

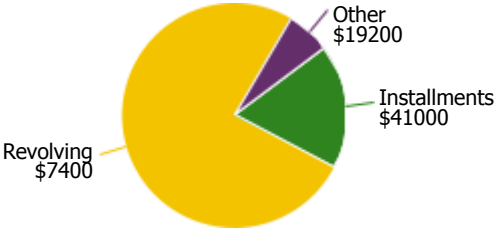
Response From Equifax*		Customer Inquiry	
Full Name:	Michelle A.Rivers	Customer Name:	Michelle A.Rivers
SSN:	888-77-6666	Date of Birth:	17 Jan 1964
File Pulled:	7/1/2021	SSN:	888-77-6666
User ID/Member Number:	999AA00884	Address:	789 Prairie Lane, Springfield, IL 62704
Date of Birth:	17 Jan 1964	Customer Reference Number:	GIBING

Consumer Information*			
Other Names:	N/A	SSN Status:	Verified
Current Address:	789 Prairie Lane, Springfield, IL 62704	SSN Match Flags:	YYYYYYYY
Date Reported Address:	5/11/2024	Issue Date:	IL
Address Variance Indicator:	N/A	Issue State:	GA
Current Phone Number:	(217) 555-0246	Death Date:	N/A
Date Reported Phone:	N/A	Death State:	N/A
		Date File was Established:	06/12/1993
		Date of Most Recent Activity:	5/11/2024

View All Historical Consumer Information

Alerts and Triggers*	Recent Bankruptcy*	3rd Party Collections*
FraudIQ Identity Scan: N Fraud IQ SSN: N Address Discrepancy Indicator: N Fraud Advisor: N Military Lending Act: N OFAC Alerts: N	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	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

View All Alerts and Triggers Details

Account Overview*	Accounts Summary*
 <p>Revolving \$7400</p> <p>Installments \$41000</p> <p>Other \$19200</p>	<div>29</div> <div>Revolving: 3</div> <div>Installments: 2</div> <div>Mortgage: 1</div> <div>Line of Credit: 0</div> <div>Other: 0</div> <div>Length of Credit: 31 years and 8 months</div> <div>Average Account Age: 9 years and 5 months</div> <div>Oldest Open Account: Capital One Bank Card (03/1994)</div> <div>Most Recent Account: Auto Loan – Prairie Credit Union (08/2023)</div>

View Trade Summary & Account Details

Potential Negative Info*	Insight Score	VANTAGESCORE 3.0
30 Day Delinquencies: 1 60 Day Delinquencies: 0 90 Day Delinquencies: 0 Bankruptcies: 0 Collections: 0	693 <ul style="list-style-type: none">Age of Revolving AccountsBankcard UtilizationAge of Non-Mortgage Installment AccountsNumber of Recent Utility InquiriesNumber of Accounts 30 Days Delinquent	742 <ul style="list-style-type: none">Total Of All Balances On Bankcard Or Revolving Accounts Is Too HighBalances On Bankcard Or Revolving Accounts Too High Compared To Credit LimitsThe Date That You Opened Your Oldest Account Is Too RecentThe Total Of All Balances On Your Open Accounts Is Too HighNumber Of Inquiries Adversely Affected The Score But Not Significantly

The Work Number Income & Employment Information**

Employer: Prairie Consulting Group LLC
Employment Status: Active
Job Title: Senior Program Manager
Total Time with 6 years, 4 months
Employer: Pay Amount: \$3670.00
Pay Cycle: Biweekly
Most recent Start Date: 10/01/2018

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

DataX Report Summary

Current Tradelines: 6
Maximum Total Principal \$68,500
PaidOff: Last Payment \$13000
Disposition: Current
Total Current Principal: \$240,400.00
Application Inquiries 180 Days: 2
Charges Offs 1 Year: \$0

[View All DataX](#)

[Details](#)

*** - Data sourced by DataX