

09/30/2015 16:43 PM

## Consumer Information

**Consumer Name:** FRED FLINSTONE  
**Other Names:**  
**Date of Birth:** 12/07/1968  
**Social Security Number:** 4XX-XX-XXXX (Confirmed)  
**State of Issuance:** IA  
**SSN Issue Date:** 001968  
**SSN Status:** Confirmed  
**SSN Match:**  
**SSN Match Flags:**  
**File Since Date:** 07/01/1987  
**Date of Last Activity:** 07/29/2015  
**Address:** 4002 JUNIPER DRIVE  
NEW YORK, NY  
**Date First Reported:** 01/1994  
**Date Last Reported:** 09/2015  
**Address Source:** Automated Update  
**Address Variance Indicator:**  
**Phone:** (555)-111-1111  
**Phone Source:** Unknown  
**Date First Reported:** 08/2015

## Potential Negative Information

<b>Public Records</b>	1
<b>Repossession Accounts</b>	0
<b>Charge-off Accounts</b>	0
<b>Foreclosure Accounts</b>	0
<b>Bankruptcy Accounts</b>	0
<b>Collections</b>	0
<b>30 Day Delinquencies</b>	0
<b>60 Day Delinquencies</b>	0
<b>90 Day Delinquencies</b>	0
<b>Alerts</b>	
<b>Address Discrepancy</b>	No
<b>Fraud Victim Alert</b>	No
<b>SSN Affirm</b>	
<b>OFAC</b>	No
<b>Inquiries in the last 2 years</b>	5

## Inquiry Summary

**Most Recent Inquiry** DISH NETWORK (07/29/2015)

## Customer Inquiry

**Name:** FRED FLINSTONE **Date of Birth:** 12/07/1968  
**Address:** 4002 JUNIPER DRIVE, NEW YORK, NY **SSN** 4XX-XX-XXXX  
**Age:** **Reference Number:** LM

## Employment

Type	Occupation	Place of Employment	Date Reported	Date Verified
Last Reported Employment	ELECTRICAL ENGINEER	TIPPEN		
Previous Employment				
Previous Employment	CLERK	FOSTERS		08/1987

## Account Age

**Length of Credit History:** 5 years 11 months  
**Average Account Age:** 3 Years  
**Oldest Open Account:** CAPITAL ONE BANK USA ( Opened on 10/08 )  
**Most Recent Account:** UNIVERSITY OF NY ( Opened on 05/15 )

## Active Account Details Summary

Account Type	Total	Balance	Available	Credit Limit	Past Due	Payment Amount
Revolving	2	\$ 1,071	\$ 2,479	\$ 3,550	\$ 0	\$ 31
Mortgage	1	\$ 76,408	\$ 8,592	\$ 85,000	\$ 0	\$ 354
Installments	1	\$ 9,748	\$ 597	\$ 10,345	\$ 0	\$ 237
Line of Credit	1	\$ 9,181	\$ 819	\$ 10,000	\$ 0	\$ 88
<b>Total</b>	<b>5</b>	<b>\$ 96,408</b>	<b>\$ 12,487</b>	<b>\$ 108,895</b>	<b>\$ 0</b>	<b>\$ 710</b>

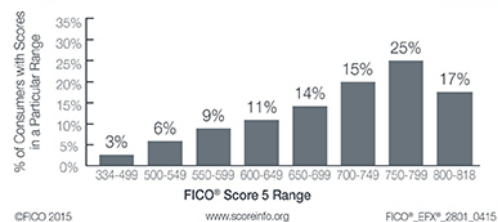
## Scorecard(s)

**FICO Risk Score, Classic, v5 (NF)**

<b>Score:</b>	676
<b>Factors:</b>	Derogatory public record or collection filed
	Length of time accounts have been established
	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
<b>Score Range:</b>	Too many inquiries last 12 months
	334-818
<b>Consumer Rank:</b>	37%

EQUIFAX™

FICO

**Public Records**

<b>1</b>	Bankruptcy	Date Filed:	04/17/2008	Case Number:	
		Court Number:		Disposition Date:	07/2008
		Intent:	Discharged CH-7	Verified Date:	
		Filed Type:	Individual/Individual	Date Reported:	07/2008

**Trade Lines**

1

COMMUNITY CREDIT

123 MAIN ST, NEW YORK, NY

Balance:

\$ 9,181

Credit Limit:

\$ 10,000

Actual Payment:

\$ 120

Scheduled Payment:

\$ 88

Past Due:

\$ 0

306090

Year	J	F	M	A	M	J	J	A	S	O	N	D
2015	1	1	1	1	1	1	1	1				
2014	1	1	1	1	1	1	1	1	1	1	1	1
2013									1	1	1	1

Account Type:

Line of Credit

Loan Type:

Home Equity Line of Credit

Status:

Pays account as agreed

Comments:

Fixed rate

Account Owner:

Joint Account

Months Reviewed:

35

Date Reported:

09/18/2015

Date Opened:

10/15/2012

Date Of Last Payment:

09/2015

Date Of Last Activity:

09/2015

Terms Frequency:

Monthly (due every month)

Terms Duration:

High Credit:

\$ 9,959

Date Of First Delinq:

Date Major Delinquency First Reported:

Date Closed:

Deferred Payment Start Date:

Balloon Payment Amount:

Charge Off Amount:

Balloon Payment Due Date:

Creditor Classification:

Activity Designator:

Original Creditor:

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WELLS FARGO BANK

1234 MAIN STREET, NEW YORK, NY

Balance:	Credit Limit:	Actual Payment:	Scheduled Payment:	Past Due:
\$ 76,408	\$ 0	\$ 400	\$ 354	\$ 0

30	60	90	Year	J	F	M	A	M	J	J	A	S	O	N	D
			2015	1	1	1	1	1	1	1	1				
			2014	1	1	1	1	1	1	1	1	1	1	1	1
			2013									1	1	1	1

<b>Account Type:</b>	Mortgage	<b>Account Owner:</b>	Joint Account	<b>Terms Frequency:</b>	Monthly (due every month)	<b>Deferred Payment Start Date:</b>	
<b>Loan Type:</b>	Conventional RE Mortgage	<b>Months Reviewed:</b>	50	<b>Terms Duration:</b>	30 Years	<b>Balloon Payment Amount:</b>	
<b>Status:</b>	Pays account as agreed	<b>Date Reported:</b>	09/18/2015	<b>High Credit:</b>	\$ 85,000	<b>Charge Off Amount:</b>	
<b>Comments:</b>	Variable/adjustable Rate	<b>Date Opened:</b>	07/01/2011	<b>Date Of First Delinq:</b>		<b>Balloon Payment Due Date:</b>	
		<b>Date Of Last Payment:</b>	09/2015	<b>Date Major Delinquency First Reported:</b>		<b>Creditor Classification:</b>	
		<b>Date Of Last Activity:</b>	09/2015	<b>Date Closed:</b>		<b>Activity Designator:</b>	
						<b>Original Creditor:</b>	

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CAPITAL ONE BANK USA  
8  
5PO BOX 85015 RICHMOND VA 23285-5075 ,  
(800) 955-7070

Balance:	Credit Limit:	Actual Payment:	Scheduled Payment:	Past Due:
\$ 1,071	\$ 1,250	\$ 0	\$ 31	\$ 0

30	60	90	Year	J	F	M	A	M	J	J	A	S	O	N	D
			2015	1	1	1	1	1	1	1	1				
			2014	1	1	1	1	1	1	1	1	1	1	1	1
			2013									1	1	1	1

<b>Account Type:</b>	Revolving	<b>Account Owner:</b>	Individual Account.	<b>Terms Frequency:</b>	Monthly (due every month)	<b>Deferred Payment Start Date:</b>	
<b>Loan Type:</b>	Credit Card	<b>Months Reviewed:</b>	70	<b>Terms Duration:</b>		<b>Balloon Payment Amount:</b>	
<b>Status:</b>	Pays account as agreed	<b>Date Reported:</b>	09/05/2015	<b>High Credit:</b>	\$ 1,263	<b>Charge Off Amount:</b>	
<b>Comments:</b>		<b>Date Opened:</b>	10/18/2009	<b>Date Of First Delinq:</b>		<b>Balloon Payment Due Date:</b>	
		<b>Date Of Last Payment:</b>	09/2015	<b>Date Major Delinquency First Reported:</b>		<b>Creditor Classification:</b>	
		<b>Date Of Last Activity:</b>	09/2015	<b>Date Closed:</b>		<b>Activity Designator:</b>	
						<b>Original Creditor:</b>	

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WFFNB/SLUMBERLAND FU  
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Balance:	Credit Limit:	Actual Payment:	Scheduled Payment:	Past Due:
\$ 0	\$ 2,300	\$ 0	\$ 0	\$ 0

30	60	90	Year	J	F	M	A	M	J	J	A	S	O	N	D
			2015	1	1	1	1	1	1	E	E				
			2014	1	1	1	1	1	1	1	1	1	1	1	1
			2013									1	1	1	1

<b>Account Type:</b>	Revolving	<b>Account Owner:</b>	Joint Account	<b>Terms Frequency:</b>	Monthly (due every month)	<b>Deferred Payment Start Date:</b>	
<b>Loan Type:</b>	Charge Account	<b>Months Reviewed:</b>	39	<b>Terms Duration:</b>		<b>Balloon Payment Amount:</b>	
<b>Status:</b>	Pays account as agreed	<b>Date Reported:</b>	09/06/2015	<b>High Credit:</b>	\$ 2,248	<b>Charge Off Amount:</b>	
<b>Comments:</b>		<b>Date Opened:</b>	05/27/2012	<b>Date Of First Delinq:</b>		<b>Balloon Payment Due Date:</b>	
		<b>Date Of Last Payment:</b>	06/2015	<b>Date Major Delinquency First Reported:</b>		<b>Creditor Classification:</b>	
		<b>Date Of Last Activity:</b>	06/2015	<b>Date Closed:</b>		<b>Activity Designator:</b>	
						<b>Original Creditor:</b>	

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UNIVERSITY OF NY C  
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P. O. BOX 123, NEW YORK, NY

Balance:	Credit Limit:	Actual Payment:	Scheduled Payment:	Past Due:
\$ 9,748	\$ 0	\$ 250	\$ 237	\$ 0

30	60	90	Year	J	F	M	A	M	J	J	A	S	O	N	D
			2015					*	1	1	1				

<b>Account Type:</b>	Installment	<b>Account Owner:</b>	Individual Account.	<b>Terms Frequency:</b>	Monthly (due every month)	<b>Deferred Payment Start Date:</b>	
<b>Loan Type:</b>	Auto	<b>Months Reviewed:</b>	3	<b>Terms Duration:</b>	48 Months	<b>Balloon Payment Amount:</b>	
<b>Status:</b>	Pays account as agreed	<b>Date Reported:</b>	09/01/2015	<b>High Credit:</b>	\$ 10,345	<b>Charge Off Amount:</b>	
<b>Comments:</b>		<b>Date Opened:</b>	05/05/2015	<b>Date Of First Delinq:</b>		<b>Balloon Payment Due Date:</b>	
		<b>Date Of Last Payment:</b>	08/2015	<b>Date Major Delinquency First Reported:</b>		<b>Creditor Classification:</b>	
		<b>Date Of Last Activity:</b>	09/2015	<b>Date Closed:</b>		<b>Activity Designator:</b>	
						<b>Original Creditor:</b>	

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NY CREDIT UNION

1233 MAIN ST, NEW YORK, NY

Balance:	Credit Limit:	Actual Payment:	Scheduled Payment:	Past Due:
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

30	60	90	Year	J	F	M	A	M	J	J	A	S	O	N	D
			2015	1	1	1	*								
			2014	1	1	1	1	1	1	1	1	1	1	1	1
			2013					1	1	1	1	1	1	1	1

<b>Account Type:</b>	Installment	<b>Account Owner:</b>	Individual Account.	<b>Terms Frequency:</b>	Monthly (due every month)	<b>Deferred Payment Start Date:</b>	
<b>Loan Type:</b>	Auto	<b>Months Reviewed:</b>	62	<b>Terms Duration:</b>	60 Months	<b>Balloon Payment Amount:</b>	
<b>Status:</b>	Pays account as agreed	<b>Date Reported:</b>	05/20/2015	<b>High Credit:</b>	\$ 14,740	<b>Charge Off Amount:</b>	
<b>Comments:</b>	Fixed rate	<b>Date Opened:</b>	03/09/2010	<b>Date Of First Delinq:</b>		<b>Balloon Payment Due Date:</b>	
		<b>Date Of Last Payment:</b>	03/2015	<b>Date Major Delinquency First Reported:</b>		<b>Creditor Classification:</b>	
		<b>Date Of Last Activity:</b>	03/2015	<b>Date Closed:</b>	03/2015	<b>Activity Designator:</b>	Paid and Closed
						<b>Original Creditor:</b>	

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CAPITAL ONE BANK USA  
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4PO BOX 85015 RICHMOND VA 23285-5075 ,  
(800) 955-7070

Balance:	Credit Limit:	Actual Payment:	Scheduled Payment:	Past Due:
\$ 0	\$ 500	\$ 0	\$ 0	\$ 0

30	60	90	Year	J	F	M	A	M	J	J	A	S	O	N	D
			2014	1											
			2013	1	1	1	1	1	1	1	1	1	1	1	1
			2012		1	1	1	1	1	1	1	1	1	1	1

<b>Account Type:</b>	Revolving	<b>Account Owner:</b>	Individual Account.	<b>Terms Frequency:</b>	Monthly (due every month)	<b>Deferred Payment Start Date:</b>	
<b>Loan Type:</b>	Credit Card	<b>Months Reviewed:</b>	38	<b>Terms Duration:</b>		<b>Balloon Payment Amount:</b>	
<b>Status:</b>	Pays account as agreed	<b>Date Reported:</b>	02/21/2014	<b>High Credit:</b>	\$ 548	<b>Charge Off Amount:</b>	
<b>Comments:</b>	Account closed at consumers request	<b>Date Opened:</b>	12/07/2010	<b>Date Of First Delinq:</b>		<b>Balloon Payment Due Date:</b>	
		<b>Date Of Last Payment:</b>	02/2014	<b>Date Major Delinquency First Reported:</b>		<b>Creditor Classification:</b>	
		<b>Date Of Last Activity:</b>	02/2014	<b>Date Closed:</b>	02/2014	<b>Activity Designator:</b>	Paid and Closed
						<b>Original Creditor:</b>	

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NY DEPT OF EDUCATION

P.O. BOX 1234, NEW YORK, NY

Balance:	Credit Limit:	Actual Payment:	Scheduled Payment:	Past Due:
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

30	60	90	Year	J	F	M	A	M	J	J	A	S	O	N	D
			2014	*											
			2013	1	1	1	1	1	1	1	1	1	1	1	1
			2012		1	1	1	1	1	1	1	1	1	1	1

<b>Account Type:</b>	Installment	<b>Account Owner:</b>	Individual Account.	<b>Terms Frequency:</b>	Monthly (due every month)	<b>Deferred Payment Start Date:</b>	
<b>Loan Type:</b>	Secured	<b>Months Reviewed:</b>	26	<b>Terms Duration:</b>	24 Months	<b>Balloon Payment Amount:</b>	
<b>Status:</b>	Pays account as agreed	<b>Date Reported:</b>	02/14/2014	<b>High Credit:</b>	\$ 2,500	<b>Charge Off Amount:</b>	
<b>Comments:</b>	Fixed rate	<b>Date Opened:</b>	12/16/2011	<b>Date Of First Delinq:</b>		<b>Balloon Payment Due Date:</b>	
		<b>Date Of Last Payment:</b>	12/2013	<b>Date Major Delinquency First Reported:</b>		<b>Creditor Classification:</b>	
		<b>Date Of Last Activity:</b>	12/2013	<b>Date Closed:</b>	12/2013	<b>Activity Designator:</b>	Paid and Closed
						<b>Original Creditor:</b>	

## Additional Addresses

Address	First Reported	Last Reported	Source	City	State	Zip Code	Phone Number	Source	Reported
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## Name

Customer Name	Customer Number	Date of Inquiry	Purpose
DISH NETWORK	9	07/29/2015	Credit Report
ALLY FINANCIAL	1	05/02/2015	Credit Report
VALLEY CREDIT UNIO	6	05/02/2015	Credit Report
RYDELL CHEVROLET MI	2	05/02/2015	Credit Report

## Online Directory Information

Customer Number	Name	Phone Number	Address	City	State	Zip Code
	CAPITAL ONE BANK USA	(800) 955-7070	PO BOX 85015	RICHMOND	VA	23285-5075
	WFFNB/SLUMBERLAND FU	MAIL ONLY	CSCL DISPUTE TM-MAC N8235-04M PO BOX 14517	NEW YORK	NY	12345
	UNIVERSITY OF NY	(319) 339-1020	P. O. BOX 2240	NEW YORK	NY	12345
	COMMUNITY CREDIT	(512) 243-0994	700 EAST LYON ST PO BOX 4885	ROCHESTER	AC	12345
	DISH NETWORK	MAIL ONLY	9601 S. MERIDIAN BLVD BLDG 1 FLR 3 CMO	ENGLEWOOD	OH	80112
	RYDELL CHEVROLET MIT	(319) 234-4601	1325 SAN MARNAN DRIVE	WATERTOWN	NY	11111
	VALLEY CREDIT UNIO	(319) 236-5600	1827 ANSBOROUGH AVENUE	WATERTOWN	NY	22222
	UNIVERSITY OF NYC	(319) 339-1000	P O BOX 800 2355 LONDON ROAD	NORTH LIBERTY	MA	33333
	ALLY FINANCIAL	(800) 200-4622	P.O BOX 380901	BLOOMINGTON	IN	53488

Equifax Information Services LLC., PO BOX 740241, Atlanta, GA 30374-0241, (800) 685-1111, [www.equifax.com/fcra](http://www.equifax.com/fcra)

## Non-Regulated

### Alerts Summary

#### SafeScan Warning

SAFESCANNED: Your inquiry has gone through our SAFESCAN data base.

NOTICE: SAFE SCAN IS NOT A CONSUMER REPORT. CLIENT MAY NOT USE SAFE SCAN AS PART OF ITS DECISION-MAKING PROCESS FOR DETERMINING AN INDIVIDUAL'S ELIGIBILITY FOR ANY CREDIT OR ANY OTHER PURPOSE AUTHORIZED UNDER THE FCRA.

#### Address Discrepancy

NO SUBSTANTIAL DIFFERENCE OCCURRED

#### OFAC Alerts

Transaction Date: 09/30/2015

Time: 16:43:46

Type: Nothing to Report

NO MATCH FOUND IN CDC'S OFAC DATABASE.

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