

## Credit Report

### EQUIFAX CREDIT REPORT

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 REPORT DATE: 02-24-22  
 700Credit Executive Summary  
 Prepared for: 700Credit Detroit Dealership

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**APPLICANT INFORMATION**  
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App: BLACKWELL, PHILLIP E	SSN:	Age:
Cap:	SSN:	Age:
Curr Addr: 800 RICE VALLEY N APT F44, TUSCALOOSA AL35406		
Prev Addr:		

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**700CREDIT AUTO SUMMARY**  
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----- 700Credit Auto Summary -----+  
 Auto Summary Not Produced

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**BUREAU SCORE INFORMATION:**  
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EQUIFAX FICO Auto 9-EFX-F (APP) = 599

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**AUTO & REAL ESTATE LOAN INFORMATION: (APP)**  
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OPEN AUTO: 0 Total Bal: \$0 Total Mnthly Pay: \$0  
 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+  
 CLOSED AUTO: 0 Past Repossessions: 0  
 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+

OPEN REAL ESTATE: 0 Total Bal: \$0 Total Mnthly Pay: \$0  
 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+

TOTAL AVAILABLE CREDIT: Revolving-69% Balance-\$784

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**CREDIT SUMMARY**  
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ACCOUNT DISTRIBUTION				CURRENT STATUS(tradelines)					
Account Type	Total	Balance	Payments	Curr	Clsd	Unrt	30	60	90+
Real Estate	1	\$0	\$0	1	-	-	-	-	-
Installment	2	\$0	\$0	2	1	-	-	-	-
Revolving	7	\$344	\$20	6	2	-	-	-	1
Other	0	\$0	\$0	-	-	-	-	-	-
<b>Total</b>	<b>10</b>	<b>\$344</b>	<b>\$20</b>	<b>9</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>

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**AVAILABLE CREDIT**

Revolving 69% \$784

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**INQUIRIES**

Inquiries	0	Last 2yrs	0
Elim Same Day	0	EFX	0
Adjusted Total	0		
New Trades(6M0)	22		

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**HISTORICAL DELINQUENCIES(Count)**

Account Type	LastDlq	30	60	90+
Real Estate		-	-	-
Installment		-	-	11
Revolving		-	-	-
Other		-	-	-
<b>Total</b>		<b>-</b>	<b>-</b>	<b>11</b>

Oldest Trd: 03-06

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**BUREAU SCORE INFORMATION**  
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EFX FICO Auto 9-EFX-F(APP)=599 Factor: 00039,00010,00008,00019,  
 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

\*\*\*\*\* DEROGATORY ITEMS \*\*\*\*\*

- - DEROGATORY ACCOUNTS UNDER APPLICANT - -

Account Name/Number (Sources)	Open	High	Payment	Balance	MOP	Status	Past Due Rptd 30 60 90 MR	Last DLQ
-----								
1 BANK OF AMERICA (EFX-8010N00119) (APP)								
I 05-16	0	0	0	265	R-9	COLL/P&L	04-18	04-18
Hist: 04-18							OPEN Individual	
Ctgy:							Term:	
Rem: CHARGED OFF ACCOUNT								
Rem: ACCOUNT CLOSED BY CREDIT GRANTOR								
Comments:charged off account								
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2 SALLIE MAE STUDENT L (EFX-496FZ00045) (APP)								
I 06-17	3000	325	0		I-1	CURRENT	11-19 00 00 11 01	
Hist: 11-19							OPEN Individual	
Ctgy:							Term:	
Lates: 1x90:12-18; 4x120:04-19;03-19;02-19;01-19;								
Rem: STUDENT LOAN								
Rem: CLOSED ACCOUNT								
Comments:student loan								

- - PUBLIC RECORD INFORMATION - -

No public record information found.

\*\*\*\*\* END OF DEROGATORY ITEMS \*\*\*\*\*

TRADE LINE ACCOUNTS

- - JOINT ACCOUNTS - -

Account Name/Number (Sources)	Open	High	Payment	Balance	MOP	Status	Past Due Rptd 30 60 90 MR	Last DLQ
-----								
1 JCPENNEY-MONOGRAM CC (EFX-906DC00185) (APP)								
J 03-14	578	0	0	0	R-1	CURRENT	12-17	40
Hist: 12-17							OPEN Joint	
Ctgy:							Term:	
Rem: CHARGE								
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2 JCPENNEY-MONOGRAM CC (EFX-906DC00193) (APP)								
J 03-14	2895	0	0	0	I-1	CURRENT	12-17	13
Hist: 12-17							CLSD Joint	
Ctgy:							Term:	
Rem: CLOSED OR PAID ACCOUNT/ZERO BALANCE								
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3 1ST NATIONWIDE MORTG (EFX-491FM00698) (APP)								
J 06-11	78780	847	0	0	I-1	CURRENT	09-16	60
Hist: 09-16							OPEN Joint	
Ctgy:							Term:	
Rem: REAL ESTATE MORTGAGE								

- - ACCOUNTS UNDER APPLICANT - -

Account Name/Number (Sources) Past Due Last

Open	High	Payment	Balance	MOP	Status	Rptd	30	60	90	MR	DLQ
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4	CAPITAL ONE BANK USA (EFX-850BB01498) (APP)										
I	07-21	77	20	79	R-1	CURRENT	10-21			03	
	Hist: 10-21						OPEN Individual				
	Ctgy:						Term:				
	Rem: CREDIT CARD										
	Comments:credit card										
5	HOUSEHOLD FINANCE CO (EFX-155FP22776) (APP)										
S	08-13	0	0	0	R-1	CURRENT	05-19			67	
	Hist: 05-19						CLSD Shared				
	Ctgy:						Term:				
	Rem: CLOSED OR PAID ACCOUNT/ZERO BALANCE										
	Rem: ACCOUNT CLOSED BY CONSUMER										
	Comments:closed or paid account/zero balance										
6	MACYS/FDSB (EFX-728DC00031) (APP)										
S	03-06	0	0	0	R-1	CURRENT	05-18			99	
	Hist: 05-18						OPEN Shared				
	Ctgy:						Term: Lmt: 300				
	Rem: CHARGE										
	Comments:charge										
7	HOUSEHOLD FIN SERVIC (EFX-155BB20861) (APP)										
S	10-12	2844	0	0	R-1	CURRENT	04-18			36	
	Hist: 04-18						CLSD Shared				
	Ctgy:						Term:				
	Rem: CLOSED OR PAID ACCOUNT/ZERO BALANCE										
	Rem: CLOSED ACCOUNT										
	Comments:closed or paid account/zero balance										
8	CBUSASEARS (EFX-906DC00029) (APP)										
I	05-15	0	0	0	R-1	CURRENT	01-16			08	
	Hist: 01-16						OPEN Individual				
	Ctgy:						Term: Lmt: 828				
	Comments:										

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IDENTIFICATION INFORMATION  
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1 PHILLIP,BLACKWELL E SSN:                      DOB: (EFX)

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INQUIRIES Made In Last 2 Years  
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1 12-28-21 LENDMARK FINANCIAL S (EFX-999FP01083) (APP)  
2 12-28-21 LENDMARK FINANCIAL S (EFX-999FP01083) (APP)  
3 12-28-21 LENDMARK FINANCIAL S (EFX-999FP01083) (APP)  
4 12-28-21 EQF SOFTWARE QUALITY (EFX-999BB05047) (APP)  
5 12-28-21 EQF SOFTWARE QUALITY (EFX-999BB05005) (APP)  
6 12-25-21 EQF SOFTWARE QUALITY (EFX-999BB04990) (APP)  
7 12-23-21 EQF SOFTWARE QUALITY (EFX-999BB04990) (APP)  
8 12-22-21 EQF SOFTWARE QUALITY (EFX-999BB04990) (APP)  
9 12-21-21 EQF SOFTWARE QUALITY (EFX-999BB04990) (APP)  
10 12-20-21 EQF SOFTWARE QUALITY (EFX-999CG00348) (APP)  
11 12-18-21 EQF SOFTWARE QUALITY (EFX-999CG00348) (APP)  
12 12-17-21 EQF SOFTWARE QUALITY (EFX-999CG00348) (APP)  
13 12-15-21 EQF SOFTWARE QUALITY (EFX-999CG00348) (APP)  
14 12-15-21 EQF SOFTWARE QUALITY (EFX-999BB04990) (APP)  
15 12-14-21 EQF SOFTWARE QUALITY (EFX-999BB04990) (APP)  
16 12-08-21 CITICARD (EFX-999BB12565) (APP)  
17 12-07-21 EQF SOFTWARE QUALITY (EFX-999CG00355) (APP)  
18 12-07-21 EQF SOFTWARE QUALITY (EFX-999BB04990) (APP)  
19 12-06-21 EQF SOFTWARE QUALITY (EFX-999BB05054) (APP)

- 20 12-05-21 EQF SOFTWARE QUALITY (EFX-999CG00348) (APP)
- 21 12-02-21 EQF SOFTWARE QUALITY (EFX-999CG00413) (APP)
- 22 10-22-21 EQF SOFTWARE QUALITY (EFX-999CG00348) (APP)

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 ADDRESS INFORMATION  
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- 1 800 RICE VALLEY N APT F44, TUSCALOOSA AL35406  
 Rptd 12-21 (EFX) (APP)

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 NAME AND AKA INFORMATION  
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- 1 BLACKWELL, PHILLIP E (EFX) (APP)

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 EMPLOYMENT INFORMATION  
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- 1 UHW (EFX) (APP)
- 2 MRDQ IRUUHW (EFX) (APP)

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 FRAUD VERIFICATION INFORMATION  
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EFX IDENTITY SCAN (APP)  
 IDENTITY SCAN: UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT  
 TELEPHONE INPUT  
 EFX SSN INDICATOR (APP)  
 Inquiry SSN:

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 CONSUMER REFERRAL INFORMATION  
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- 1 EFX - EQUIFAX INFORMATION SERVICES LLC, PHONE: (800) 685-1111  
 P O BOX 740241, ATLANTA /GA 303740241

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 \*\*\*\*\* END OF REPORT \*\*\*\*\*