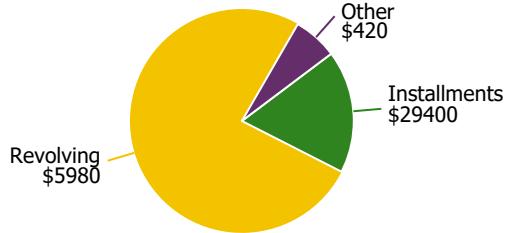


Response From		Customer Inquiry	
Equifax*			
Full Name:	Ethan Reynolds	Customer Name:	Ethan Reynolds
SSN:	555-44-4421	Date of Birth:	10 Jan 1995
File Pulled:	7/1/2021	SSN:	555-44-4421
User ID/Member Number:	999AA00884	Address:	Maple Ridge Drive, Denver, CO 80205
Date of Birth:	10 Jan 1995	Customer Reference Number:	GIBING
Consumer Information*			
Other Names:	N/A	SSN Status:	Verified
Current Address:	Maple Ridge Drive, Denver, CO 80205	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:	(614) 5616-0198	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 Bankruptcy 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	
30 Day Delinquencies: 1 60 Day Delinquencies: 0 90 Day Delinquencies: 0 Bankruptcies: 0 Collections: 0		<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 	
VANTAGESCORE 3.0		728	
		<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