

Subcode: 567890  
 Transaction Number: C123456789  
 Search Inquiry: John Consumer/999 Center Dr/Someville/TX/76401

Ordered: 03/24/2016 15:31:09 CST



**Identifying Information**

<b>John Consumer</b> 999 CENTER DR SOMEVILLE, TX 76401-2105  999 CN DR SOMEVILLE, TX 76401  123 TODE DR SOMEVILLE, TX 76401-6077	<b>SSN:</b> <b>YOB:</b> 1958	<b>Employer:</b> GREAT COMPANY <b>Last Updated:</b> 10/2012  SELF COMP <b>Last Updated:</b> 04/2010
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**Executive Summary**

**Payment and Legal Filings Summary**

<b>Legal Filings</b> Total legal filings:	4	<b>Payment Information</b> Monthly payments:	\$556
<b>Delinquent Payment Information</b> Past due amount:	\$0	Installment loan balance: (4)	\$17,022
In dispute:	0	Revolving charge balance: (14)	\$2,592
<b>Inquiries</b> Total number of inquiries:	6	Revolving credit percent available:	44%
Inquiries previous 6 months:	2	Real Estate loan balance:	N/A

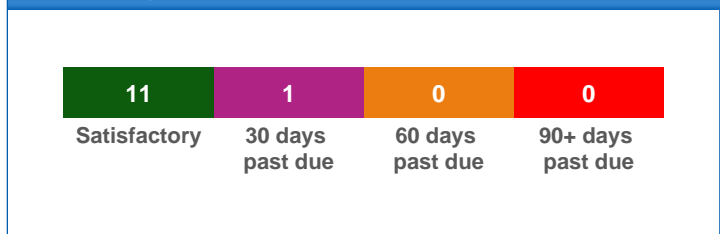
**VantageScore® 3.0**

<b>VantageScore® 3.0: 638</b>  <table border="1"> <thead> <tr> <th>Risk Category</th> <th>Score Range</th> </tr> </thead> <tbody> <tr> <td>Super Prime</td> <td>781 - 850</td> </tr> <tr> <td>Prime</td> <td>661 - 780</td> </tr> <tr> <td>Near Prime</td> <td>601 - 660</td> </tr> <tr> <td>Subprime</td> <td>500 - 600</td> </tr> <tr> <td>Deep Subprime</td> <td>300 - 499</td> </tr> </tbody> </table>	Risk Category	Score Range	Super Prime	781 - 850	Prime	661 - 780	Near Prime	601 - 660	Subprime	500 - 600	Deep Subprime	300 - 499	<b>Negative Score Factors</b> <ul style="list-style-type: none"> <li>▶ HERE IS A BANKRUPTCY ON YOUR CREDIT REPORT</li> <li>▶ LACK OF SUFFICIENT CREDIT HISTORY</li> <li>▶ TOO FEW OF YOUR BANK CARD OR OTHER REVOLVING ACCOUNTS HAVE HIGH LIMITS</li> <li>▶ BALANCES ON BANKCARD/REVOLVING ACCTS TOO HIGH COMPARED TO CREDIT LIMITS</li> </ul>
Risk Category	Score Range												
Super Prime	781 - 850												
Prime	661 - 780												
Near Prime	601 - 660												
Subprime	500 - 600												
Deep Subprime	300 - 499												

**Trade Payment Status**

Oldest trade opened	04/1996
Paid trades	4
Satisfactory trades	11
Previously delinquent/derogatory	5
Presently delinquent/derogatory	2
Total trades	18

**Delinquency Detail**



TOP

**Consumer Statement**

**Disputes and Supplemental Data Related to Transactional Information**

04& 12-01-14 0000000 CONSUMER COMMENT TEXT PRESENT

**OFAC Warning**

**OFAC Warning Summary**

NAME DOES NOT MATCH OFAC/PLC/FSE LIST

## Legal Filings

## Bankruptcies

Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/21/2013	0421054DSK	US BKPT CT TN MEMPHIS			Bankruptcy chapter 7-discharged
03/07/2012	0227606	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed
10/13/2011	0139459	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed

## Judgments

Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/01/2013	1002641	SHELBY GENERAL SESS CT	\$3,544	DILLARD NATIONAL BANK	Judgment

## Inquiries

## Inquiry Details

Name	Account Type	Date of Inquiry
LOAN BANK	Unknown - Credit Extension, Review, Or Collection	09/28/2015
CREDIT CO	Unknown - Credit Extension, Review, Or Collection	09/21/2015
ORANGE BANK	Unknown - Credit Extension, Review, Or Collection	05/08/2015
123 BANK NA	Unknown - Credit Extension, Review, Or Collection	02/28/2015
COLLECT ASSOC	Collection Department/Agency/Attorney	06/03/2014
FACTUAL DATA	Real Estate Specific Type Unknown	01/28/2014

## Trade Information

## Trade Payment Experience

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
123 BANK USA N	Revolving	09/2008	Closed	03/15/2012	\$1,148																		
<b>Transactional Relationship:</b> Individual																							
<b>Trade Category:</b> Bank Credit Cards																							
<b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12																							
<b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST																							
<b>Payment Indicator (current month 03/2012):</b> Collections, charge-off or bankruptcy																							
<b>24 Month Payment History</b> <span style="float: right;">Click here for legend</span>																							
Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10
-	-	-	-	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
123 BANK USA N	Revolving	07/2011	Closed	03/15/2012	\$274																		
<b>Transactional Relationship:</b> Individual																							
<b>Trade Category:</b> Bank Credit Cards																							
<b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12																							
<b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST																							
<b>Payment Indicator (current month 03/2012):</b> Collections, charge-off or bankruptcy																							
<b>24 Month Payment History</b> <span style="float: right;">Click here for legend</span>																							
Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10
-	-	-	-	C	C	C	C																

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due																
ACME CARD	Revolving	08/2010	Closed	11/21/2013	\$1,240																			
<b>Credit Limit:</b> \$1,182 <b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 <b>Special Comments:</b> TRANSFERRED TO ANOTHER LENDER <b>Payment Indicator (current month 11/2013):</b> Collections, charge-off or bankruptcy																								
<b>24 Month Payment History</b>																								<a href="#">Click here for legend</a>
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	
13	13	13	13	13	13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	
-	B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	B	-	-	-	-	-	C	
123 BANK USA N	Revolving	08/2008	Closed	05/08/2015	\$1,164																			
<b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 <b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST <b>Payment Indicator (current month 05/2015):</b> Collections, charge-off or bankruptcy																								
<b>24 Month Payment History</b>																								<a href="#">Click here for legend</a>
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	
15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	13	13	13	13	13	13	13	13	13	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
123 BANK USA N	Revolving	04/2011	Closed	05/08/2015	\$326																			
<b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 <b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST <b>Payment Indicator (current month 05/2015):</b> Collections, charge-off or bankruptcy																								
<b>24 Month Payment History</b>																								<a href="#">Click here for legend</a>
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	
15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13	13	13	13	13	13	13	13	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LOAN BANK	Revolving	07/2008	Closed	04/07/2012																	09/15/2011	\$0		
<b>Credit Limit:</b> \$1,750 <b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 13 <b>Special Comments:</b> <b>Payment Indicator (current month 04/2012):</b> Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)																								
<b>24 Month Payment History</b>																								<a href="#">Click here for legend</a>
Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	
12	12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	
9	9	9	9	9	1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	
CREDIT CO	Revolving	11/2010	Closed	10/08/2011	\$521																			



**Transactional Relationship:** Individual  
**Trade Category:** Automobile Financing Company  
**Payment Status:** Account/paid satisfactorily

**Special Comments:**

**Payment Indicator (current month 10/2015):** Account condition change, payment code not applicable

**24 Month Payment History**

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13	13	13
C	C	C	C	C	C	C	C	-	-	C	C	C	C	C	C								

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
ABCDE FINANCIAL	Installment	09/2015	Open	\$17,022 02/01/2016		\$442	01/09/2016	
<b>Original Loan Amount:</b> \$17,186								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Automobile Financing Company								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 02/2016):</b> Current								

**24 Month Payment History**

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
16	15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14
C	C	C	C																				

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
TOP GROCER	Revolving	03/2015	Open	\$395 01/25/2016	\$485	\$40	01/23/2016	
<b>Credit Limit:</b> \$500								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Variety Stores								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 01/2016):</b> Current								

**24 Month Payment History**

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14
C	C	C	C	C	C	C	C	C	C														

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
GOOD BANK	Revolving	03/2015	Open	\$409 01/10/2016	\$450	\$20	01/06/2016	
<b>Credit Limit:</b> \$450								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Bank Credit Cards								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 01/2016):</b> Current								

**24 Month Payment History**

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14
C	C	C	C	C	C	C	C	C	C														

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
SOMEBANK	Revolving	09/2015	Open	\$1,296 12/28/2015	\$1,434	\$39	12/14/2015	
<b>Credit Limit:</b> \$1,500								

Transactional Relationship: Individual

Trade Category: Sales Financing Company

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (current month 12/2015): Current

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13
C	C	0																					

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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123BANK      Revolving      09/2015      Open      \$492  
12/28/2015      \$547      \$15      11/20/2015

Credit Limit: \$500

Transactional Relationship: Individual

Trade Category: Bank Credit Cards

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (current month 12/2015): Current

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13
C	C																						

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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COMMON BANK/LRNRMORD      Revolving      04/1996      Open      03/19/2006      02/22/2000

Credit Limit: \$900

Transactional Relationship: Individual

Trade Category: Specialty Clothing Store

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (current month 03/2006): No history reported for that month

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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TOP FURNITURE CO      Revolving      05/2003      Open      03/01/2006      \$621      09/01/2003

Transactional Relationship: Individual

Trade Category: Retail, Not Elsewhere Classified

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (current month 03/2006): No history reported for that month

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- 1** 30 days past the due date
- 2** 60 days past the due date
- 3** 90 days past the due date
- 4** 120 days past the due date
- 5** 150 days past the due date
- 6** 180 days past the due date
- 7** Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
- 8** Foreclosure, voluntary surrender or repossession
- 9** Collections, charge-off or bankruptcy
- B** Account condition change, payment code not applicable
- C** Current
- 0** Current with zero balance - update received
- N** Current account/Zero balance - no update
- No history reported for that month
- No history maintained; see payment status

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End of report

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