
Applicant Name: KEITH ESPERANCEApplication #: 14382905-00

HTML Report

EQUIFAX

1 877 227-8800

Consumer Report10/17/2016

File Requested by: 602AN03039**Identification**

Name: ESPERANCE, KEITH
Current Address: PO BOX 2621, MKWS, AB, T0C1N0
Date of Birth, SIN: 08/31/1963, *****380
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 445

NUMBER OF BANK INSTAL. TRADES CURRENTLY PAST DUE
WORST RATING FOR INSTALLMENT TRADES IN LAST 12 MON
NUMBER OF SATISFACTORY TRADES WITH BALANCE> \$0
SUB-PRIME AND THIN

[Identification \(\)](#)

Date File Opened:	08/13/1984	Date of Last Activity:	10/07/2016
DOB/Age:	08/31/1963	SIN:	*****380
Marital Status:		No of Dependents:	
Deceased:		Spouse's SIN:	

**** Consumer Declaration ****

Name: ESPERANCE, KEITH
Current Address: PO BOX 2621, MKWS, AB, T0C1N0
Since, R/O/B: 08/01/2015
Reported:
Former Address: PO BOX 2621 MASKWACIS, MKWS, AB, T0C1N0
Since, R/O/B: 04/01/2015
Reported:
2nd Former Address: PO BOX 2621 MASKWACIS, HBBE, AB, T0C1N0
Since, R/O/B: 05/01/2014
Reported:

Former Name:

Also Known As:

Inquiry Alert - Subject
Shows 11 Inquiries Since
10/17/2016

[Inquiries \(\)](#)

Member Inquiries:

Date	Member Name	Telephone
10/07/2016	TD AUTO FINANCE CAN	(800) 8323321
10/07/2016	CARFINCO INC	(780) 4137549
10/07/2016	AUTOCAPITAL	(855) 4462886
10/07/2016	CTL CORP	(905) 8159510
10/07/2016	FIRST ACCESS	(780) 7565565
10/07/2016	GGR FINANCE INC.	
10/06/2016	KIA RED DEER	(780) 2782744
09/23/2016	TD AUTO FINANCE CAN	(800) 8323221
09/22/2016	NO INTEREST AUTO LTD	(780) 9301850
09/09/2016	CARCO	(780) 4392886
09/07/2016	TEAM FORD SALES	(780) 4628300
05/13/2016	CARCO	(780) 4392886
05/13/2016	TD AUTO FINANCE CAN	(800) 8323321
08/26/2015	TD AUTO FINANCE CAN	(800) 8323321
08/25/2015	CARCO	(780) 4392886
08/25/2015	SCOTIA DEALER ADVANT	(877) 3752771
05/28/2015	NO INTEREST AUTO LTD	(780) 9301850
05/28/2015	CTL CORP	(905) 8159510
05/28/2015	SCOTIA DEALER ADVANT	(877) 3752771
05/28/2015	TD AUTO FINANCE CAN	(800) 8323321
05/25/2015	CITIFINANCIAL DSC	(888) 9222594
04/20/2015	CTL CORP	(905) 8159510
04/18/2015	O BRIANS SALES	(306) 9785825
04/18/2015	SCOTIA DEALER ADVANT	(877) 3752771
04/18/2015	CARFINCO INC	(780) 4137549
04/18/2015	TD AUTO FINANCE CAN	(800) 8323321
02/05/2015	RIFCO	(403) 3141288
02/03/2015	SCOTIA DEALER ADVANT	(877) 3752771
02/03/2015	TD AUTO FINANCE CAN	(800) 8323321
02/03/2015	CTL CORP	(905) 8159510
01/29/2015	CARCO	(780) 4392886
08/22/2014	O BRIANS SALES	(306) 9785825
07/28/2014	SCOTIA DEALER ADVANT	(877) 3752771
07/15/2014	FIRST ACCESS	(780) 7565565
07/14/2014	HOUSE OF CARS	(587) 3527307
07/14/2014	SCOTIA DEALER ADVANT	(877) 3752771
07/14/2014	CARFINCO INC	(780) 4137549
07/14/2014	TD AUTO FINANCE CAN	(800) 8323321
06/04/2014	SCOTIA DEALER ADVANT	(877) 3752771
05/21/2014	O BRIANS SALES	(306) 9785825
05/21/2014	SCOTIA DEALER ADVANT	(877) 3752771
05/21/2014	TD AUTO FINANCE CAN	(800) 8323321
05/21/2014	CARFINCO INC	(780) 4137549
11/18/2013	WAVERLEY CHRYSLER	(204) 6615337

Total Number of Inquiries: 44

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		
			DRIVER	
Description:		SUBJECT'S FORMER EMPLOYMENT		
			DRIVER	
Description:		GARDA SECURITY	SECURITY GUARD	

Other Income:**Summary ()**

Pub/Other	Trade Oldest-Newest	Total	High Credit	Rating for R/O/I/M/C
3	05/01/11 - 09/01/16	6	100-27000	3-ONE,1-FOUR,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
PRESIDENTS CHOICE MC (866) 246-7262										
I650ON42119	09/01/16	06/01/12	100	---	0000	---	R1	0/0/2	48	11/01/12
Prev Hi Rates:	R5-		R4-							
	11/01/12		10/01/12							
Account:	*****7041									
Description:	CLOSED BY CREDIT GRANTOR MONTHLY PAYMENTS.									
KOODO MOBILE (866) 995-6636										
I650UT00057	09/01/16	05/01/11	592	---	0253	0000	O1	2/0/0	58	09/01/16
Prev Hi Rates:	O2-		O2-							
	07/01/15		06/01/12							
Account:	****9250									
Description:	MONTHLY PAYMENTS.									
TDCT (800) 832-3321										
I481BB28530	08/01/16	08/01/15	27000	0595	025000	2471	I4	1/1/1	12	06/01/16
Prev Hi Rates:	I3-		I2-							
	07/01/16		06/01/16							
Account:	*****6401									
Description:	MONTHLY PAYMENTS.									
SCOTIA DEALER ADV (877) 375-2771										

I601FA00963 09/01/15 08/01/14 15000 0471 0000 0000 I1 1/0/0 14 08/01/15
Prev Hi Rates: I2-
08/01/15
Account: **3296
Description: ACCOUNT PAID.
AUTO LOAN
PEACE HILLS TRUST (780) 421-1229
I602FS00342 12/01/12 01/01/12 1106 0191 0000 --- I9 0/0/0 06/01/12
Prev Hi Rates: I3- I2-
09/01/12 08/01/12
Account: *****5001
Description: ACCOUNT ASSIGNED TO THIRD PARTY FOR COLLECTION
MONTHLY PAYMENTS.
ROGERS COMMUNICATION (877) 764-3772
I650UT00016 09/01/16 10/01/11 --- --- 2585 --- O9 0/0/0 12/01/11
Prev Hi Rates: O4- O3-
04/01/12 03/01/12 O2-02/01/12
Account: *****5223
Description: ACCOUNT ASSIGNED TO THIRD PARTY FOR COLLECTION
CLOSED BY CREDIT GRANTOR
Credit Utilization: 64% 43798 27838

[Banking Information \(\)](#)

[Collection Information \(\)](#)

Collection

RPTD	AMT/BAL	DLA/ECOA	AGENCY/CLIENT	STATUS/SERIAL
07/01/2016	2585	10/01/2014	CBV COLLECTION SERV	UNPAID
	\$2847		648085223 CBV PURCHASE ROGER	01161859806
02/01/2016	751	04/01/2012	GENERAL CREDIT SERV	UNPAID
	\$827		CASH STORE SIGNATURE FIXE	DD238457
10/01/2013	999	03/01/2013	CONSOLIDATED	UNPAID
	\$999		CALL 4 CASH	185699

[Consumer Declaration\(\)](#)

End Of Report