

Applicant Name: Marshal Fink
Application #: 14518948-00

HTML Report

EQUIFAX

1 877 227-8800

Consumer Report

11/01/2016

File Requested by: 602AN03039

Identification

Name: FINK, MARSHALL
Current Address: 62 BARTON ST E, HMLT, ON, L8L2V9
Date of Birth, SIN: 03/27/1962,
Reference: SFERGU

[Consumer Alert \(\)](#)

SafeScan

SF-0 Inquiry has been passed through SafeScan. No fraud indication was detected.

SafeScan ID

SI-

[Product Score \(\)](#)

CONSUMER RISK PREDICTOR 526

NUMBER OF DEROGATORY PUBLIC RECORDS
AGE OF MOST RECENT DEROGATORY PUBLIC RECORD
NUMBER OF INQUIRIES IN PREVIOUS 12 MONTHS
SUB-PRIME AND THIN

[Identification \(\)](#)

Date File Opened:	11/01/1980	Date of Last Activity:	10/23/2016
DOB/Age:	03/27/1962	SIN:	
Marital Status:		No of Dependants:	
Deceased:		Spouse's SIN:	

**** Consumer Declaration ****

Name: FINK, MARSHALL
Current Address: 62 BARTON ST E, HMLT, ON, L8L2V9
Since, R/O/B: 11/01/2014
Reported:
Former Address: 221 MELVIN AVE #1001, HMLT, ON, L8H2K1
Since, R/O/B: 02/01/2012
Reported:
2nd
Former Address: 151 HUGHSON ST S #1102, HMLT, ON, L8N3Y4
Since, R/O/B: 01/01/2012
Reported:

Former

Name:

Also

Known As: FINKE, MARSHALL A FINKE, MARTIAL FINK, MARSHAL A XXFINK, MARSHAL XXFINK, M XXFINE, MARSHEL XXFINK, MARSHAL ALAN XX

Inquiry

Alert -

Subject

Shows 2

Inquiries

Since

11/01/2016

[Inquiries \(\)](#)

Member Inquiries:

Date	Member Name	Telephone
10/23/2016	BMO 2015	(800) 2619855
08/22/2016	TD AUTO FINANCE CAN	(800) 8323321
07/21/2016	CIBC CLIENT ASSESSME	(800) 4652422
07/20/2016	FINANCIERE PLATINIUM	(855) 4681113
06/16/2016	MASTERCARD BNC	(888) 6222783
03/28/2016	MEGA MOTORS	(905) 6778299
03/28/2016	CARFINCO INC	(780) 4137549
02/28/2016	LOAN AWAY	(866) 6890091
02/01/2016	CITIFINANCIAL CDA	(800) 9226235
01/07/2016	401 AUTO RV CANADA	(519) 6534308
01/07/2016	TD AUTO FINANCE CAN	(800) 8323321
01/07/2016	CARS ON CREDIT CA	(905) 2357112
01/07/2016	CREDIT RIVER CAPITAL	(888) 6042620
01/04/2016	LOAN AWAY	(866) 6890091
12/14/2015	NEWSTART CANADA	(905) 8379101
09/28/2015	LEND CARE CAPITAL INC	(905) 8391009
07/13/2015	CIBC CREDIT CARD SVC	(800) 4654653
05/05/2015	NEWSTART CANADA	(905) 8379101
05/04/2015	CIBC	(905) 7654435
04/27/2015	GATEMASTER INC	(902) 4753648
04/20/2015	BETTER LEASING SALES	(905) 6647684
04/06/2015	CIBC CREDIT CARD SVC	(800) 4654653
02/19/2015	MEGA MOTORS	(905) 6778299
12/30/2014	NEWSTART CANADA	(905) 8379101
11/11/2014	CIBC CREDIT CARD SVC	(800) 4654653
09/11/2014	TELUS MOBILITY	(416) 2797844
09/11/2014	KOODO MOBILE	(416) 2797844
08/06/2014	CIBC	(905) 7654435
06/27/2014	EXECULINK TELECOM	(519) 4249801
05/21/2014	WIND MOBILE	(877) 9463184
05/07/2014	VIRGIN MOBILE	(800) 5099904
04/04/2014	TDFS	(866) 5086312
01/17/2014	CIBC	(905) 7654435
01/15/2014	KOODO MOBILE	(416) 2797844
11/06/2013	NEWSTART CANADA	(905) 8379101
11/04/2013	PRESIDENTS CHOICE MC	(866) 2467262

Total Number of Inquiries: 36

Foreign Bureau Inquiries:

Date	Member No/City	Province and Description
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Locates:

Rptd	Member No	Member Name	Telephone
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Employment ()**Employment Information:**

Since	Left	Employer	Position	Salary
Description:		SUBJECT'S CURRENT EMPLOYMENT		
		SHARP BUS LINES	PROFESSIONAL DRIVER	
Description:		SUBJECT'S FORMER EMPLOYMENT		
			DRIVER	
Description:		ODSP	RECIPIENT	

OtherIncome:**Summary ()**

Pub/Other	Trade Oldest-Newest	Total	High Credit	Rating for R/O/I/M/C
6	10/01/09 - 10/01/16	7	324-12000	2-ONE,5-NINE

Public Records/Other Information ()**Secured Loan/Chattel Mortgage:**

Filed	Court Name	Court No	Maturity
01-NOV-13	MINISTRY GOVT SERV	650VS00055	
Creditor:	691763022 NEWSTART FINANCIAL INC \$8298		

Trade Information ()

Member Trades:

Bus/ID Code	Rptd	Opnd	HC	Terms	Bal	PDA	Rt	30/60/90	MR	DLA
BELL MOBILITY (800) 361-2613										
I650UT00032	10/01/16	03/01/13	473	---	0473	0473	O9	0/0/0		06/01/14
Prev Hi Rates:	O5-10/01/14		O4-09/01/14		O3-08/01/14					
Account:	*****9515									
Description:	WRITTEN-OFF. CLOSED BY CREDIT GRANTOR									
BELL MOBILITY (800) 361-2613										
I650UT00032	10/01/16	10/01/09	3128	---	2897	2897	O9	0/0/0		12/01/10
Prev Hi Rates:	O5-11/01/11		O5-10/01/11		O5-09/01/11					
Account:	*****0806									
Description:	WRITTEN-OFF. CLOSED BY CREDIT GRANTOR									
ROGERS COMMUNICATION (877) 764-3772										
I650UT00016	10/01/16	09/01/11	---	---	2485	---	O9	0/0/0		11/01/12
Prev Hi Rates:	O5-07/01/13		O5-06/01/13		O5-05/01/13					
Account:	*****6753									
Description:	ACCOUNT ASSIGNED TO THIRD PARTY FOR COLLECTION CLOSED BY CREDIT GRANTOR									
CAPITAL ONE BANK (800) 728-3277										
I650ON40987	09/01/16	02/01/12	450	---	0861	---	R9	0/0/0		02/01/13
Prev Hi Rates:	R5-07/01/13		R5-06/01/13		R4-05/01/13					
Account:	*****8232									
Description:	WRITTEN-OFF. CLOSED BY CREDIT GRANTOR									
NEWSTART CANADA (905) 837-9101										
J464AU00445	09/01/16	11/01/13	12000	0284	4377	0000	I1	0/0/0	23	09/01/16
Prev Hi Rates:										
Account:	*4813									
Description:	MONTHLY PAYMENTS.									
NEWSTART CANADA (905) 837-9101										
I464AU00445	09/01/16	11/01/10	7943	0265	0000	0000	I1	1/0/0	46	11/01/13
Prev Hi Rates:	I2-02/01/12									
Account:	*3102									
Description:	ACCOUNT PAID. MONTHLY PAYMENTS.									
VIRGIN MOBILE (866) 612-8483										
I650UT00081	09/01/16	02/01/11	324	---	0307	0307	O9	0/0/0		10/01/11
Prev Hi Rates:										
Account:	*****9075									
Description:	WRITTEN-OFF. CLOSED AT CONSUMER'S REQUEST									
Credit Utilization:	47%		24318		11400					

Banking Information ()

Collection Information ()

Collection				
RPTD	AMT/BAL	DLA/ECO	AGENCY/CLIENT	STATUS/SERIAL
03/01/2013	131	02/01/2013	COLLECTRITE HAMILTON	UNPAID
	\$145		SMART CHOICE HAMILTON	DB267348
05/01/2016	578	09/01/2012	ARM.AGENCE DE RECOUV	UNPAID
	\$578		COGECO CABLE CANADA LP	552250854040
01/01/2013	202	10/01/2012	GATESTONE CO INC.	UNPAID
	\$202		DISTRIBUTE	3130170065
05/01/2011	1245	03/01/2011	COLLECTRITE HAMILTON	PAID
	\$0		HORIZON UTILITIES CORP	DB242495
06/01/2014	163	12/01/2013	COLLECTION NETWORK	PAID
	\$0		VIANET	DB204075

Consumer Declaration()

End Of Report