

Response From

Equifax*

Full Name: Christopher Reed
SSN: 555-44-3334
File Pulled: 7/1/2021
User ID/Member Number: 999AA00884
Date of Birth: 25 May 1990

Customer Inquiry

Customer Name: Christopher Reed
Date of Birth: 25 May 1990
SSN: 555-44-3334
Address: Sunset Valley Road, Nashville, TN 37211
Customer Reference Number: GIBING

Consumer Information*

Other Names: N/A
Current Address: 150 River Street, Columbus, OH 43215
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

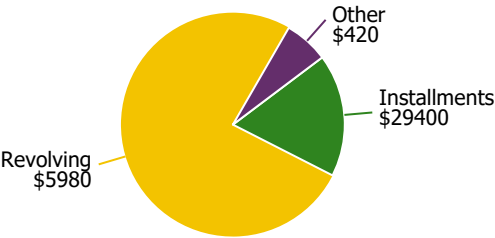
[View All Bankruptcy Details](#)

3rd 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: 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

482

- 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

628

- 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	Maximum Total	54,888
	5 years, 2 months		