
Applicant Name: LANCE ORAFFERTYApplication #: 14382949-00

HTML Report**EQUIFAX**

1 877 227-8800

Consumer Report10/17/2016

File Requested by: 602AN03039**Identification**

Name: ORAFFERTY, LANCE
Current Address: 433 WITNEY AVE S, SASK, SK, S7M3K6
Date of Birth, SIN: 06/03/1974, *****745
Reference: SFERGU

[Consumer Alert \(\)](#)

SafeScan

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

SafeScan IDSI-

[Product Score \(\)](#)

**CONSUMER RISK
PREDICTOR****432**

OF PERSONAL FIN. TRADES 90-120 DAYS IN LAST 6 M.
AGE OF MOST RECENT DEROGATORY PUBLIC RECORD
AMOUNT CURRENTLY PAST DUE
SUB-PRIME AND THICK

[Identification \(\)](#)

Date File Opened:	10/01/1994	Date of Last Activity:	09/27/2016
DOB/Age:	06/03/1974	SIN:	*****745
Marital Status:		No of Dependents:	
Deceased:		Spouse's SIN:	

**** Consumer Declaration ****

Name: ORAFFERTY, LANCE
Current Address: 433 WITNEY AVE S, SASK, SK, S7M3K6
Since, R/O/B: 07/01/2016
Reported:
Former Address: 303 WESTWOOD DR, TOMP, MB, R8N0G5
Since, R/O/B: 03/01/2016
Reported:
2nd Former Address: 7 SPOONBILL CRES, TOMP, MB, R8N1B7
Since, R/O/B: 09/01/2015
Reported: STS RPTD

Former Name:**Also Known As:**

Inquiry Alert - Subject

Shows 11 Inquiries

Since 10/17/2016

Inquiries ()**Member Inquiries:**

Date	Member Name	Telephone
09/27/2016	MIDCITY AUTO CENTRE	(306) 2212701
09/22/2016	FIRST ACCESS	(780) 7565565
09/21/2016	VOLKSWAGEN CENTRE	(306) 9558877
09/21/2016	TD AUTO FINANCE CAN	(800) 8323321
09/21/2016	CARFINCO INC	(780) 4137549
09/21/2016	CREDITMAXX FINANCING	(306) 9316190
09/21/2016	AUTOCAPITAL	(855) 4462886
09/19/2016	MACNEIL MOTORS INC	(306) 9551590
09/07/2016	O BRIANS SALES	(306) 9785825
09/06/2016	CITIFINANCIAL	(866) 9159423
08/01/2016	VISA DESJARDINS	(800) 3633380
07/19/2016	O BRIANS SALES	(306) 9785825
06/16/2016	MACNEIL MOTORS INC	(306) 9551590
06/15/2016	BELL MOBILITY	(800) 5099904
05/25/2016	CIBC	(306) 6683456
04/25/2016	CITIFINANCIAL	(800) 9226235
12/30/2015	CITIFINANCIAL	(800) 9226235
11/27/2015	TWIN MOTORS THOMPSON	(204) 6772312
11/25/2015	TD AUTO FINANCE CAN	(800) 8323321
11/23/2015	TWIN MOTORS THOMPSON	(204) 6772312
11/21/2015	LMG FINANCE INC	(250) 3748804
09/23/2015	VICKAR COMM CHEV OLD	(204) 6618391
09/23/2015	CARFINCO INC	(780) 4137549
09/23/2015	TD AUTO FINANCE CAN	(800) 8323321
09/23/2015	SCOTIA DEALER ADVANT	(877) 3752771
09/19/2015	VICKAR COMM CHEV OLD	(204) 6618391
08/24/2015	CITIFINANCIAL DSC	(888) 9222594
06/29/2015	CITIFINANCIAL	(800) 9226235
06/17/2015	SCOTIABANK	(416) 2881460
05/15/2015	SCOTIABANK	(416) 2881460
05/06/2015	CAPONE BANK	(800) 4813239
04/01/2015	SCOTIABANK	(416) 2881460
01/22/2015	CAPONE BANK	(800) 4813239
10/29/2014	TDCT	(866) 2223456
09/10/2014	SCOTIABANK	(416) 2881460
02/24/2014	SASK TEL MOBILITY	(877) 2802395
11/14/2013	O BRIANS SALES	(306) 9785825

Total Number of Inquiries:

37

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			
		CUSTOMER ACCOUNT MANAGER	
Description: SUBJECT'S FORMER EMPLOYMENT			
	AARONS SALE AND LEASING	RETIRED	
Description:			
	OBRIANS BY CAA	SALES	

OtherIncome:[Summary \(\)](#)

Pub/Other	Trade Oldest-Newest	Total	High Credit	Rating for R/O/I/M/C
2	10/01/14 - 10/01/16	5	2600-18000	3-ONE,2-FOUR

[Public Records/Other Information \(\)](#)[Trade Information \(\)](#)**Member Trades:**

Bus/ID Code	Rptd	Opnd	HC	Terms	Bal	PDA	Rt	30/60/90	MR	DLA
CITIFINANCIAL (800) 922-6235										
I402FP05783	09/01/16	12/01/15	8799	0348	8492	1392	I4	1/1/1	10	07/01/16
Prev Hi Rates:	I3-		I2-							
	08/01/16		07/01/16							
Account:	*****9848									
Description:	MONTHLY PAYMENTS.									
CDA STUDENT LOANS PR (888) 815-4514										
I650BB31168	10/01/16	10/01/14	10000	0114	9185	---	I1	0/0/0	23	10/01/16
Prev Hi Rates:										
Account:	***6043									
Description:	STUDENT LOAN. MONTHLY PAYMENTS.									
TDCT (800) 832-3321										
I481BB28530	09/01/16	11/01/15	18000	0495	017000	1526	I4	1/1/2	10	07/01/16
Prev Hi Rates:	I4-		I3-		I2-06/01/16					
	08/01/16		07/01/16							
Account:	*****0201									
Description:	MONTHLY PAYMENTS.									
EASYFINANCIAL (306) 373-2900										
I603FZ00260	10/01/16	02/01/16	2600	0147	2114	0000	I1	0/0/0	8	09/01/16
Prev Hi Rates:										
Account:	*****2402									
Description:	SEMI-MONTHLY PAYMENTS.									
EASYFINANCIAL (306) 373-2900										
I603FZ00260	02/01/16	05/01/15	5524	0201	0000	0000	I1	0/0/0	9	01/01/16

Prev Hi Rates:
Account: *****7651
Description: ACCOUNT PAID.

Credit
Utilization: 82% 44923 36791

[Banking Information \(\)](#)

[Collection Information \(\)](#)

<u>Collection</u>				
RPTD	AMT/BAL	DLA/EOA	AGENCY/CLIENT	STATUS/SERIAL
08/01/2016	758	06/01/2016	COMMERCIAL CREDIT	UNPAID
	\$758		SASKTEL MOBILITY MOB	5010222
10/01/2015	363	07/01/2015	EOS CANADA	PAID
	\$0		SASKTEL WIRELINE SKT	13056755

[Consumer Declaration\(\)](#)

End Of Report