

Name: SMITH, JOHN
SSN: xxx-xx-6789
Customer Location: ABC101#00001

Printed Date: 8/25/2023
Completed Date: 7/29/2023

CONSUMER CREDIT REPORT

SUBJECT NAME(S): SMITH, JOHN
(Primary) SOCIAL SECURITY NUMBER:
123-45-6789
PHONE: -

ADDRESS INFORMATION FOUND:

CURRENT ADDRESS REPORTED:
DATE REPORTED: 07/26/2022
8650 BROWN DR
SAN ANTONIO, TX 78212

CURRENT ADDRESS REPORTED:
DATE REPORTED: 03/25/2019
4854 MCALLAHAN AV
SAN ANTONIO, TX 78212

CURRENT ADDRESS REPORTED:
NO DATE REPORTED
924 PALM HILL RD PORTLAND, OR
97219

CREDIT INFORMATION

THE FOLLOWING CREDIT SUMMARY REPRESENTS THE SUBJECT'S TOTAL FILE HISTORY

| | | | |
|-------------------|-----|--------------------------|---------------------|
| PUBLIC RECORDS: | 000 | CURRENT NEGATIVE ACCTS: | 001 |
| | | REVOLVING ACCTS: | 000 |
| COLLECTIONS: | 000 | PREVIOUS NEGATIVE | INSTALLMENT |
| | | ACCTS: 000 | ACCTS: 000 |
| TRADE ACCTS: | 001 | PREVIOUS TIMES NEGATIVE: | MORTGAGE ACCTS: 000 |
| | | 000 | |
| CREDIT INQUIRIES: | 002 | EMPLOYMENT INQUIRIES: | OPEN ACCTS: 000 |
| | | 002 | |

CREDIT SUMMARY DESCRIPTION

| HIGH CRED | CRED LIMIT | BALANCE | PAST DUE | MNTHLY | AVAIL | |
|------------|-------------|-------------|----------|--------|--------|------|
| REVOLVING: | \$23,454.00 | \$31,400.00 | \$0.00 | \$0.00 | \$0.00 | 100% |
| TOTALS: | \$23,454.00 | \$31,400.00 | \$0.00 | \$0.00 | \$0.00 | |

SCORE INFORMATION

MODEL: FICO Classic 04 Fair, Isaac 336 - 843
SCORE: +815 SCORING FACTORS:

Favorable number of new or existing finance company accounts (+)
Favorable number of accounts with outstanding balances (+)
Favorable number of accounts with large high credit amounts (+) 4.

THE FOLLOWING ACCOUNT INFORMATION IS PRINTED IN ORDER BY MOST NEGATIVE MANNER
PAYMENT (MOP) AND DATE MOST RECENTLY UPDATED.

BK OF AMER B Revolving Account
Credit Card

OPENED: 11/01/1980 MOST \$23,454.00 CREDIT \$31,400.00
OWED: LIMIT: BALANCE: \$.00
PAST DUE: \$.00
STATUS OF: 06/27/2023: Paid or paying as agreed
AS
TIMES LATE 30 DAYS: 00
TIMES LATE 60 DAYS: 00
TIMES LATE 90 DAYS: 00

PAYMENT PATTERN: 5/27/2019 to 05/27/2023

2019 1 1 1 1 1 1 1
2020 1 1 1 1 1 1 1 1 1 1 1
2021 1 1 1 1 1 1 1 1 1 1 1
2022 1 1 1 1 1 1 1 1 1 1 1
2023 1 1 1 1 1

INQUIRIES

| DATE | SUBCODE | SUBSCRIBER NAME |
|------------|------------|-----------------|
| 07/28/2023 | Z 01202920 | SELECTION MG |
| 08/30/2018 | Z 00005167 | BCKGRND INV |
| 08/27/2018 | Z 04139028 | TRANS UNION |

LEGEND FOR PAYMENT PATTERNS

X - No rating
1 - Paid or paying as agreed
2 - 30 days past due
3 - 60 days past due
4 - 90 days past due
5 - 120 days past due

Fair Credit Reporting Act Notice

Information contained herein should not be the sole determiner in the evaluation of this individual. (Human error in compiling this information is possible.) All other factors, references and current situations should be considered. The information in this report is derived from records in accordance with the Fair Credit Reporting Act (FCRA, Public Law 91508, Title VI). This information may only be used to verify statements made by an individual for insurance or employment purposes or in connection with other business. Selection.com policy requires purchasers of these reports to have a signed consent form. This assures Selection.com that users will abide by their obligations, and remain in compliance of the FCRA.