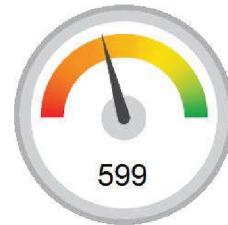


Score Summary - Philip Blackwell

EQUIFAX

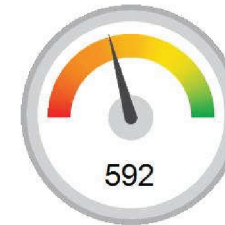
FICO Auto 9-EFX-F



599

experian.

FICO SCORE 9 AUTO

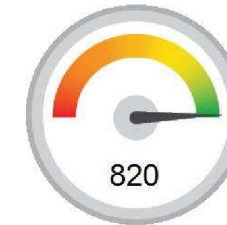


592

FICO AUTO V8- 601

TransUnion^{tu}

VantageScore 4.0



820

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

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

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 CCCCCC

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						

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	98E543182136	09/94	\$500
3980999	Service Professional	-	\$250
COLLACCT ACCOUNT INFORMATION DISPUTED BY CONSUMER			

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

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	02/85	\$10,000	\$6,029	\$180	Revolving
525556601	02/85	\$7,108	-	99	0 0 0
Revolving/ Bank Credit Cards	01/01/98	-	OPEN		CCCCCCCCC
CURR ACCT / Credit Card, Terms REV	01/15/98	-	Joint Account		C0000000CCCC
STATE BANK/1299987	01/90	\$10,000	\$8,628	\$255	Revolving
4271008232	01/90	\$9,612	-	85	0 0 0
Revolving/ Bank Credit Cards	05/01/96	-	OPEN		CCCCCCCCC
CURR ACCT / Credit Card, Terms REV	06/15/96	-	Individual		CCCCC000CCCC
ISLAND SAVINGS/1211248	05/96	\$7,000	\$0	-	Revolving
405855254820	05/96	\$5,700	-	18	0 0 0
Revolving/ Bank Credit Cards				05/01/96	

Inquiry

Date	Subscriber Name Subscriber Number	Type	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.