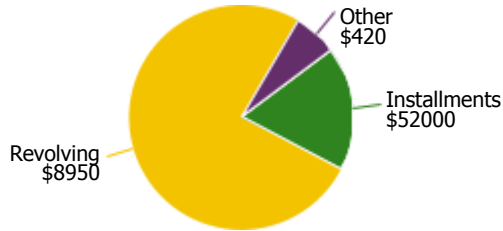
**FraudIQ Identity Scan:** N  
**Fraud IQ SSN:** N  
**Address Discrepancy Indicator:** N  
**Fraud Advisor:** N  
**Military Lending Act:** N  
**OFAC Alerts:** N

[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 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:** 4  
**Installments:** 3  
**Mortgage:** 1  
**Line of Credit:** 0  
**Other:** 1  
**Length of Credit:** 29 years and 4 months  
**Average Account Age:** 8 years and 2 months  
**Oldest Open Account:** First Midwest Visa Card (07/1996)  
**Most Recent Account:** Auto Loan – Springfield Community CU (05/2024)

**Potential Negative Info\***

**30 Day Delinquencies:** 2  
**60 Day Delinquencies:** 0  
**90 Day Delinquencies:** 0

**Bankruptcies:** 0  
**Collections:** 0

**Insight Score****675**

- 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****731**

- 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:** Midwest Distribution Services Inc  
**Employment Status:** Active  
**Job Title:** Director, Operations  
**Total Time with** 8 years, 3 months  
**Employer: Pay Amount:** \$3400.00  
**Pay Cycle:** Biweekly  
**Most recent Start Date:** 11/10/2016

\*\* - 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:** 8  
**Maximum Total Principal** \$92,700  
**PaidOff: Last Payment** \$13000  
**Disposition:** Current  
**Total Current Principal:** \$226,370  
**Application Inquiries 180 Days:** 2  
**Charges Offs 1 Year:** \$0

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Details

\*\*\* - Data sourced by DataX