



**CREDIT REPORT**  
for the purposes of Pre-qualifying only, not to be used for credit application, a full file is required

**EQUIFAX**

PHILLIP E BLACKWELL		<b>Date:</b>	03/26/2021
800 RICE VALLEY N APT F44	<b>SSN:</b>	XXX-XX-1706	
TUSCALOOSA AL 35406	<b>Inq SSN:</b>	XXX-XX-1706	<b>In File:</b> 01/17/2021
	<b>Customer No:</b>	155AN01823	<b>Last Reported:</b> 01/06/2021
			<b>First Reported:</b> 11/00/2020

**EMPLOYMENT**

Employer	Occupation	Date Hired	End Date
UHW			
MRDQ IRUUHVW			

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO Auto V8	610	00039	Serious delinquency
		00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		00008	Too many inquiries last 12 months
		00019	Too few accounts currently paid as agreed

**700Credit Auto Summary**

No Auto Trades Found

**Trades - Installment Accounts**

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments Prev High Rate	Opened Reported Paid Date Last Activity	Credit Limit High Credit Last Paid Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
SALLIE MAE STUDENT L/496FZ00045 1201018956022 Installment/Miscellaneous <a href="#">Pays account as agreed</a> /-	07/16 12/18 12/18	- \$3000 -	\$0 \$3000 Closed Individual	\$325 01	00 00 11 *****955554* *****

Student loan  
Closed account

9-06/01/2018,5-05/01/2018,5-04/01/2018

<b>JCPENNEY-MONOGRAM CC/906DC00193</b>	04/13	-	\$0	
54-541005340163	01/17	\$2895	\$2895	13
Installment/Complete Dept. Stores			Closed	
<a href="#">Pays account as agreed</a> /-	01/17	-	Joint	
Closed or paid account/zero balance				
<b>IST NATIONWIDE MORTG/491FM00698</b>	07/10	-	\$0	\$847
67018979892	10/15	\$78780	\$78780	60
Installment/Mortgage Companies			Closed	
<a href="#">Pays account as agreed</a> /-	10/15	-	Joint	
Real estate mortgage				

### Trades - Revolving Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments Prev High Rate	Opened Reported Paid Date Last Activity	Credit Limit High Credit Last Paid Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
<b>CAPITAL ONE BANK USA/850BB01498</b>	08/20	-	\$79	\$20	
5612028934293	11/20	\$77	\$77	03	
Revolving/All Banks			Open		
<a href="#">Pays account as agreed</a> /-	10/20	-	Individual		
Credit card					
<b>BANK OF AMERICA/801ON00119</b>	06/15	-	\$265		
56403412990023348	05/17	\$0	\$0	99	
Revolving/National Credit Card Cos.			Open		
Charge-off /-		-	Individual		
Charged off account					
Account closed by credit grantor					
<b>HOUSEHOLD FINANCE CO/155FP22776</b>	09/12	-	\$0		
34-42500482	06/18	\$0	\$0	67	
Revolving/Personal Loans Companies			Closed		
<a href="#">Pays account as agreed</a> /-	02/17	-	Shared		
Closed or paid account/zero balance					
Account closed by consumer					
<b>MACYS/FDSB/728DC00031</b>	04/05	\$300	\$0		
34036067093	06/17	-	-	99	
Revolving/Complete Dept. Stores			Closed		
<a href="#">Pays account as agreed</a> /-	06/17	-	Shared		
Charge					
<b>HOUSEHOLD FIN SERVIC/155BB20861</b>	11/11	-	\$0		
56780178122359344	05/17	\$2844	\$2844	36	
Revolving/All Banks			Closed		
<a href="#">Pays account as agreed</a> /-	02/16	-	Shared		
Closed or paid account/zero balance					

## Closed account

<b>JCPENNEY-MONOGRAM CC/906DC00185</b>	04/13	-	\$0	
54-541005340153	01/17	\$578	\$578	40
Revolving/Complete Dept. Stores			Closed	
<a href="#">Pays account as agreed</a> /-	12/16	-	Joint	
Charge				
<b>CBUSASEARS/906DC00029</b>	06/14	\$828	\$0	
1748-399577580	02/15	-	-	08
Revolving/Complete Dept. Stores			Closed	
<a href="#">Pays account as agreed</a> /-	01/15	-	Individual	

## Inquiries

Date	Subscriber Name	Subscriber Number	Type
01/28/2021	LENDMARK FINANCIAL S	999FP01083	Personal Loans Cos.
01/28/2021	LENDMARK FINANCIAL S	999FP01083	Personal Loans Cos.
01/28/2021	LENDMARK FINANCIAL S	999FP01083	Personal Loans Cos.
01/28/2021	EQF SOFTWARE QUALITY	999BB05047	All Banks
01/28/2021	EQF SOFTWARE QUALITY	999BB05005	All Banks
01/25/2021	EQF SOFTWARE QUALITY	999BB04990	All Banks
01/23/2021	EQF SOFTWARE QUALITY	999BB04990	All Banks
01/22/2021	EQF SOFTWARE QUALITY	999BB04990	All Banks
01/21/2021	EQF SOFTWARE QUALITY	999BB04990	All Banks
01/20/2021	EQF SOFTWARE QUALITY	999CG00348	General Clothing Stores
01/18/2021	EQF SOFTWARE QUALITY	999CG00348	General Clothing Stores
01/17/2021	EQF SOFTWARE QUALITY	999CG00348	General Clothing Stores
01/15/2021	EQF SOFTWARE QUALITY	999CG00348	General Clothing Stores
01/15/2021	EQF SOFTWARE QUALITY	999BB04990	All Banks
01/14/2021	EQF SOFTWARE QUALITY	999BB04990	All Banks
01/08/2021	CITICARD	999BB12565	All Banks
01/07/2021	EQF SOFTWARE QUALITY	999CG00355	General Clothing Stores
01/07/2021	EQF SOFTWARE QUALITY	999BB04990	All Banks
01/06/2021	EQF SOFTWARE QUALITY	999BB05054	All Banks
01/05/2021	EQF SOFTWARE QUALITY	999CG00348	General Clothing Stores
01/02/2021	EQF SOFTWARE QUALITY	999CG00413	General Clothing Stores
11/22/2020	EQF SOFTWARE QUALITY	999CG00348	General Clothing Stores

## Owning Bureau Information

CREDIT REPORT SERVICED BY :  
 EQUIFAX INFORMATION SERVICES LLC  
 P.O. BOX 740241  
 ATLANTA, GA 30374-0241

