
Applicant Name: RAHAMA UMAR
Application #: 14458634-00

HTML Report

EQUIFAX

1 877 227-8800

Consumer Report

10/25/2016

File Requested by: 602AN03039

Identification

Name: UMAR, RAHAMA
Current Address: 6414 172 ST NW, EMON, AB, T5T3R6
Date of Birth, SIN: 07/19/1982,
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 PREDICTOR566

AGE OF MOST RECENT DEROGATORY PUBLIC RECORD
NUMBER OF INQUIRIES IN PREVIOUS 12 MONTHS
AVERAGE UTILIZATION FOR OPEN REVOLVING TRADES
SUB-PRIME AND THICK

Identification ()

Date File Opened:	04/02/2007	Date of Last Activity:	09/24/2016
DOB/Age:	07/19/1982	SIN:	
Marital Status:		No of Dependents:	
Deceased:		Spouse's SIN:	

**** Consumer Declaration ****

Name:	UMAR, RAHAMA
Current Address:	6414 172 ST NW, EMON, AB, T5T3R6
Since, R/O/B:	08/01/2015
Reported:	
Former Address:	8610 182 ST NW APT 30A, EMON, AB, T5T1M3
Since, R/O/B:	12/01/2012
Reported:	
2nd Former Address:	1303 EIGHTH AVE #311, NWST, BC, V3M2S2
Since, R/O/B:	07/01/2010

Reported:**Former Name:****Also Known As:**

Inquiry Alert - Subject
Shows 2 Inquiries Since
10/25/2016

[Inquiries \(\)](#)

Member Inquiries:

Date	Member Name	Telephone
09/24/2016	CIBC	(780) 4081202
09/08/2016	PC FINANCIAL CIBC	(888) 8724724
06/03/2016	DEVONIAN HYUNDAI	(780) 4843311
06/03/2016	CARFINCO INC	(780) 4137549
06/01/2016	DERRICK DODGE 1980	(780) 4353611
06/01/2016	TD AUTO FINANCE CAN	(800) 8323321
06/01/2016	RIFCO	(403) 3141288
05/12/2016	EPCOR	(780) 4123605
09/01/2015	CITIFINANCIAL DSC	(888) 9222594
08/21/2015	TELUS MOBILITY	(416) 2797844
08/20/2015	TELUS MOBILITY	(416) 2797844
08/17/2015	TELUS	(888) 8112500
08/11/2015	JUST ENERGY	(905) 6704440
07/14/2015	SCOTIABANK MC	(800) 2653675
05/26/2015	DERRICK DODGE 1980	(780) 4353611
05/26/2015	CARFINCO INC	(780) 4137549
05/26/2015	TD AUTO FINANCE CAN	(800) 8323321
05/26/2015	SCOTIA DEALER ADVANT	(877) 3752771
05/02/2015	CAPONE BANK	(800) 4813239
12/29/2014	KODOO MOBILE	(416) 2797844
07/11/2014	THE DRIVING FORCE	(780) 6411109
07/11/2014	CARFINCO INC	(780) 4137549
07/10/2014	RIFCO	(403) 3141288
07/10/2014	TD AUTO FINANCE CAN	(800) 8323321
07/10/2014	SCOTIA DEALER ADVANT	(877) 3752771
07/07/2014	CALGARY HYUNDAI SUZU	(403) 2509990
03/22/2014	WIND MOBILE	(877) 9463184
11/14/2013	CAP REGION HOUSING	(780) 4206161

Total Number of Inquiries: 28

Foreign Bureau Inquiries:

Date	Member No/City	Province and Description
11/10/2015		
12:00:00	INTLUSA 645FP08941	UNTD CNSMR
AM		

Locates:

Rptd	Member No	Member Name	Telephone
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[Employment \(\)](#)

Employment Information:

Since Description:	Left Employer SUBJECT'S CURRENT EMPLOYMENT	Position NURSING AID	Salary
Description:	SUBJECT'S FORMER EMPLOYMENT BAYSHORE HOME HEALTH	NURSING AID	
Description:	LIFESTYLE OCEANS	NURSING	

Other Income:

Summary ()

Pub/Other	Trade Oldest-Newest	Total	High Credit	Rating for R/O/I/M/C
1	08/01/07 - 10/01/16	9	300-34000	6-ONE,1-TWO,2-NINE

Public Records/Other Information ()

Trade Information ()

Member Trades:

Bus/ID Code	Rptd	Opnd	HC	Terms	Bal	PDA	Rt	30/60/90	MR	DLA
CAPITAL ONE BANK (800) 728-3277										
I650ON40987	04/01/14	07/01/12	300	---	0000	---	R9	0/0/0		06/01/13
Prev Hi Rates:	R5- 11/01/13		R5- 10/01/13		R4-09/01/13					
Account:	*****8665									
Description:	SETTLEMENT MADE. MONTHLY PAYMENTS.									
TD CREDIT CARDS (800) 983-8472										
I650ON00044	07/01/11	08/01/07	500	0017	0310	0000	R1	1/0/0	10	07/01/11
Prev Hi Rates:	R2- 11/01/10									
Account:	*****1057									
Description:	MONTHLY PAYMENTS. AMOUNT IN H/C COLUMN IS CREDIT LIMIT									
KODO MOBILE (866) 995-6636										
I650UT00057	10/01/16	12/01/14	748	---	0714	0498	O2	1/0/0	21	09/01/16
Prev Hi Rates:										
Account:	****9799									
Description:	MONTHLY PAYMENTS.									
CDA STUDENT LOANS PR (888) 815-4514										
I650BB31168	10/01/16	01/01/14	4532	0062	3616	0000	I1	0/0/0	33	09/01/16
Prev Hi Rates:										
Account:	***7398									
Description:	STUDENT LOAN. MONTHLY PAYMENTS.									
ALBERTA STUDENT LOAN (866) 827-0310										
I650BB31275	10/01/16	01/01/14	8890	0090	7400	0000	I1	0/0/0	33	09/01/16

Prev Hi Rates:**Account:** ***4298**Description:** STUDENT LOAN.
MONTHLY PAYMENTS.**TDCT (800) 832-3321**

I481BB28530 09/01/16 06/01/16 34000 0589 033000 --- I1 0/0/0 4 09/01/16

Prev Hi Rates:**Account:** *****3501**Description:** MONTHLY PAYMENTS.**PRESIDENTS CHOICE MC (866) 246-7262**

I650ON42119 09/01/16 03/01/11 1500 --- 0055 0055 R9 0/0/0 03/01/13

Prev Hi Rates: R5- R5- R5-07/01/13
09/01/13 08/01/13**Account:** *****1821**Description:** WRITTEN-OFF.
CLOSED BY CREDIT GRANTOR**CAPITAL ONE BANK (800) 728-3277**

I650ON40987 09/01/16 05/01/15 4000 0088 3179 0000 R1 1/0/0 16 09/01/16

Prev Hi Rates: R2-
04/01/16**Account:** *****9590**Description:** MONTHLY PAYMENTS.
AMOUNT IN H/C COLUMN IS CREDIT LIMIT**TDCT (800) 832-3321**

I481BB28530 06/01/16 06/01/15 15000 0488 0000 --- I1 0/0/0 13 06/01/16

Prev Hi Rates:**Account:** *****4101**Description:** ACCOUNT PAID.
MONTHLY PAYMENTS.**Credit Utilization:** 69% 69470 48274**Banking Information ()**

Collection Information ()

Collection

RPTD	AMT/BAL	DLA/EOA	AGENCY/CLIENT	STATUS/SERIAL
07/01/2016	651	02/01/2012	VERITAS ALLIANCE	UNPAID
	\$689		PCR 4 TD NORTH 5801	227142

Consumer Declaration()

End Of Report