

**CREDIT REPORT**

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



PHILLIP E BLACKWELL  
800 N RICE VALLEY RD  
TUSCALOOSA, AL 35406

SSN: XXX-XX-1706

**Date:** 03/26/2021 3:08:23 PM  
**In File:** 11/24/1986  
**Date Reported:** 02/01/2021  
**Subscriber Name:** Ricks Autohaus  
**Sub Code:** Z1060712

**EMPLOYMENT**

Employer	Occupation	Date Hired	End Date	Date Reported
TTL	SOFTWARE ENG	03/01/2013		02/01/2021
CNN				02/01/2021

**Special Messages**

SSN Match Ind: Exact match between SSN on input and SSN on file

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO Auto 08	<b>870</b>	005	Too many accounts with balances
		097	Lack of recent auto loan information
		003	Proportion of loan balances to loan amounts is too high
		008	Too many inquiries last 12 months

**700Credit Auto Summary**

No Auto Trades Found

**Trades - Revolving Accounts**

Account Name/Id Account # KOB/Trade Type	Opened Reported Closed/Paid	Credit Limit High Credit	Balance Orig Amt	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
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Status/Acct Type Comments		Last Paid Past Due	Closed Ind Owner		
<b>BANKAMERICA/06331059</b> 3440 Banks/Revolving <b>Paid or paying as agreed/Credit Card</b>	02/26/1997 02/03/2021 - -	\$25000 \$4531 \$15 -	\$1238 \$4531 <b>Open</b> Joint	\$15 44 -	Unknown 00 00 00 11111111111 11111111111
<b>BK OF AMER/01597029</b> 3060 Banks/Revolving <b>Paid or paying as agreed/Credit Card</b>	11/14/2009 01/06/2021 12/05/2020 -	\$30000 \$940 \$0 -	\$0 \$940 <b>Open</b> Individual	\$0 48 -	Unknown 00 00 00 11XXX11X111X XXXXXXXX111XX
<b>BANKAMERICA/06331059</b> 0776 Banks/Revolving <b>Paid or paying as agreed/Credit Card</b> Credit card lost or stolen	02/26/1997 06/08/2018 05/20/2018 -	\$25000 \$4211 \$0 -	\$0 \$4211 Closed Joint	\$0 48 06/08/2018	Unknown 00 00 00 11111111111 11111111111

### Trades - Mortgage Accounts

Account Name/Id Account # KOB/Trade Type Status/Acct Type Comments	Opened Reported Closed/Paid	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>CITIMORTGAGE/0462S015</b> 9X8X2X2X7X Banks/Mortgage <b>Paid or paying as agreed/Conventional Real Estate</b> Mortgage	09/19/2011 01/31/2021 - -	\$0 \$153000 \$1441 -	\$126558 \$153000 <b>Open</b> Joint	\$1441 48 -	360 Months 00 00 00 11111111111 11111111111
<b>JPMCB HOME/0722T001</b> 1X0X2X9X2X Banks/Mortgage <b>Paid or paying as agreed/Conventional Real Estate</b> Mortgage Closed	03/01/2008 10/01/2011 - -	\$0 \$157500 \$0 -	\$0 \$157500 Closed Joint	\$0 32 10/01/2011	360 Months 00 00 00 11111111111 11X11111111X

### Inquiries

Date	Subscriber Name	Subscriber Number	Type
02/11/2021	HSBC	02382255	Individual

### Owning Bureau Information

#### CREDIT REPORT SERVICED BY :

TRANSUNION  
555 WEST ADAMS  
CHICAGO, IL 60661  
800-888-4213

Consumer disclosures can be obtained online through TransUnion at:

<http://www.transunion.com>

