

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

Printed Date: 1/31/2024
Completed Date: 1/29/2024

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
 5687MONTANA AV
 CINCINNATI, OH 45211

CURRENT ADDRESS REPORTED:
 DATE REPORTED: 09/12/2022
 3200COSTELLO AV
 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	

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

PAYMENT PATTERN: 10/13/2021 to 12/13/2023
2021 1 1
2022 1 1 1 1 1 1 1 1 1 1 1 1
2023 1 1 1 1 2 1 1 1 2 3 4 5

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

PAYMENT PATTERN: 11/4/2022 to 11/04/2023
2022 1
2023 1 1 1 1 1 1 1 1 1 1 1

SBNASEFLNDR 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

SBNASEFLNDR 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
2022 2 3

INQUIRIES

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