

TotalView Consumer Credit Report

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Introduction

This user guide explains the data fields included within your **TotalView Consumer Credit Report**. It starts with a snapshot of the full report, and from there it takes you through the report section by section to help you better understand the information being presented.



SAMPLE REPORT

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INQUIRY INFORMATION

CAMERON Q. CONSUMER 666-37-7549 16657 GUNSIGHT E ATLANTA,GA 30324 08/01/2015

** ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED

Inquiry information contains the consumer information provided and the date of the inquiry. The **address discrepancy indicator** reveals when an inquiry address substantially differs from the addresses in the consumer reporting agency's records.



Consumer information

CONSUMER INFORMATION			
NAME:	CAMERON Q. CONSUMER		
CURRENT ADDRESS:	16657 GUNSIGHT E ATLANTA,GA 30324 1ST RPTD:06/2014 PHONE#: 095-999-0732	VARIANCE: E SOURCE: DAT SOURCE: OTH	DATE RPTD: 10/23/2014 TELE RPTD:
FILE SSN:	666-37-7549	ISSUED DATE: 09/02/1958 ISSUED STATE: GA	DEATH DATE: DEATH STATE :
SSN MATCH:	YES	SSN 9: YYYYYYYYY	
DOB / AGE:	AGE: 58		

This section provides a quick view of vital consumer information, plus additional verifying information around the Social Security number (SSN) and address.

Name: Subject name

Current address: Current address and phone number of the consumer Variance: Indicates to what degree the address matches the address from the inquiry (see Table 1. Address variance codes on next page) First reported: Date the address was first reported to Equifax Source: Indicates the source of the address using the following codes - AUT [Automated Update], OTH, EFX, SPEC [Special] Date reported: Date the address was last reported to Equifax Telephone reported: Date the phone number was first reported to Equifax Source: Indicates the source of the phone number using the following codes -AUT [Automated Update], OTH, EFX, SPEC [Special]) File SSN: Social Security number of subject Issued date: Date SSN was issued Death date: Date death notice was added to the file SSN match indicator: Yes, No, or Blank (No Inquiry/SSN not available) SSN 9: Number match of SSN (Yes/No) DOB/age: Birth date or age of the consumer

Table 1. Address variance codes

Code	Narrative
0	Nothing matched
1	Apartment number matched
2	Street number matched
3	Street number, apartment number matched
4	Street name matched
5	Street name, apartment number matched
6	Street name, street number matched
7	Street name, street number, apartment number matched
8	City/zip matched
9	City/zip, apartment number matched
Α	City/zip, street number matched
В	City/zip, street number, apartment number matched
С	City/zip, street name matched
D	City/zip, street name, apartment number matched
E	City/zip, street name, street number matched
F	City/zip, street name, street number, apartment number matched

³ Additional consumer information

ADDITIONAL CONSUMER IN	FORMATION		
FORMER ADDRESS:	2675 PKHWXX RD APT 302 LAUREL, MD 20707 1ST RPTD:03/2014 PHONE#:	2 SOURCE: CRT SOURCE:	VARIANCE: C DATE RPTD: 07/08/2015 TELE RPDT:
FORMER ADDRESS:	79955 UYKCXLKKR AVE CLEVELAND, OH 44110 1ST RPTD:07/2015 PHONE#:	SOURCE: TAP SOURCE:	VARIANCE: 0 DATE RPTD: 07/18/2015 TELE RPTD:

Additional consumer information includes expanded address and phone number information associated with the subject, if available.

Former address: Former address of the consumer Variance: Indicates to what degree the address matches the address from the inquiry (see **Table 1. Address variance codes** above) First reported: Date the address was first reported to Equifax Source: Indicates the source of the address using the following codes – AUT [Automated Update], OTH, EFX, SPEC [Special] Date reported: Date the address was last reported to Equifax Telephone reported: Date the phone number was first reported to Equifax Source: Indicates the source of the phone number using the following codes – AUT [Automated Update], OTH, EFX, SPEC [Special])



EMPLOYMENT INFORMATION			
LAST REPORTED: DATE VERIFIED: OCCUPATION: NURSE EMPLOYER: ABC HOSPITAL	EMPL: STATE:	1/21/2015 GA	
FORMER: DATE VERIFIED: OCCUPATION: CLERK EMPLOYER: MONEY BANK	DATE EMPL: STATE:	5/14/2013 GA	

The employment information section includes available information pertaining to the consumer's employment, occupation and state of employment, along with a verified indicator. You also see the employer name and date of hire.



Alert information from credit file

ALERT INFORMATION FROM CREDIT FILE

FRAUD VICTIM:

CONSUMER HAS BEEN REPORTED TO EQUIFAX AS A VICTIM OF FRAUD. ** ACTIVE MILITARY SPECIAL:12/12/2014 ACTIVE DUTY ALERT ALERT CONTACT*-MILITARY, RPTD-12/09/2014, EFFECT: 12/09/2014 ADDRESS-DAYTIME, (757) 555-1212, EXT-00000 GEN INFO:SFDWE GSPN FYQ GSBVE 3SE QBSUZ

This section lists active fraud or military alerts and any contact information that a consumer has placed on their credit file.

6

HISTORY STATUS:

File summary FILE SUMMARY OLDEST OPEN DATE: NEWEST DATE REPORTED: 06/00/2014 PUBLIC RECORDS: COLLECTIONS: 001 001 NO. OF ACCOUNTS: 003 HIGH CREDIT/LIMIT:\$ 0/\$ 54499 CURRENT STATUS: 51-ONES 01-TWOS 00-THREES 00-FOURS 00-FIVES 00-SIXES 00-SEVENS 00-EIGHTS 00-NINES 10-OTHER

03-TWOS

00-SEVENS

This section summarizes key credit file activity using the following fields:

00-SIXES

Oldest open date: Oldest open date of trade Newest reported date: Newest reported date of trade Public records: Number of public records present in file Collections: Number of collection agency accounts present in file No. of accounts: Number of trade line accounts in file High credit/limit: High credit or credit limit range in file Current status: Status of trade History status: Past status of trade

01-THREES

00-EIGHTS

00-FOURS

00-NINES

00-FIVES

7 Modeling/score information

MODELING/SCORE INFORMATION

 VS3 POSITIVE RC
 SCORE: 539

 REASON CODES:
 P08/P34/P04/P32/Y

 NARRATIVES:
 ONE OR MORE OF YOUR ACCOUNTS WERE PAID ON TIME IN RECENT MONTHS

 TOTAL OF ALL BALANCES ON BANKCARD OR REVOLVING ACCOUNTS IS NOT TOO HIGH

 THE BALANCES ON YOUR ACCOUNTS ARE NOT TOO HIGH COMPARED TO LOAN LIMITS

 BALANCES ON BANKCARD OR REVOLVING ACCTS NOT TOO HIGH COMPARED TO LIMITS

 NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE-IMPACT WAS NOT SIGNIFICANT

RBP - 15% - 300 - 850

This optional section includes the consumer's score information, reason codes, and risk based pricing information.

Score: Name and score Reason codes: Up to five reason codes Narratives: Description associated with the reason codes RBP: Risk-based pricing information



COLLECTION ACTIVITY

CLIENT ID: ABC MERCHANDISING CORP				
175YC00125 CRDT CLASSIFICATION: 01-RETAIL				
REPT DATE:01/15/2013				
ASSN DATE:10/28/2012				

STATUS DATE:01/15/2013 STATUS:UNPAID

BALANCE:\$ ECOA: I 168

NARR:

This section lists accounts that have been placed in collections by the original creditor or have been turned over to a third-party collection agency.

Client ID: Name of creditor or collection agency Creditor classification codes: The type of business that the original creditor is engaged in Rept date: Date collection account was originally reported to Equifax Status date: Date of status Balance: Dollar amount listed on account Assn date: Date collection was assigned to collection agency Status: Collection status codes Narr: Further explanation of collection account activity ECOA: Codes that identify the relationship between the consumer and the account



PUBLIC RECORD INFORMATION					
BANKRUPTCY CASE NUMBER: 111100029					
	REPT DATE: VERF DATE: DISP DATE:	DATE FI FILER: TYPE:	LD:02/00/2008 JOINT PERSONAL	PRI INTN: CUR INTN:CH-13 FILED	
NARR:					
LIEN CASE NUMBER:11111P2	57				
111100154					
	DATE FLD: 11/00/20 VERF DATE:	012	AMOUNT: \$842 RELS DATE:	CLASS: STATE	
NARR:					

This section reveals public records information including bankruptcies, lien and judgment information collected from city, state and federal records by third-party vendors.

Bankruptcy fields

Bankruptcy case number: Case number assigned to a bankruptcy case Report date: Date reported to Equifax Date filed: Date bankruptcy was filed PRI INTN: Prior type of bankruptcy Verf date: Date verified Filer: How filed (I= individually, J=Joint, W= spouse) CUR INTN: Bankruptcy disposition codes Disp date: Disposition date Type: Type of bankruptcy (personal, business) Narr: Further explanation of the bankruptcy account

Lien fields

Case number: Number of the case Date filed: Date lien was filed Amount: Dollar amount for lien Class: VC=county/city; VS=state; VF=federal; VZ=miscellaneous Verf date: Date verified Rels date: Date lien was removed Narr: Further explanation of the lien account



FILE INFORMATION

DATE FILE WAS ESTABLISHED: DATE OF MOST RECENT ACTIVITY: 06/17/2015 07/02/2015

File Information shows the date when a consumer's credit file was originally established by Equifax and provides the date of the most recent activity or updates to the file.



11 Trade line summary

TRADE TYPE	TOTAL	W/BAL	TOTAL BAL	ACTUAL PYMT	SCHEDU	JLED P	ΥMT	BALL	LOON PYM
REVOLVING	5	5\$	6598 \$	0\$	2	12 \$			0
OPEN	0	0\$	0\$	0\$		0\$			0
INSTALLMNT	5	5\$	69296 \$	0\$	11	56 \$			0
MORTGAGE	0	0\$	0\$	0\$		0\$			0
LINE OF CR	0	0\$	0\$	0\$		0\$			0
OTHER	0	0\$	0\$	0\$		0\$			0
TOTAL	10	10 \$	75894 \$	0\$	13	368 \$			0
TRADE	HIGH	CREDIT	TOTAL	CHARGE		то	TAL		
TYPE	CREDIT	LIMIT	PAST DUE	OFF	30	60	90	AVL	
REVOLVING	\$4544	\$2950	\$0	\$0	0	0	0	11%	
OPEN	\$0	\$0	\$0	\$0	0	0	0		
INSTALLMNT	\$72552	\$0	\$267	\$0	1	1	0		
MORTGAGE	\$0	\$0	\$0	\$0	0	0	0		
LINE OF CR	\$0	\$0	\$0	\$0	0	0	0	0%	
OTHER	\$0	\$0	\$0	\$0	0	0	0		
TOTAL	\$77096	\$2950	\$267	\$0	1	1	0	11%	

The trade line summary gives you a snapshot of a consumer's trade lines, or accounts, summarized by account types.

Trade type: Type of credit category including revolving, open, installment, mortgage, line of credit or other Total: Total number of accounts by trade type W/Bal: Total number of account by trade type with balance Total balance: Total balances of all accounts by trade type Actual payment: Total actual payments of all accounts by trade type Scheduled payment: Total scheduled payments of all accounts by trade type Balloon payment: Total balloon payments on all applicable accounts by Includes trade type open accounts High credit: Total high credits of all accounts by trade type only Credit limit: Total credit limits of all accounts by trade type Total past due: Total past due of accounts by trade type Charge off: Total charge off of all accounts by trade type Total 30/60/90: Counters of all accounts AVL: Percent available on all open, revolving and line of credit accounts TOTAL: Grand totals from all categories above

Payment information

PAYMENT INFORMATION *						
ABC AMERICAN CREDI 772FA00173	BALANCE \$12861	CRDT LIM \$	I	ACTUAL PMT \$	SCHED PMT \$322	PAST DUE \$267
ACCT #123456789	COUNTER	S: 30 60 01 01	90 00			
YEAR JFMAMJJASOND 2014 *23				YEAR JFMAN	MJJASOND	
PORT TYPE: INSTALLMNT DATE RPTD: 06/00/2014 DATE OPEN: 03/00/2014		RATE/STATUS : TERM FREQNCY: TERM DURATN:	2		MNTHS REVW: DEFER DATE: BALLN DATE:	03
DLA / DFD: 06/00/2014 LAST PYMT: DATE CLSE:		HIGH CREDIT: DATE MAJ DEL: CREDIT CLASS:	\$12700		BALLN AMNT: CHARGE OFF:	\$ \$
ACCT DESG: INDIVID		ACTIVTY DESG:			ACCNT TYPE:	
NARR: AUTO						
 DEF BANK	BALANCE	CRDT LIM	 I	ACTUAL PMT	SCHED PMT	PAST DUE
190FP02874	\$545	\$		\$	\$	\$
ACCT #987654987654000	COUNTER	S: 30 60	90			
YEAR JFMAMJJASOND 2014				YEAR JFMAN	MJJASOND	
PORT TYPE: REVOLVING			0		MNTHS REVW:	
DATE RPTD: 06/00/2014 DATE OPEN: 05/00/2014		TERM FREQNCY: TERM DURATN:			DEFER DATE: BALLN DATE:	
DLA / DFD: 06/00/2014		HIGH CREDIT:	\$544		BALLN AMNT:	\$
LAST PYMT:		DATE MAJ DEL:	ψ0 / 1		CHARGE OFF:	\$
DATE CLSE:		CREDIT CLASS:				
ACCT DESG: JOINT		ACTIVTY DESG:			ACCNT TYPE:	
NARR: CHARGE						

This section provides detailed information about a consumer's individual accounts, including terms, payment history and more, if provided by the creditor.

Creditor's name and Equifax account number Balance: Amount owed at time of reporting Credit limit: Maximum credit amount assigned to the credit product Actual payment: Actual last payment amount by the consumer Scheduled payment: Scheduled payment amount Past due: Past due amount ACCT: Consumer account number Counters: Number of times the account has been 30, 60, or 90 days delinquent Port type: Portfolio type codes Rate/status: Rate codes Mnths revw: Numbers of months the trade line has been reported to Equifax Date rptd: Last reported date to Equifax Term freqncy: How often payments are due Defer date: Deferred payments start date

Date open: Date account was opened Term duratn: Amount of time to repay the loan (D=Days, M=Months, Y=Years) Balln date: Balloon payment due date DLA/DFD: Date of last activity on the account by the consumer High credit: Highest amount ever owed on the product Balln amnt: Balloon payment amount Last pymt: Date of most recent payment Date maj del: Date major delinquency first reported Charge off: Charge off amount Date close: Data account closed Credit class: Creditor classification code Acct desg: Designator of account codes Activity desg: Enhanced trade activity designation codes Accnt type: Code to designate type of account Narr: Additional details on the account



INQUIRY INFORMATION

DATE OF INQ	CUSTOMER NAME	INQ ABBR	MEMBER NUMBER	
09/22/2014	EQUIFAX TEST	- CR	401VC02589	
06/18/2014	FIRST FAMILY FINANCE	- CR	433FP00662	
06/02/2014	1ST FRANKLIN FINANCI	- CR	232FP00010	
05/16/2014	1ST FINANCIAL SERV O	- CR	871FP00947	

This section provides a list of consumer report inquiries for up to the past two years.

Date of inq: Date report was requested

Customer name: Name of individual or entity requesting the report

Inq abbr: See Table 2. Inquiry abbreviations below

Member number: Equifax Member Number of inquiry requestor

Table 2. Inquiry abbreviations

Abbreviation	Description
CR	Credit report
DPWR	Decision power
DTC	Permissible purpose locate or ID product
FK	Permissible purpose locate skip report for collection purposes
IAR	Inquiry activity report – permissible purpose report
ID	Permissible purpose identification report
INTL	North American Link (Canadian) credit report



Consumer statement

CONSUMER STATEMENT

 RPTD:
 06/2011
 PURGE:
 06/2021

 0055WADT
 I HAVE BEEN A VICTIM OF FRAUD AND ASK THAT YOU EXTEND NO

 CREDIT WITHOUT CONTACTING ME FIRST

The Consumer Statement section displays comments a consumer has provided to the credit reporting agency to be appended to the consumer report.

Rptd: Date comment was added to the report **Purge:** Date comment is scheduled to be removed from the report



*209 EQUIFAX INFORMATION SERVICES LLC, P O BOX 740241,ATLANTA,GA,30374-0241,800/685-1111,WWW.EQUIFAX.COM/FCRA

This section includes the Equifax address, telephone number and URL for consumer contact.

16

Alert information from other sources

ALERT INFORMATION FROM OTHER SOURCES

IDENTITY SCAN WARNING: ** INQUIRY SSN HAS NEVER BEEN ISSUED OR WAS ISSUED AFTER JUNE, 2011 ** INQUIRY ADDRESS IS LISTED AS A MULTI-DWELLING UNIT ** UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT COMPLIANCE DATA CENTER, INC. TRANS-08/06/2015 000000000 PROBLEM CODE-VT TYPE-O MATCH-LFACSZ TIME -10:46:57 ISSUE ID-PT013 COMMENT-V DOB 000001957 PLEASE READ MSG BELOW, IF QUESTIONS CALL 8002213758 OFAC IDENTIFICATION INFORMATION: NAME: FIRST-ANTHONY MIDDLE-V LAST-BASTECKI COUNTRY-ADDR -16657 GUNSIGHT E CITY/ST/ZIP-FOUNTAIN HILLS ,AZ 85268 THE ID PROVIDED IS SIMILAR TO AN INDIVIDUAL-ON THE OFAC LIST. THIS IS NOT A CONSUMER RPT. DO NOT USE TO DETERMINE ELIGIBILITY FOR CREDIT OR ANY OTHER FCRA PURPOSE. GO TO USTREAS.GOV/OFFICES/ENFORCEMENT/OFAC/FAQ/ANSWER.SHTML FOR OFAC HOTLINE INFO.

Here you'll find optional data and information from non-credit sources. These sources are ancillary products that you can be added to the report. For additional information on ancillary products, please refer to the specific product guide. The products listed in the example are described below:

Identity scan warning: Provides alerts about important issues such as fraud victim alerts, misused SSNs, suspicious phone numbers and more OFAC alerts: Indicates if any of the consumer information contained in your inquiry matches an entry in the Office of Foreign Assets Control database

888.202.4025, option 5 • equifax.com/business