

Name: Smith, John
SSN: xxx-xx-6789
Customer Location: ABC101#00001

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

EMPLOYMENT 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
8658 BROWN DR
SAN ANTONIO, TX 78212

CURRENT ADDRESS REPORTED:
DATE REPORTED: 03/25/2019
4865 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:	000	REVOLVING ACCTS:	001
COLLECTIONS:	000	PREVIOUS NEGATIVE ACCTS:	000	INSTALLMENT ACCTS:	000
TRADE ACCTS:	001	PREVIOUS TIMES NEGATIVE:	000	MORTGAGE ACCTS:	000
CREDIT INQUIRIES:	002	EMPLOYMENT INQUIRIES:	002	OPEN ACCTS:	000

CREDIT SUMMARY DESCRIPTION

	HIGH CRED	CRED LIMIT	BALANCE	PAST DUE	MNTHLY	AVAIL
REVOLVING:	\$23,454.00	\$31,400.00	\$.00	\$.00	\$.00	100%
TOTALS:	\$23,454.00	\$31,400.00	\$.00	\$.00	\$.00	

SCORE INFORMATION

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

SCORING FACTORS:

1. Favorable number of new or existing finance company accounts (+)
2. Favorable number of accounts with outstanding balances (+)
3. 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 OWED: \$23,454.00 CREDIT LIMIT: \$31,400.00
PAST DUE: \$.00 BALANCE: \$.00
STATUS AS OF: 06/27/2023: Paid or paying as agreed
TIMES LATE 30 DAYS: 00
TIMES LATE 60 DAYS: 00
TIMES LATE 90 DAYS: 00

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

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