



TotalView Consumer Credit Report

User Guide



This User Guide explains the data fields included within your TotalView Consumer Credit Report. It starts with a snapshot of the full report, and from there it takes you through the report section by section to help you better understand the information being presented.

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TotalView Print Image Example - Enhanced Credit Only

EXAMPLE FILE ONLY: NOT TO BE USED FOR CREDIT PURPOSES

THIS FORM PRODUCED BY EQUIFAX

INQUIRY INFORMATION

CAMERON Q. CONSUMER

666-37-7549
19657 GUNSLIGHT E
ATLANTA, GA 30324
09012015

** ADDRESS DISCREPANCY: NO SUBSTANTIAL DIFFERENCE OCCURRED

REGULATED

CONSUMER INFORMATION

NAME: CAMERON Q. CONSUMER

CURRENT ADDRESS: 19657 GUNSLIGHT E
ATLANTA, GA 30324
1ST RPTD 06/2014
PHONE: 666-666-0732

VARIANCE: E
DATE RPTD: 10/23/2014
TELE RPTD:
SOURCE: 0TH
ISSUED DATE: 09/02/1968
ISSUED STATE: GA
DEATH DATE:

FILE SSN: 666-37-7549

SSN R: YYYYYYYY

SSN MATCH: YES

DOB / AGE: DATE: 58

TRAINING FILE - NOT TO BE USED FOR CREDIT PURPOSES

ADDITIONAL CONSUMER INFORMATION

FORMER ADDRESS: 2875 PKHWXX RD APT 302
LAUREL, MD 20707
1ST RPTD 03/2014
PHONE:

SOURCE: CRT
TELE RPT:

FORMER ADDRESS: 79955 UYKCKLKR AVE
CLEVELAND, OH 44110
1ST RPTD 07/2015
PHONE:

SOURCE: TAP
TELE RPTD: EMPLOYMENT INFORMATION
VARIANCE: D
DATE RPTD: 07/18/2015

ALERT INFORMATION FROM CREDIT FILE

FRAUD VICTIM:

CONSUMER HAS BEEN REPORTED TO EQUIFAX AS A VICTIM OF FRAUD.

- ACTIVE MILITARY

SPECIAL: 12/2/2014 ACTIVE DUTY ALERT

ALERT CONTACT: MILITARY-RPTD:12/09/2014 EFFECT:12/09/2014

ADDRESS:

DAYTIME: (757) 955-1212, EXT:00000
GEN INFO:SPDWE GSPN FYG GSBVE: 35E QBSUZ

EMPLOYMENT INFORMATION

LAST REPORTED:
DATE VERIFIED:
OCCUPATION: NURSE
EMPLOYER: NORTHSIDE HOSPITAL

EMPL:
STATE: 1/21/2015
GA

FORMER:
DATE VERIFIED:
OCCUPATION: CLERK
EMPLOYER: MOUNTAIN BANK

DATE EMP:
STATE: 9/14/2013
GA

EQUIFAX

FILE NAME FILE ONLY- NOT TO BE USED FOR CREDIT PURPOSES				THIS FORM PRODUCED BY EQUIFAX			
FILE SUMMARY							
CLEDEST OPEN DATE: PUBLIC RECORDS: NO. OF ACCOUNTS:		NEWEST DATE REPORTED: 06/05/2014 001 003		COLLECTIONS: HIGH CREDIT/LIMITS		001 015 54499	
CURRENT STATUS:		01-ONES	01-TWOS	00-THREES	00-FOURS	00-FIVES	10-OTHER
		00-SIXES	00-SEVENS	00-EIGHTS	00-NINES		
HISTORY STATUS:			03-TWOS	01-THREES	00-FOURS	00-FIVES	
		00-SIXES	00-SEVENS	00-EIGHTS	00-NINES		
MODELING/SCORE INFORMATION							
V53 POSITIVE RC		SCORE: 539					
REASON CODES:		P0B/ P34/ P04/ P32/ Y					
NARRATIVES:							
ONE OR MORE OF YOUR ACCOUNTS WERE PAID ON TIME IN RECENT MONTHS TOTAL OF ALL BALANCES ON BANKCARD OR REVOLVING ACCOUNTS IS NOT TOO HIGH THE BALANCES ON YOUR ACCOUNTS ARE NOT TOO HIGH COMPARED TO LOAN LIMITS BALANCES ON BANKCARD OR REVOLVING ACCOUNTS NOT TOO HIGH COMPARED TO LIMITS NUMBER OF INQUIRED ADVERSELY AFFECTED THE SCORE-IMPACT WAS NOT SIGNIFICANT							
RBP - 15% - 200 - 850							
COLLECTION ACTIVITY							
CREDIT ID: NORTHEAST MERCHANDISING CORP CLIENT ID: 00125 CREDIT CLASSIFICATION: 01-RETAIL REPT DATE: 01/15/2013 ASIN DATE: 10/28/2012				STATUS DATE: 01/15/2013 STATUS UNPAID			
				BALANCE \$		168	
				ECOA: 1			
NARR:							
PUBLIC RECORD INFORMATION							
BANKRUPTCY CASE NUMBER: 175V00029							
REPT DATE:		DATE FLD 02/00/2008		PRI INTN:		CUR INTN-CH-13 FILED	
VERF DATE:		FLER: JOINT					
DISP DATE:		TYPE: PERSONAL					
NARR:							
Lien CASE NUMBER B3841P257							
175V000154		DATE FLD: 11/00/2012		AMOUNT: \$842		CLASS: STATE	
		VERF DATE:		RELS DATE:			
NARR:							
FILE INFORMATION							
DATE FILE WAS ESTABLISHED:		06/17/2015					
DATE OF MOST RECENT ACTIVITY:		07/02/2015					
TRADE LINE SUMMARY							
TRADE TYPE	TOTAL	WBAL	TOTAL BAL	ACTUAL PYMT	SCHEDULED PYMT	BALLOON PYMT	
REVOLVING	5	5 \$	6588 \$	0 \$	212 \$	0	

File Summary

Modeling/
Score
Information

Collection Activity

Public
Record
Information

File Information

Trade Line Summary

11

ISSUER REF: TWN PDAAND1BCDC				THIS FORM PRODUCED BY EQUIFAX			
OPEN	0	0.5	0.5	0.5	0.5	0	
INSTALLMENT	5	0.5	60296.5	0.5	1156.5	0	
MORTGAGE	0	0.5	0.5	0.5	0.5	0	
LINE OF CR	0	0.5	0.5	0.5	0.5	0	
OTHER	0	0.5	0.5	0.5	0.5	0	
TOTAL	10	10.5	75894.5	0.5	1368.5	0	

TRADE TYPE	HIGH LIMIT	CREDIT LIMIT	TOTAL PAST DUE	CHARGE OFF	30	TOTAL 90	AVL
REVOLVING	\$4544	\$2590	\$0	\$0	0	0	11%
OPEN	\$0	\$0	\$0	\$0	0	0	
INSTALLMENT	\$72552	\$0	\$267	\$0	1	1	
MORTGAGE	\$0	\$0	\$0	\$0	0	0	
LINE OF CR	\$0	\$0	\$0	\$0	0	0	0%
OTHER	\$0	\$0	\$0	\$0	0	0	
TOTAL	\$77096	\$2590	\$267	\$0	1	1	11%

PAYMENT INFORMATION *

MAGDA AMERICAN CREDI 772400173	BALANCE \$12861	CREDIT LIM \$0	ACTUAL PMT \$	SCHED PMT \$322	PAST DUE \$267
ACCT #123456789	COUNTERS:	30	60	90	
		01	01	00	

YEAR J F M A M J J A S O N D
2014 * 2 3

PORT TYPE: INSTALLMENT RATE STATUS: 2 MONTHS REVW: 03
DATE RECD: 06/00/2014 TERM FREQUENCY: 12 NTHS REVW: 03
DATE OPEN: 03/00/2014 TERM DURATION: \$12790 DEFER DATE: 03/00/2014
LAST PMT: 06/00/2014 HIGH CREDIT: DATE MAJ DEL: \$12790 BALN AMNT: 03/00/2014
DATE CLSE: CREDIT CLASS: CHARGE OFF: \$
ACCT DESG: ACTIVITY DESG: ACCT TYPE: CHARGE OFF: \$

NARR: AUTO

CITIBANK SD NA 190F02874	BALANCE \$545	CREDIT LIM \$0	ACTUAL PMT \$	SCHED PMT \$	PAST DUE \$
ACCT #887654987654000	COUNTERS:	30	60	90	

YEAR J F M A M J J A S O N D
2014

PORT TYPE: REVOLVING RATE STATUS: 0 MONTHS REVW: 03
DATE RECD: 06/00/2014 TERM FREQUENCY: 12 NTHS REVW: 03
DATE OPEN: 05/00/2014 TERM DURATION: \$544 DEFER DATE: 05/00/2014
LAST PMT: 06/00/2014 HIGH CREDIT: DATE MAJ DEL: \$544 BALN AMNT: 05/00/2014
DATE CLSE: CREDIT CLASS: CHARGE OFF: \$
ACCT DESG: JOINT ACTIVITY DESG: ACCT TYPE: CHARGE OFF: \$

NARR: CHARGE

WELLS FARGO HOME MOR 558F01508	BALANCE	CREDIT LIM	ACTUAL PMT	SCHED PMT	PAST DUE
	\$5033	\$0	\$	\$539	\$
ACCT #8888888888	COUNTERS:	30	60	90	

1USER REF: TWN PDA AND1BICDC				THIS FORM PRODUCED BY EQUIFAX = C =			
YEAR JFMAMJJASOND 2014 2012				YEAR JFMAMJJASOND 2013			
PORT TYPE:		INSTALLMENT	RATE STATUS:	1	MONTHS REVW:		16
DATE RPFD:		05/09/2014	TERM FREQUENCY:		DEFER DATE:		
DATE OPEN:		09/09/2012	TERM DURATION:		BALN DATE:		
CLAY TRD:		05/09/2014	HIGH CREDIT:		\$54400	BALN AMNT:	\$
LAST PMT:			DATE MAJ DEL:			CHARGE OFF:	\$
DATE CLSE:			CREDIT CLASS:				
ACCT DESG:		JOINT	ACTIVITY DESG:			ACONT TYPE:	
NARR: REAL ESTATE MORTGAGE FINA MORTGAGE							
* THE NUMBER OF TRADE LINES AND INQUIRIES HAS BEEN SUPPRESSED FOR DISPLAY PURPOSES. AS A RESULT, SUMMARIES DO NOT REFLECT THE TRUE CONSUMER ACTIVITY.							
INQUIRY INFORMATION							
DATE OF INQ		CUSTOMER NAME	INQ ASSR	MEMBER NUMBER	TRANS TYPE		
06/22/2014	EQUIFAX TEST	- CR	401VC02089				
06/18/2014	FIRST FAMILY FINANCE	- CR	432FP00662				
06/02/2014	1ST FRANKLIN FINANC	- CR	232FP00010				
05/16/2014	1ST FINANCIAL SERV O	- CR	871FP00947				
CONSUMER STATEMENT							
RPFD:		06/2011	FURGE:	06/2021			
I HAVE BEEN A VICTIM OF FRAUD AND ASK THAT YOU EXTEND NO CREDIT WITHOUT CONTACTING ME FIRST							
06/09/2017							
**209 EQUIFAX INFORMATION SERVICES L.L.C. PO BOX 740241 ATLANTA GA 30374-0241.800685-1111 WWW.EQUIFAX.COMFORA							
NON-REGULATED							
ALERT INFORMATION FROM OTHER SOURCES							
IDENTITY SCAN WARNING: ** INQUIRY SIN HAS NEVER BEEN ISSUED OR WAS ISSUED AFTER JULY 2011 ** INQUIRY ADDRESS IS LISTED AS AN ILT OWELING UNIT ** UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT							
COMPLIANCE DATA CENTER, INC. TRANS-08/08/2015 00000000000000000000000000000000 TIME - 10:48:57 TYPE-O MATCH-FASCZS ISSUE ID-P7013 COMPONENT-V DOB 000001957 CREDIT IDENTIFICATION INFORMATION: NAME: FIRST AUTHORITY ADDR - 16057 GUNSHOT E MIDDLE V LAST-BASTOSKI CITY/ST/ZIP-FOUNTAIN HILLS AZ 85088 COUNTRY: THE ID PROVIDED IS SIMILAR TO AN INDIVIDUAL ON THE OFAC LIST. THIS IS NOT A CONSUMER BUT DO NOT USE TO DETERMINE ELIGIBILITY FOR CREDIT OR ANY OTHER FOR A PURPOSE. GO TO LISTREAL-GOV/OFFICEOFFOREIGNCORPORATIONSANDADVISERS.SHTML FOR OFAC HOTLINE INFO.							
END OF REPORT, COMPLIANCE DATA CENTER, INC.							
END OF REPORT EQUIFAX AND AFFILIATES - 08/09/2015							

Inquiry Information

Consumer Statement

Consumer Referral

Alert Information from Other Sources

1 Inquiry Information

INQUIRY INFORMATION

CAMERON Q. CONSUMER
666-37-7549
16657 GUNSIGHT E
ATLANTA, GA 30324
08/01/2015

** ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED

Inquiry Information contains the consumer information provided and the date of the inquiry. The Address Discrepancy Indicator reveals when an inquiry address substantially differs from the addresses in the consumer reporting agency's records.

2 Consumer Information

CONSUMER INFORMATION

NAME:	CAMERON Q. CONSUMER		
CURRENT ADDRESS:	16657 GUNSIGHT E ATLANTA, GA 30324 1ST RPTD: 06/2014 PHONE#: 095-999-0732	VARIANCE: E SOURCE: DAT SOURCE: OTH	DATE RPTD: 10/23/2014 TELE RPTD:
FILE SSN:	666-37-7549	ISSUED DATE: 09/02/1958 ISSUED STATE: GA	DEATH DATE: DEATH STATE :
SSN MATCH:	YES	SSN 9: YYYYYYYY	
DOB / AGE:	AGE: 58		

This section provides a quick view of vital consumer information, plus additional verifying information around the Social Security number (SSN) and address.

Name: Subject name

Current Address: Current address and phone number of the consumer

Variance: Indicates to what degree the address matches the address from the inquiry (see **Table 1. Address Variance Codes** in the Appendix)

First Reported: Date the address was first reported to Equifax

Source: Indicates the source of the address using the following codes—AUT [Automated Update], OTH, EFX, SPEC [Special]

Date Reported: Date the address was last reported to Equifax

Telephone Reported: Date the phone number was first reported to Equifax

Source: Indicates the source of the phone number using the following codes—AUT [Automated Update], OTH, EFX, SPEC [Special])

File SSN: Social Security number of subject

Issued Date: Date SSN was issued

Death Date: Date death notice was added to the file

SSN Match Indicator: Yes, No or Blank (No Inquiry / SSN not available)

SSN 9: Number match of SSN (Yes/No)

DOB/Age: Birth date or age of the consumer

3 Additional Consumer Information

ADDITIONAL CONSUMER INFORMATION			
FORMER ADDRESS:	2675 PKHWXX RD APT 302 LAUREL, MD 20707 1ST RPTD:03/2014 PHONE#:	SOURCE: CRT SOURCE:	VARIANCE: C DATE RPTD: 07/08/2015 TELE RPTD:
FORMER ADDRESS:	79955 UYKCXLKKR AVE CLEVELAND, OH 44110 1ST RPTD:07/2015 PHONE#:	SOURCE: TAP SOURCE:	VARIANCE: 0 DATE RPTD: 07/18/2015 TELE RPTD:

Additional Consumer Information includes expanded address and phone number information associated with the subject, if available.

Former Address: Former address of the consumer

Variance: Indicates to what degree the address matches the address from the inquiry (see **Table 1. Address Variance Codes** in the Appendix)

First Reported: Date the address was first reported to Equifax

Source: Indicates the source of the address using the following codes—AUT [Automated Update], OTH, EFX, SPEC [Special]

Date Reported: Date the address was last reported to Equifax

Telephone Reported: Date the phone number was first reported to Equifax

Source: Indicates the source of the phone number using the following codes—AUT [Automated Update], OTH, EFX, SPEC [Special])

4 Alert Information from Credit File

ALERT INFORMATION FROM CREDIT FILE	
FRAUD VICTIM:	CONSUMER HAS BEEN REPORTED TO EQUIFAX AS A VICTIM OF FRAUD. ** ACTIVE MILITARY SPECIAL:12/12/2014 ACTIVE DUTY ALERT ALERT CONTACT*-MILITARY,RPTD-12/09/2014,EFFECT:12/09/2014 ADDRESS- DAYTIME, (757) 555-1212, EXT-00000 GEN INFO:SFDWE GSPN FYQ GSBVE 3SE QBSUZ

This section lists active fraud or military alerts and any contact information that a consumer has placed on their credit file.

5 Employment Information

EMPLOYMENT INFORMATION			
LAST REPORTED:			
DATE VERIFIED:			
OCCUPATION: NURSE	EMPL:		1/21/2015
EMPLOYER: ABC HOSPITAL	STATE:		GA
FORMER:			
DATE VERIFIED:			
OCCUPATION: CLERK	DATE EMPL:		5/14/2013
EMPLOYER: MONEY BANK	STATE:		GA

The Employment Information section includes available information pertaining to the consumer's employment, occupation and state of employment, along with a verified indicator. You also see the employer name and date of hire.

6 File Summary

FILE SUMMARY					
OLDEST OPEN DATE:	NEWEST DATE REPORTED: 06/00/2014				
PUBLIC RECORDS:	001	COLLECTIONS:		001	
NO. OF ACCOUNTS:	003	HIGH CREDIT/LIMIT:\$		0/\$	54499
CURRENT STATUS:	51-ONES 00-SIXES	01-TWOS 00-SEVENS	00-THREES 00-EIGHTS	00-FOURS 00-NINES	00-FIVES 10-OTHER
HISTORY STATUS:	00-SIXES	03-TWOS 00-SEVENS	01-THREES 00-EIGHTS	00-FOURS 00-NINES	00-FIVES

This section summarizes key credit file activity using the following fields:

- Oldest Open Date: Oldest open date of trade
- Newest Reported Date: Newest reported date of trade
- Public Records: Number of public records present in file
- Collections: Number of collection agency accounts present in file
- No. of Accounts: Number of trade line accounts in file
- High Credit/Limit: High credit or credit limit range in file
- Current Status: See **Table 2. Rate Codes** in the Appendix
- History Status: See **Table 2. Rate Codes** in the Appendix

7 Modeling/Score Information

MODELING/SCORE INFORMATION	
VS3 POSITIVE RC	SCORE: 539
REASON CODES:	P08/ P34/ P04/ P32/ Y
NARRATIVES:	
ONE OR MORE OF YOUR ACCOUNTS WERE PAID ON TIME IN RECENT MONTHS	
TOTAL OF ALL BALANCES ON BANKCARD OR REVOLVING ACCOUNTS IS NOT TOO HIGH	
THE BALANCES ON YOUR ACCOUNTS ARE NOT TOO HIGH COMPARED TO LOAN LIMITS	
BALANCES ON BANKCARD OR REVOLVING ACCTS NOT TOO HIGH COMPARED TO LIMITS	
NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE-IMPACT WAS NOT SIGNIFICANT	
RBP - 15% - 300 - 850	

This optional section includes the consumer's score information, reason codes and risk based pricing information.

- Score: Name and score
- Reason Codes: Up to five reason codes
- Narratives: Description associated with the reason codes
- RBP: Risk-based pricing information

8 Collection Activity

COLLECTION ACTIVITY				
CLIENT ID: ABC MERCHANDISING CORP				
175YC00125 CRDT CLASSIFICATION: 01-RETAIL				
REPT DATE:01/15/2013		STATUS DATE:01/15/2013		BALANCE:\$
ASSN DATE:10/28/2012		STATUS:UNPAID		168
NARR:				

This section lists accounts that have been placed in collections by the original creditor or have been turned over to a third-party collection agency.

- Client ID: Name of creditor or collection agency
- Creditor Classification Codes: See **Table 3. Creditor Classification Codes** in the Appendix
- Rept Date: Date collection account was originally reported to Equifax
- Status Date: Date of status
- Balance: Dollar amount listed on account
- Assn Date: Date collection was assigned to collection agency
- Status: See **Table 4. Collection Status Codes** in the Appendix
- Narr: Further explanation of collection account activity
- ECOA: See **Table 5. ECOA Codes** in the Appendix

9 Public Record Information

PUBLIC RECORD INFORMATION			
BANKRUPTCY CASE NUMBER: 111100029			
REPT DATE:	DATE FLD: 02/00/2008	PRI INTN:	
VERF DATE:	FILER: JOINT	CUR INTN: CH-13 FILED	
DISP DATE:	TYPE: PERSONAL		
NARR:			
LIEN CASE NUMBER: 11111P257			
111100154			
DATE FLD: 11/00/2012	AMOUNT: \$842	CLASS: STATE	
VERF DATE:	RELS DATE:		
NARR:			

This section reveals public records information including bankruptcies, lien and judgment information collected from city, state and federal records by third-party vendors.

Bankruptcy fields

Bankruptcy Case Number: Case number assigned to a bankruptcy case

Report Date: Date reported to Equifax

Date Filed: Date bankruptcy was filed

PRI INTN: Prior type of bankruptcy

Verf Date: Date verified

Filer: How filed (I= individually, J=Joint, W= spouse)

CUR INTN: See **Table 6. Bankruptcy Disposition Codes** in the Appendix

Disp Date: Disposition date

Type: Type of bankruptcy (personal, business)

Narr: Further explanation of the bankruptcy account

Lien fields

Case Number: Number of the case

Date Filed: Date lien was filed

Amount: Dollar amount for lien

Class: VC=county/city; VS=state; VF=federal; VZ=miscellaneous

Verf Date: Date verified

Rels Date: Date lien was removed

Narr: Further explanation of the lien account

10 File Information

FILE INFORMATION	
DATE FILE WAS ESTABLISHED:	06/17/2015
DATE OF MOST RECENT ACTIVITY:	07/02/2015

File Information shows the date when a consumer's credit file was originally established by Equifax and provides the date of the most recent activity or updates to the file.

11 Trade Line Summary

TRADE LINE SUMMARY						
TRADE TYPE	TOTAL	W/BAL	TOTAL BAL	ACTUAL PYMT	SCHEDULED PYMT	BALLOON PYMT
REVOLVING	5	5 \$	6598 \$	0 \$	212 \$	0
OPEN	0	0 \$	0 \$	0 \$	0 \$	0
INSTALLMNT	5	5 \$	69296 \$	0 \$	1156 \$	0
MORTGAGE	0	0 \$	0 \$	0 \$	0 \$	0
LINE OF CR	0	0 \$	0 \$	0 \$	0 \$	0
OTHER	0	0 \$	0 \$	0 \$	0 \$	0
TOTAL	10	10 \$	75894 \$	0 \$	1368 \$	0

TRADE TYPE	HIGH CREDIT	CREDIT LIMIT	TOTAL PAST DUE	CHARGE OFF	30	60	90	AVL
REVOLVING	\$4544	\$2950	\$0	\$0	0	0	0	11%
OPEN	\$0	\$0	\$0	\$0	0	0	0	
INSTALLMNT	\$72552	\$0	\$267	\$0	1	1	0	
MORTGAGE	\$0	\$0	\$0	\$0	0	0	0	
LINE OF CR	\$0	\$0	\$0	\$0	0	0	0	0%
OTHER	\$0	\$0	\$0	\$0	0	0	0	
TOTAL	\$77096	\$2950	\$267	\$0	1	1	0	11%

The Trade Line Summary gives you a snapshot of a consumer's trade lines, or accounts, summarized by account types.

Trade Type: Type of credit category including revolving, open, installment, mortgage, line of credit or other

Total: Total number of accounts by trade type

W/Bal: Total number of account by trade type with balance

Total Balance: Total balances of all accounts by trade type

Actual Payment: Total actual payments of all accounts by trade type

Scheduled Payment: Total scheduled payments of all accounts by trade type

Balloon Payment: Total balloon payments on all applicable accounts by trade type

High Credit: Total high credits of all accounts by trade type

Credit Limit: Total credit limits of all accounts by trade type

Total Past Due: Total past due of accounts by trade type

Charge Off: Total charge off of all accounts by trade type

Total 30/60/90: Counters of all accounts

AVL: Percent available on all open, revolving and line of credit accounts

TOTAL: Grand totals from all categories above

Includes
open
accounts
only

12 Payment Information

PAYMENT INFORMATION *					
ABC AMERICAN CREDI 772FA00173	BALANCE \$12861	CRDT LIM \$	ACTUAL PMT \$	SCHED PMT \$322	PAST DUE \$267
ACCT #123456789	COUNTERS:	30 60 90 01 01 00			
YEAR J F M A M J J A S O N D 2014 * 2 3			YEAR J F M A M J J A S O N D		
PORT TYPE: INSTALLMNT		RATE/STATUS: 2		MNTHS REVW: 03	
DATE RPTD: 06/00/2014		TERM FREQNCY:		DEFER DATE:	
DATE OPEN: 03/00/2014		TERM DURATN:		BALLN DATE:	
DLA / DFD: 06/00/2014		HIGH CREDIT: \$12700		BALLN AMNT: \$	
LAST PYMT:		DATE MAJ DEL:		CHARGE OFF: \$	
DATE CLSE:		CREDIT CLASS:			
ACCT DESG: INDIVID		ACTIVITY DESG:		ACCNT TYPE:	
NARR: AUTO					

DEF BANK 190FP02874	BALANCE \$545	CRDT LIM \$	ACTUAL PMT \$	SCHED PMT \$	PAST DUE \$
ACCT #987654987654000	COUNTERS:	30 60 90			
YEAR J F M A M J J A S O N D 2014			YEAR J F M A M J J A S O N D		
PORT TYPE: REVOLVING		RATE/STATUS: 0		MNTHS REVW:	
DATE RPTD: 06/00/2014		TERM FREQNCY:		DEFER DATE:	
DATE OPEN: 05/00/2014		TERM DURATN:		BALLN DATE:	
DLA / DFD: 06/00/2014		HIGH CREDIT: \$544		BALLN AMNT: \$	
LAST PYMT:		DATE MAJ DEL:		CHARGE OFF: \$	
DATE CLSE:		CREDIT CLASS:			
ACCT DESG: JOINT		ACTIVITY DESG:		ACCNT TYPE:	
NARR: CHARGE					

This section provides detailed information about a consumer's individual accounts, including terms, payment history and more, if provided by the creditor.

Creditor's name and Equifax account number
(See **Table 7. Industry Codes** in the Appendix
Balance: Amount owed at time of reporting
Credit Limit: Maximum credit amount assigned to the credit product
Actual Payment: Actual last payment amount by the consumer
Scheduled Payment: Scheduled payment amount
Past Due: Past due amount
ACCT: Consumer account number
Counters: Number of times the account has been 30, 60 or 90 days delinquent
Port Type: See **Table 8. Portfolio Type Codes** in the Appendix
Rate/Status: See **Table 2. Rate Codes** in the Appendix
Mnths Revw: Numbers of months the trade line has been reported to Equifax
Date Rptd: Last reported date to Equifax
Term Freqncy: How often payments are due (See **Table 9. Frequency Description** in the Appendix)

Defer Date: Deferred payments start date
Date Open: Date account was opened
Term Duratn: Amount of time to repay the loan (D=Days, M=Months, Y=Years)
Balln Date: Balloon payment due date
DLA/DFD: Date of last activity on the account by the consumer
High Credit: Highest amount ever owed on the product
Balln Amnt: Balloon payment amount
Last Pymt: Date of most recent payment
Date Maj Del: Date major delinquency first reported
Charge Off: Charge off amount
Date Close: Data account closed
Credit Class: See **Table 3. Creditor Classification Codes** in the Appendix
Acct Desg: See **Table 10. Account Designator Codes** in the Appendix
Activity Desg: See **Table 11. Enhanced Trade Activity Designator Codes** in the Appendix
Accnt Type: See **Table 12. Enhanced Trade Account Type Codes** in the Appendix
Narr: Additional details on the account

13 Inquiry Information

INQUIRY INFORMATION

DATE OF INQ	CUSTOMER NAME	INQ ABBR	MEMBER NUMBER
09/22/2014	EQUIFAX TEST	- CR	401VC02589
06/18/2014	FIRST FAMILY FINANCE	- CR	433FP00662
06/02/2014	1ST FRANKLIN FINANCE	- CR	232FP00010
05/16/2014	1ST FINANCIAL SERVICE	- CR	871FP00947

This section provides a list of consumer report inquiries for up to the past two years.

Date of Inq: Date report was requested

Customer Name: Name of individual or entity requesting the report

Inq Abbr: See **Table 13. Inquiry Abbreviations** in the Appendix

Member Number: Equifax Member Number of inquiry requestor

14 Consumer Statement

CONSUMER STATEMENT

RPTD:	06/2011	PURGE:	06/2021
0055WADT	I HAVE BEEN A VICTIM OF FRAUD AND ASK THAT YOU EXTEND NO CREDIT WITHOUT CONTACTING ME FIRST		

The Consumer Statement section displays comments a consumer has provided to the credit reporting agency to be appended to the consumer report.

Rptd: Date comment was added to the report

Purge: Date comment is scheduled to be removed from the report

15 Consumer Referral

*209 EQUIFAX INFORMATION SERVICES LLC, P O BOX 740241, ATLANTA, GA, 30374-0241, 800/685-1111, WWW.EQUIFAX.COM/FCRA

This section includes the Equifax address, telephone number and URL for consumer contact.

16 Alert Information from Other Sources

ALERT INFORMATION FROM OTHER SOURCES

IDENTITY SCAN WARNING:

** INQUIRY SSN HAS NEVER BEEN ISSUED OR WAS ISSUED AFTER JUNE, 2011

** INQUIRY ADDRESS IS LISTED AS A MULTI-DWELLING UNIT

** UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT

COMPLIANCE DATA CENTER, INC.

TRANS-08/06/2015 0000000000 PROBLEM CODE-VT

TIME -10:46:57 TYPE-O MATCH-LFACSZ

ISSUE ID-PT013

COMMENT-V DOB 000001957

PLEASE READ MSG BELOW, IF QUESTIONS CALL 8002213758

OFAC IDENTIFICATION INFORMATION:

NAME: FIRST-ANTHONY

MIDDLE-V LAST-BASTECKI

COUNTRY-

ADDR -16657 GUNSIGHT E CITY/ST/ZIP-FOUNTAIN HILLS, AZ 85268

THE ID PROVIDED IS SIMILAR TO AN INDIVIDUAL-ON THE OFAC LIST. THIS IS NOT A CONSUMER RPT. DO NOT USE TO DETERMINE ELIGIBILITY FOR CREDIT OR ANY OTHER FCRA PURPOSE. GO TO USTREAS.GOV/OFFICES/ENFORCEMENT/OFAC/FAQ/ANSWER.SHTML FOR OFAC HOTLINE INFO.

Here you'll find optional data and information from non-credit sources. These sources are ancillary products that you can be added to the report. For additional information on ancillary products, please refer to the specific product guide. The products listed in the example are described below:

Identity Scan Warning: Provides alerts about important issues such as fraud victim alerts, misused SSNs, suspicious phone numbers and more

OFAC Alerts: Indicates if any of the consumer information contained in your inquiry matches an entry in the Office of Foreign Assets Control database

Appendix

Here you'll find a list of all tables referenced in the User Guide, along with a comprehensive Glossary of terms used in this guide.

Table 1. Variance Codes

Code	Narrative
0	Nothing matched
1	Apartment number matched
2	Street number matched
3	Street number, apartment number matched
4	Street name matched
5	Street name, apartment number matched
6	Street name, street number matched
7	Street name, street number, apartment number matched
8	City/zip matched
9	City/zip, apartment number matched
A	City/zip, street number matched
B	City/zip, street number, apartment number matched
C	City/zip, street name matched
D	City/zip, street name, apartment number matched
E	City/zip, street name, street number matched
F	City/zip, street name, street number, apartment number matched

Table 2. Rate Codes

Code	Description
0	Too new to rate; Approved but not used
1	Pays account as agreed
2	Not more than two payments past due
3	Not more than three payments past due
4	Not more than four payments past due
5	At least 120 days or more than four payments past due
6	Collection account (enhanced trade only)
7	Included in Chapter 13
8	Repossession
9	Charge-off
Blank	No rate reported

Table 3. Creditor Classification Codes

Code	Description
01	Retail
02	Medical/Health Care
03	Oil Company
04	Government
05	Personal Services
06	Insurance
07	Educational
08	Banking
09	Rental/Leasing
10	Utilities
11	Cable/Cellular
12	Financial
13	Credit Union
14	Automotive
15	Check Guarantee
F	City/zip, street name, street number, apartment number matched

Table 4. Collection Status Codes

Code	Description
D=Unpaid	Subject has not satisfied debt
F=Financial Counselor	Identifies that a subject is receiving professional guidance on financial matters, and is under a payment plan
J=Adjustment	Settlement of a debt in which full payment is not made or when the amount involved is not certain
M=Wage Earner	Chapter 13 (debtors with regular income); allows an individual to reorganize finances and protect assets while a court-approved payment plan is in effect
N=New Listing	Collection account which has just been turned over for collection of past due debt
P=Paid	Subject has satisfied debt
S=Account Disputed	Merchant and consumer disagree on various particulars regarding merchandise, terms of agreement or amount owing
T=Payment	Subject submits portion of money owing
U=Status Unknown	Indicates status is not verified
X=Checked	As of the date reported, the balance was not paid and the account was verified at the request of the consumer via a dispute
Z=In Bankruptcy	The legal process under the Federal Bankruptcy Act by which debtors are granted some form of relief from their financial obligations

Table 5. ECOA Codes

Code	Description
AUTH USR	Authorized user
BEHALF	On behalf of another person
CO MAKR	Co-maker
INDIVID	Individual account
JOINT	Joint account
MAKER	Maker
SHARED	Shared
TERMNTD	Terminated
UNDESIG	Undesignated

Table 6. Bankruptcy Disposition Codes

Code	Description
A = DISCHARGED CH-7	The bankruptcy court has issued an Order of Discharge in a Chapter 7 bankruptcy case=
C = CH-13 FILED	A Chapter 13 bankruptcy case has been filed.
D = CH-11 FILED	A Chapter 11 bankruptcy case has been filed.
E = DISMSD/CLSD CH 11	A Chapter 11 bankruptcy case has been dismissed or closed.
F = DISCHARGED CH-11	The bankruptcy court has issued an Order of Discharge in a Chapter 11 bankruptcy case.
G = CH-12 FILED	A Chapter 12 bankruptcy case has been filed.
H = DISCHARGED CH-12	The bankruptcy court has issued an Order of Discharge in a Chapter 12 bankruptcy case
I = INVOLUNTARY CH-7	An involuntary Chapter 7 bankruptcy case has been filed.
J = DISMSD/CLSD CH 12	A Chapter 12 bankruptcy case has been dismissed or closed.
K = DISMSD/CLSD CH 13	A Chapter 13 bankruptcy case has been dismissed or closed.
L = DISCHARGED CH-13	The bankruptcy court has issued an Order of Discharge in a Chapter 13 bankruptcy case
M = DISMSD/CLSD CH 7	A Chapter 7 bankruptcy case has been dismissed or closed.
V = VOLUNTARY CH-7	An voluntary Chapter 7 bankruptcy case has been filed.

Table 7. Industry Codes

A AUTOMOTIVE	H HOME FURNISHINGS	O OIL & NAT'L CREDIT CARDS	V GOVERNMENT
AF Farm Implement Dealers	HA Appliance Sales & Serv.	OC Oil Companies	VC City & County
AL Truck Dealers	HC Carpets & Floor Coverings	ON Nat'l Credit Card Cos.	VF Federal
AN Automobile Dealers, New	HF Furniture, etc.	OZ Miscellaneous	VS State
AP Automotive Parts	HM Music & Records		VZ Miscellaneous
AR Automotive Repair, Body Shops	HT Television & Radio		
AS Service Stations	HZ Miscellaneous	P PERSONAL SERVICES	
AT TBA Stores, Tire Dealers		PA Accountants, etc.	
AU Automobile Dealers, Used	I INSURANCE	PB Barbers, Beauty Shops	W WHOLESALE
AZ Miscellaneous	IG General Insurance	PD Dry Cleaning, Laundry	WA Automotive Supplies
	IL Life Insurance	PE Engineering, All Kinds	WB Bldg. Supplies & Hardware
B BANKS	IZ Miscellaneous	PG Photographers	WC Clothing & Dry Goods
BB Banks		PL Legal & Related Services	WD Drugs & Chemicals
BC Bankcard	J JEWELRY & CAMERAS	PZ Miscellaneous	WE Bldg. Supplies & Hardware
	JA Jewelers		WG Groceries & Related Products
C CLOTHING	JC Cameras	R REAL ESTATE, HOTELS, ETC.	WH Home Furnishings
CG General Clothing Stores	JZ Miscellaneous	RA Apartments	WM Machinery & Equipment
CS Specialty—Shoe, Hat, etc.		RE Real Estate, Sales/Rent	WZ Miscellaneous
CZ Miscellaneous	K CONTRACTORS	RH Hotels	
	KG General	RM Motels	X ADVERTISING
D DEPT. & VARIETY	KI Home Improvement	RZ Miscellaneous	XA Agencies
DC Complete Dept. Stores	KS Sub-Contractors		XM News Media
DM Mail Order Firms	KZ Miscellaneous	S SPORTING GOODS	XZ Miscellaneous
DV Variety Stores		SB Boat & Marinas Sales/Service	
DZ Miscellaneous	L LUMBER, BLDG MATERIALS & HARDWARE	SG Sporting Goods Stores	Y COLLECTION SERVICES
	LA Air Conditioning, Plumbing, Electrical, Sales/Service	SM Motorcycles & Bicycle Sales/Service	YA ACB of A
F FINANCE	LF Fixture & Cabinet Cos.	SZ Miscellaneous	YC Others
FA Automobile Financing	LH Hardware Stores		
FB Brokerage Firms	LP Paint, Glass & Paper	T FARM & GARDEN SUPPLIES	Z MISCELLANEOUS
FC Credit Unions	LY Lumber Yards	TC Chemical & Fertilizer Stores	ZB Misc. Reporting Agencies
FF Sales Financing	LZ Miscellaneous	TF Feed & Seed Stores	ZC Consumer Products
FM Mortgage Cos.		TN Nursery & Landscaping	ZD Authentication Products
FP Personal Loan Cos.		TZ Miscellaneous	ZR Retail, not elsewhere classified
FS Savings & Loan Assoc.	M MEDICAL & HEALTH		ZS Services, not elsewhere classified
FY Factoring Companies	MB Dentists	U UTILITIES	ZW Wholesale, not elsewhere classified
FZ Miscellaneous	MC Chiropractors	UC Coal & Wood Dealers	ZZ All Others—Business Machines, Catering, Vending Machines, Schools, Aircraft Leasing, Railroads, Clubs, Lodges, Shopping Centers, Travel Agencies
	MD Doctors & Clinics	UD Garbage & Rubbish Disposals	
G GROCERIES	MF Funeral Homes, Cemeteries	UE Electric Light & Power	
GD Dairies	MH Hospitals	UF Fuel Oil Dealers	
DN Neighborhood Groc.	MO Osteopaths	UG Gas—Natural & Bottled	
GS Supermarkets	MP Pharmacies & Drugs	UT Telephone Cos.	
GZ Miscellaneous	MS Optometrists, etc.	UW Water Cos.	
	MV Veterinarians	UZ Miscellaneous	
	MZ Miscellaneous		

Table 8. Portfolio Type Codes

Code	Description
C	Line of Credit (payment amounts based on the outstanding balance)
I	Installment (fixed number of payments)
M	Mortgage (fixed number of payments—usually for real estate)
O	Open Account (entire balance is due upon demand)
R	Revolving (payment amounts based on the outstanding balance)
Blank	No Portfolio Type available

Table 9. Frequency Description

Description
Biweekly: Due every two weeks
Deferred: Delayed
Semi-monthly: Due twice a month
Bi-monthly: Due every two months
Monthly: Due every month
Single Payment Loan: One time payment
Quarterly: Due every three months
Semi-annually: Due twice a year
Tri-annually: Due every four months
Weekly: Due every week
Annually: Due every year

Table 10. Account Designator Codes

Code	Description
Authorized User	An authorized user of the account; another individual has contractual responsibility
On behalf of another person	Subject has financial responsibility for an account, which is used exclusively by another person
Co-maker	Subject has co-signed for a loan, and will be responsible for payment if the borrower should default
Individual Account	Subject of the report has contractual responsibility for this account and is primarily responsible for its payment
Joint Account	The subject and another person (or persons) are jointly responsible for payment on this account
Maker	Subject is responsible for payment of a loan, but a co-maker will be responsible for payment if maker defaults
Shared, but otherwise undesignated	This code is an indication that the credit grantor knows that the subject and at least one other person share the account, but not enough information is available to designate the account as "J" or "A"
Terminated	The subject's relationship to this account has ended, although other parties who once shared the account may continue to maintain the account
Undesignated	No Account Type listed
Deceased	Subject has passed away

Table 11. Enhanced Trade Activity Designator Codes

Code	Description
B	Paid and Closed
C	Closed
D	Transfer/Sold/Paid
L	Lost/Stolen
P	Paid
R	Refinanced
T	Transfer/Sold

Table 12. Enhanced Trade Account Type Codes

Code	Account Type Text	Description
71	GOVT FINE	Government fine
72	GOVT FEE SERV	Government fee for services
73	GOVT EMP ADVNCE	Government employee advance
74	GOVT MISC DEBT	Government miscellaneous debt
75	GOVT BENEFIT	Government benefit
77	RETURNED CHECK	Returned check
78	INSTLLMT LOAN	Installment loan
85	BI-MNTH MTG PYMT	Bi-monthly mortgage payment (every other month)
87	SEMI-MO MTG PYMT	Semi-monthly mortgage payment (twice per month)
89	HOME EQTY LN CR	Home equity line of credit
90	MEDICAL DEBT	Medical debt
91	DEBT CONSOLIDATN	Debt consolidation
92	UTILITY COMPANY	Utility company
93	CHILD SUPPORT	Child support
94	SPOUSE SUPPORT	Spouse support
95	ATTY FEES	Attorney fees
0A	TIME SHARE LOAN	Time share loan (a purchased time share)
1A	LNDR PLACED INS	Lender placed insurance
2A	SEC CREDIT CARD	Secured credit card
3A	AUTO LEASE	Auto lease
4A	TITLE ONE LOAN	Title One loan (government guaranteed FHA home improvement loan) (retired 9-18-09)
5A	REAL ESTATE – JR	Real estate (junior liens and non-purchase money first)
6A	COML INSTL LOAN	Commercial installment loan (individual personally liable; company is guarantor)
7A	COML LINE OF CR	Commercial line of credit (individual personally liable; company is guarantor)
8A	BUS CREDIT CARD	Business credit card (individual has primary responsibility)
9A	SEC HOME IMPRVMT	Secured home improvement
2B	HOME LOAN	Home loan (retired 9-18-09)
3B	CK ACCT LOAN PLN	Checking account loan plan (retired 9-18-09)
5B	2ND MORTGAGE	Second mortgage
6B	COML MTGE LOAN	Commercial mortgage loan (individual is personally liable; company is guarantor)
7B	AGRICULTURAL	Agricultural
8B	DEPOSIT RELATED	Deposit related (overdrawn account)
9B	BUS LNE PRS GUA	Business line personally guaranteed
0C	DEBT BUYER ACCT	Debt Buyer Account
1C	HOUSEHOLD GOODS	Household goods
2C	USDA MTG LOAN	US Department of Agriculture Real Estate Mortgage Loan
4C	PERSONAL LOAN	Personal loan (retired 9-18-09)
4D	TELECOMM/CELLULAR	Telecommunications/Cellular
6D	HOME EQUITY	Home equity
0F	CONSTRCTION LOAN	Construction loan
0G	FLEX SPENDING CC	Flexible spending credit card

Table 13. Inquiry Abbreviations

Abbreviation	Description
CR	Credit Report
DPWR	Decision Power
DTC	Permissible purpose locate or ID product
FK	Permissible purpose locate skip report for collection purposes
IAR	Inquiry Activity Report—permissible purpose report
ID	Permissible purpose identification report
INTL	North American Link (Canadian) credit report

 **CONTACT US TODAY**

For more information:
888-202-4025, option 5
equifax.com/business