



Name: SMITH, JOE Printed Date: 1/31/2024

SSN: xxx-xx-6789 **Completed Date:** 1/29/2024

Customer Location: ABC101#00001

CONSUMER CREDIT REPORT

SUBJECT NAME(S): SMITH, JOE (Primary)

JOSEPH,

SOCIAL SECURITY NUMBER: 000-00-6789

PHONE: -

ADDRESS INFORMATION FOUND:

CURRENT ADDRESS REPORTED: DATE REPORTED: 10/31/2021

5687MONTANAAV

CINCINNATI, OH 45211

CURRENT ADDRESS REPORTED: DATE REPORTED: 09/12/2022

3200COSTELLOAV

CINCINNATI, OH 45211

CURRENT ADDRESS REPORTED:

NO DATE REPORTED
9623VINE VISTAPL
CINCINNATI, OH 45217

EMPLOYMENT DATA REPORTED:

HUMANA Occupation: Date Reported: 02/10/2022
SPORTS CLUB Occupation: Date Reported: 02/11/2016

CREDIT INFORMATION

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

PUBLIC RECORDS: 000 CURRENT NEGATIVE ACCTS: 002 REVOLVING ACCTS: 001
COLLECTIONS: 004 PREVIOUS NEGATIVE ACCTS: 004 INSTALLMENT ACCTS: 005
TRADE ACCTS: 008 PREVIOUS TIMES NEGATIVE: 009 MORTGAGE ACCTS: 000
CREDIT INQUIRIES: 008 EMPLOYMENT INQUIRIES: 008 OPEN ACCTS: 002

CREDIT SUMMARY DESCRIPTION

	HIGH CRED	CRED LIMIT	BALANCE	PAST DUE	MNTHLY	AVAIL
INSTALLMENT:	\$1,142.00	\$.00	\$330.00	\$.00	\$94.00	
OPEN ACCT:	\$1,341.00	\$.00	\$.00	\$.00	\$.00	100%
CLOSED W/BAL:NaN		NaN	\$2,493.00	\$2,343.00	\$156.00	
TOTALS:	\$2,483.00	\$.00	\$2,823.00	\$2,343.00	\$250.00	

SCORE INFORMATION

MODEL: FICO Classic 04 Fair, Isaac 336 - 843

SCORE: +503

SCORING FACTORS:

1. Favorable number of adverse public records (+)

2. No current or past delinquencies (+)

- 3. Favorable number of revolving accounts with balances (+)
- 4. Favorable length of revolving credit history (+)

THE FOLLOWING ITEMS ARE COLLECTION RECORDS:

HEYMANLAWLLC Y 02EHU001 Open account

Collection account

OPENED: 12/12/2017 AMT OWED: \$450.00

PAST DUE: \$672.00

STATUS AS OF: 01/20/2024: Placed for collection

HELVEY ASSOC Y 0538A001 Open account

Collection account

OPENED: 06/02/2023 AMT OWED: \$1,321.00

PAST DUE: \$1,321.00

STATUS AS OF: 01/06/2024: Placed for collection

LVNV FUNDING Y 021T9002 Open account

Collection account

OPENED: 01/17/2018 AMT OWED: \$512.00

PAST DUE: \$512.00

STATUS AS OF: 01/03/2024: Account information disputed by consumer

BULL CITY Y 01WU7001 Open account

Payment after charge off/collection

OPENED: 10/09/2019 AMT OWED: \$.00

PAST DUE: \$1,160.00

STATUS AS OF: 06/20/2021: Paid collection

THE FOLLOWING ACCOUNT INFORMATION IS PRINTED IN ORDER BY MOST NEGATIVE MANNER

PAYMENT (MOP) AND DATE MOST RECENTLY UPDATED.

VERIZON U Open account

Telecommunications/Cellular

Placed for collection

OPENED: 11/16/2020 MOST OWED: \$2,213.00

CLOSED: 10/31/2023

PAST DUE: \$2,213.00 BALANCE: \$2,213.00

STATUS AS OF: 12/31/2023: Collection account

PAYMENT PATTERN: to //

SELF/SSTATBK B Revolving Account

Secured Credit Card

OPENED: 10/23/2021 MOST OWED: \$607.00 CREDIT LIMIT: \$525.00

CLOSED: 06/27/2023

PAST DUE: \$130.00 BALANCE: \$280.00

STATUS AS OF: 01/13/2024: 120 days past due

TIMES LATE 30 DAYS: 02
TIMES LATE 60 DAYS: 01
TIMES LATE 90 DAYS: 02

AMER FST FIN

F Overdraft/reserve checking account/line of credit

Lease

OPENED: 10/03/2023 MOST OWED: \$1,142.00

PAST DUE: \$.00 BALANCE: \$330.00

STATUS AS OF: 12/31/2023: Paid or paying as agreed

TIMES LATE 30 DAYS: 00
TIMES LATE 60 DAYS: 00
TIMES LATE 90 DAYS: 00

PAYMENT PATTERN: 9/30/2023 to 11/30/2023 2023 1 1

CHIME-STRIDE B Open account

Secured Credit Card

OPENED: 11/09/2022 MOST OWED: \$1,341.00

PAST DUE: \$.00 BALANCE: \$.00

STATUS AS OF: 12/04/2023: Paid or paying as agreed

TIMES LATE 30 DAYS: 00
TIMES LATE 60 DAYS: 00
TIMES LATE 90 DAYS: 00

SBNASELFLNDR B Overdraft/reserve checking account/line of credit

Secured Closed

OPENED: 07/02/2023 MOST OWED: \$992.00

CLOSED: 10/22/2023

PAST DUE: \$.00 BALANCE: \$.00

STATUS AS OF: 10/22/2023: Paid or paying as agreed

TIMES LATE 30 DAYS: 01
TIMES LATE 60 DAYS: 00
TIMES LATE 90 DAYS: 00

PAYMENT PATTERN: 6/22/2023 to 09/22/2023

2023 1 1 2

SBNASELFLNDR B Overdraft/reserve checking account/line of credit

Secured

Closed

OPENED: 07/07/2022 MOST OWED: \$539.00

CLOSED: 06/27/2023

PAST DUE: \$.00 BALANCE: \$.00

STATUS AS OF: 06/27/2023: Paid or paying as agreed

TIMES LATE 30 DAYS: 01
TIMES LATE 60 DAYS: 00
TIMES LATE 90 DAYS: 00

PAYMENT PATTERN: 6/27/2022 to 05/27/2023

2022 1 1 1 1 1 1

2023 1 1 1 1 2

ATLCAPBKSELF B Overdraft/reserve checking account/line of credit

Secured

Closed

OPENED: 03/24/2022 MOST OWED: \$1,663.00

CLOSED: 06/22/2022

PAST DUE: \$.00 BALANCE: \$.00

STATUS AS OF: 06/22/2022: Paid or paying as agreed

TIMES LATE 30 DAYS: 00 TIMES LATE 60 DAYS: 00 TIMES LATE 90 DAYS: 00

PAYMENT PATTERN: 2/22/2022 to 05/22/2022

2022 1 1 1

ATLCAPBKSELF B Overdraft/reserve checking account/line of credit

Secured

Account paid from collateral

OPENED: 04/18/2021 MOST OWED: \$520.00

CLOSED: 03/09/2022

PAST DUE: \$.00 BALANCE: \$.00

STATUS AS OF: 03/09/2022: Paid or paying as agreed

TIMES LATE 30 DAYS: 01
TIMES LATE 60 DAYS: 01
TIMES LATE 90 DAYS: 00

PAYMENT PATTERN: 3/9/2021 to 02/09/2022 2021 1 1 1 1 1 1 1 1 1 1 1

2022 2 3

INQUIRIES

DATE	SUBCODE	SUBSCRIBER NAME
11/29/2023 11/29/2023	F 03059265 A 03496543	SANTANDER TOM GTIL CHE
07/01/2023	B 03847656	CAP1/BASS
01/11/2023 11/10/2022	Q 04405179 B 02450957	NAVY FCU SYNCB/PAYPAL
04/08/2022 03/29/2022	F 04877646 Q 04405179	SYNCB/CC NAVY FCU
02/10/2022	A 02933229	SUPERIOR AUT

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

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