



Name: Smith, John
SSN: xxx-xx-6789
Customer Location: ABC101#00000

Printed Date: 10/12/2018
Completed Date: 10/10/2018
Control Code:

Consumer Credit Report

Details

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

ADDRESS INFORMATION FOUND:
 CURRENT ADDRESS REPORTED:
 DATE REPORTED: 06/30/2018
 132SAMPLE AV APT#: 1B
 EXAMPLE, OH 45246

ADDRESS REPORTED:
 DATE REPORTED:06/02/2015
 123 SAMLPLE PL., APT C
 EXAMPLE, OH 45246

EMPLOYMENT DATA REPORTED:
 FEDEX Occupation
 FEDEX HUB Occupation:DRIVER
 DATE REPORTED: 01/29/2018

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:	008
TRADE ACCTS:	009	PREVIOUS TIMES NEGATIVE:	000	MORTGAGE ACCTS:	000
CREDIT INQUIRIES:	003	EMPLOYMENT INQUIRIES:	006	OPEN ACCTS:	000

CREDIT SUMMARY DESCRIPTION

	HIGH CRED	CRED LIMIT	BALANCE	PAST DUE	MNTHLY	AVAIL
REVOLVING:	\$246.00	\$300.00	\$.00	\$.00	\$.00	100%

INSTALLMENT:	\$58,965.00	\$.00	\$58,638.00	\$.00	\$174.00
TOTALS:	\$59,211.00	\$300.00	\$58,638.00	\$.00	\$174.00

SCORE INFORMATION

MODEL: FICO Classic 04 Fair, Isaac 336 - 843
 SCORE: +721

SCORING FACTORS:

1. Favorable time since last derogatory public record or collection (+)
2. Proportion of revolving balances to revolving credit limits is favorable (+)
3. Favorable number of finance accounts (+)
4. Favorable number of bank or national revolving/open accounts (+)

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

HNTINGTN NTL

B Overdraft/reserve checking account/line of cred
 Automobile

OPENED: 08/29/2012 MOST OWED: \$10,691.00
 PAST DUE: \$.00 BALANCE: \$10,364.00

STATUS AS OF: 10/10/2018: Paid or paying as
 agreed TIMES LATE 30 DAYS: 00
 TIMES LATE 60 DAYS: 00
 TIMES LATE 90 DAYS: 00

PAYMENT PATTERN: 7/31/2012 to 10/10/2018
 2018 1 1 1 1 1

US BANK

B Revolving Account
 Credit Card

OPENED: 07/01/2009 MOST OWED: \$246.00 CREDIT LIMIT: \$300.00
 PAST DUE: \$.00 BALANCE: \$.00

STATUS AS OF: 10/10/2018: Paid or paying as agreed
 TIMES LATE 30 DAYS: 00
 TIMES LATE 60 DAYS: 00
 TIMES LATE 90 DAYS: 00

PAYMENT PATTERN: 6/30/2015 to 10/10/2018
 2015 1 1 1 1 1 1
 2016 1 1 1 1 1 1 1 1 1 1 1 1
 2017 1 1 1 1 1 1 1 1 1 1 1 1
 2018 1 1 1 1 1 1 1 1 1 1 1 1

FEDLOAN

E Overdraft/reserve checking account/line of cred
 Student Loan
 Payment deferred

OPENED: 08/24/2009 MOST OWED: \$5,500.00
 PAST DUE: \$.00 BALANCE:

\$5,500.00 STATUS AS OF 10/10/2018: Paid or paying as agreed
 TIMES LATE 30 DAYS: 00
 TIMES LATE 60 DAYS: 00
 TIMES LATE 90 DAYS: 00

PAYMENT PATTERN: 5/31/2017 to 10/10/2018
 2017 1 1 1 1 1 1 1
 2018 1 1 1 1 1 1 1 1 1 1

10/10/2018

INQUIRIES

DATE	SUBCODE	SUBSCRIBER NAME
10/10/2018	Z 01202920	SELECTION MG
08/29/2012	Q 06900041	WFDS/WDS
07/07/2011	F 05481251	DISCOVER

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

Details

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 91-508, 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.