



HTML Credit Report Example

700Credit is the largest provider of credit reports, compliance solutions, soft pull products and identity verification and fraud detection platforms to over 20,000 automotive, RV, powersports and marine dealers across the US. Our product and service offerings include credit reports, prescreen and pre-qualification platforms, OFAC compliance, Red Flag solutions, MLA, Synthetic ID Fraud Detection, Identity Verification, Driver's License Authentication, score disclosure and adverse action notices and more. 700Credit's goal is to provide its clients with the highest quality data in a compliant framework in the most efficient manner possible. For more information, please send an email to: sales@700credit.com.

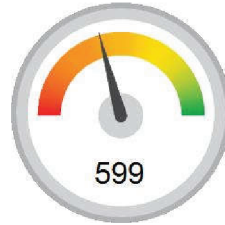
Score Summary - Philip Blackwell

SECTION ONE: Demographic Information

Varying by bureau, this section may include your name and any aliases or misspellings reported by creditors, birth date, SSN, current and past home addresses, and current and past employers.

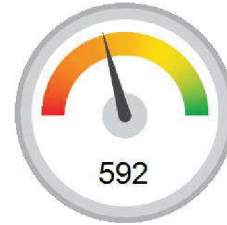
EQUIFAX

FICO Auto 9-EFX-F



experian.

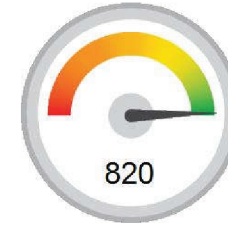
FICO SCORE 9 AUTO



FICO AUTO V8- 601

TransUnion

VantageScore 4.0



FICO Auto Score 9- 843

CREDIT REPORT

PHILLIP E BLACKWELL
318 WESTMINSER PL
GARFIELD, NJ 07026

DOB: 1921

Date: 06/29/21 09:48:45

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
800 RICE VALLEY RD N	TUSCALOOSA	AL	35406	02/19
2505 COLUMBIA DR	DECATUR	GA	30034	04/12

SCORE SUMMARY:

Includes: Scorecard Name, Score, Code and Score Factor Description which explains issues that may have affected the score in a negative fashion.

Special Messages

SSN Verified : SSN NOT PROVIDED
SSN Verified : MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

Score Summary

ScoreCard	Score	Code	Score Factor Description
FICO SCORE 9 AUTO	592	38	serious delinquency and public record or collection filed
		13	time since delinquency is too recent or unknown
		10	ratio of balance to limit on bank revolving or other rev accts too high
		05	too many accounts with balances
FICO AUTO V8	601	38	serious delinquency and public record or collection filed
		18	number of accounts with delinquency
		32	lack of recent installment loan information
FICO Auto V2	590	10	ratio of balance to limit on bank revolving or other rev accts too high
		38	serious delinquency and public record or collection filed
		10	ratio of balance to limit on bank revolving or other rev accts too high
		18	number of accounts with delinquency
		32	lack of recent installment loan information

COLLECTIONS:

Lists the creditor name, account number, industry, date reported/verified/closed and open balance.

Collections

Creditor/Original Creditor Member Number Status Narratives	Account Number Industry Code	Date Reported Date Verified Date Closed	Amount Balance
CREDIT AND COLLECTION / DR. JOHN KILDARE 3980999 COLLACCT ACCOUNT INFORMATION DISPUTED BY CONSUMER	98E543182136 Service Professional	09/94 - -	\$500 \$250

PUBLIC RECORDS:

Details include Public Record Type, Member Code and Owner; Plaintiff Attorney Docket #; Dates for Filed, Verified and Paid, and Amount Due

Public Records

Public Record Type Owner / Member Code Court Name/ Code	Plaintiff Attorney Docket #	Date Filed Date Verified Date Paid	Amount Balance
County tax lien released Individual/ - SO CALIF DISTRICT COURT/ 3051111	- - 45078321	06/20/94 07/01/95 -	\$12,450 - -
Judgment Individual/ - COUNTY SPR CT SANTA ANA/ 3019999	ALLIED COMPANY - 7505853	- 09/19/93 -	\$1,200 - -
Bankruptcy Chapter 13 - petition filed Joint Account/ - U S BANKRUPTCY COURT/ 3009999	- - 35054539906234561	- 02/10/93 -	\$100,000 - -

TRADES (REVOLVING ACCOUNTS):

All revolving accounts associated with applicant. Trades broken out into sections that might include: Revolving, Installment, Mortgage and Lines of Credit. and Open Details of All Trades Including Vendor Name, High Credit Limit, Current Balance, Terms.

Trades - Revolving Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments	Opened Reported Paid Bal Date	Credit Limit High Credit Charge Off Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
EMPLOYEES CREDIT UNION/1220855 525556601 Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	02/85 02/85 01/01/98 01/15/98	\$10,000 \$7,108 - -	\$6,029 - OPEN Joint Account	\$180 99 - -	Revolving 0 0 0 CCCCCCCCCC C0000000CCCC
STATE BANK/1299987 4271008232 Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	01/90 01/90 05/01/96 06/15/96	\$10,000 \$9,612 - -	\$8,628 - OPEN Individual	\$255 85 - -	Revolving 0 0 0 CCCCCCCCCC CCCCC000CCCC
ISLAND SAVINGS/1211248 405855254820 Revolving/ Bank Credit Cards	05/96 05/96	\$7,000 \$5,700	\$0 -	- 18 05/01/96	Revolving 0 0 0

PAYMENT PATTERN:

- 0 - Current
- N - Current
- C - Current
- 1 - 30 days
- 2 - 60 days
- 3 - 90 days

700 AUTO SUMMARY:

One of the unique features of the 700Credit HTML report is our Auto Summary, which separates out the auto-only related loans in one location, so they are easy to find and evaluate.

PAYMENT PATTERN:

Month to Month payment history.
 0 - Current
 N - Current
 C - Current
 1 - 30 days
 2 - 60 days

700Credit Auto Summary

Total Balance	Monthly Payment	Total Auto	Open Auto	30	60	90
\$0	\$0	2	0	0	0	0

Trades:

Account Name Account Number	Status	Date Open Opn/Clsd	Current Balance		Status Date	Monthly Pay Past Due	Mos Rep			Payment Pattern
			Original Amount Int Rate				30	60	90	
G M A C/1610340 340192832612	CURR ACCT	10/12 Closed	\$0 \$8,958		03/18 -	- -			61 0 0 0	B
G M A C/1610340 340292236630	CURR ACCT	04/19 Closed	\$0 \$6,836		01/21 -	- -			18 0 0 0	0CCCCCCCCCCC CCCCC

BUREAU SUMMARY:

Provides a summary list of all credit trade lines and sections found on the report, including the summary number and rolled-up balances of:

Revolving & Closed Accounts, Real Estate (mortgages), Open Trade-lines, Inquiries, Public Records and Derogatory Accounts.

Bureau Summary

Public Records: 1	Past Due Amt: \$721	Inquiries: 3	CNT: 04/02/00/13
Install Bal: \$0	Sch/Est Pay: \$57	Inqs / 6 mo: 0	Satis Accts: 12
R Estate Bal: N/A	R Estate Pay: N/A	Tradeline: 16	Now Del/Drg: 2
Tot Rev Bal: \$1,685	Tot Rev Avail: 80%	Paid Acct: 4	Was Del/Drg: 2
			Old Trade: 08-05

700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
7	08-05	3	1	7	1	0	4	2	0	3	0
	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %				
Revolving	14	\$8,289	\$8,580	\$1,685	\$721	\$57	80				
Mortgage	0	\$0	\$0	\$0	\$0	\$0					
Installment	2	\$15,794	\$0	\$0	\$0	\$0					
TOTALS	16	\$24,083	\$8,580	\$1,685	\$721	\$57					

CONSUMER STATEMENTS:

Information submitted by the consumer to the bureaus that they would like to have reported on their credit file for any potential requestors/viewers of their credit file to be aware of.

Inquiry

INQUIRY:
Details on all inquiries made to the consumer credit file including:
Subscriber name & number, and the date the report was pulled.

Date	Subscriber Name Subscriber Number		Amount
06/09/20	COMENITYBANK/VICTORIA 2375577		-
04/10/20	USAA SAVINGS BANK 3273787	-	-
01/16/20	COMPLETE DEPT. STORES 2301014	-	-

Consumer Statements

Date	Consumer Statement
03/30/02	**#HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02.