



EQUIFAX

TotalView Consumer Credit Report

User Guide

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

- 1 Inquiry information
- 2 Consumer information
- 3 Additional consumer information
- 4 Employment information
- 5 Alert information from credit file

EQUIFAX TotalView Print Image Example - Enhanced Credit Only

EXAMPLE FILE ONLY- NOT TO BE USED FOR CREDIT PURPOSES THIS FORM PRODUCED BY EQUIFAX

INQUIRY INFORMATION

CAMERON Q. CONSUMER
666-37-7549
1667 GUNSLIGHT E
ATLANTA, GA 30324
08/01/2015

** ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED

REGULATED

CONSUMER INFORMATION

NAME: CAMERON Q. CONSUMER
CURRENT ADDRESS: 1667 GUNSLIGHT E
ATLANTA, GA 30324
VARIANCE: E
SOURCE: DAT
DATE RPTD: 10/23/2014
TELE RPTD:
FILE SSN: 666-37-7549
ISSUED DATE: 06/02/1998
DEATH DATE:
SSN MATCH: YES
SSN 9: YYYYYYYY
DOB / AGE: AGE: 36
TELE RPTD: EMPLOYMENT INFORMATION

ADDITIONAL CONSUMER INFORMATION

FORMER ADDRESS: 2675 PHOENIX RD APT 302
LAUREL, MD 20707
1ST RPTD: 03/03/2014
VARIANCE: C
DATE RPTD: 07/08/2015
TELE RPTD:
FORMER ADDRESS: 7865 LYCKOLKOR AVE
CLEVELAND, OH 44110
1ST RPTD: 07/07/2015
VARIANCE: 0
DATE RPTD: 07/18/2015
TELE RPTD: EMPLOYMENT INFORMATION

EMPLOYMENT INFORMATION

LAST REPORTED: 12/1/2015
DATE VERIFIED: 12/1/2015
OCCUPATION: NURSE
EMPLOYER: NORTHBREE HOSPITAL
FORMER: 5/14/2013
DATE VERIFIED: 5/14/2013
OCCUPATION: CLERK
EMPLOYER: MONEY BANK

ALERT INFORMATION FROM CREDIT FILE

FRAUD VICTIM: CONSUMER HAS BEEN REPORTED TO EQUIFAX AS A VICTIM OF FRAUD.
** ACTIVE MILITARY
SPECIAL: 12/1/2014 ACTIVE DUTY ALERT
ALERT CONTACT: MILITARY RPTD: 12/08/2014, EFFECT: 12/08/2014
ADDRESS:
DAYTIME: (770) 555-1212, EXT: 00000
GEN INFO: SFDWE GSPN FYQ GSBVE 3SE QBSUZ

Page 1

EXAMPLE FILE ONLY- NOT TO BE USED FOR CREDIT PURPOSES THIS FORM PRODUCED BY EQUIFAX

FILE SUMMARY

OLDEST OPEN DATE: 001
PUBLIC RECORDS: 001
NO. OF ACCOUNTS: 003
NEWEST DATE REPORTED: 06/02/2014
COLLECTIONS: HIGH CREDIT/LIMITS
001 05 54499
CURRENT STATUS: 01-ONES 00-TWOS 00-THREES 00-FOURS 00-FIVES 00-OTHER
00-SIXES 00-SEVENS 00-EIGHTS 00-NINES 10-OTHER
HISTORY STATUS: 00-SIXES 00-SEVENS 00-EIGHTS 00-FIVES 00-NINES 00-OTHER

MODELING/SCORE INFORMATION

VSI POSITIVE RC: SCORE: 630
REASON CODES: P08/ 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% - 30% - 850

COLLECTION ACTIVITY

CLIENT ID: NORTHEAST MERCHANDISING CORP
TRV02025 CREDIT CLASSIFICATION: 90 RETAIL
REPT DATE: 01/15/2013
ASSN DATE: 10/28/2012
STATUS DATE: 01/15/2013
STATUS: UNPAID
BALANCE: \$
ECOA: 1
168

PUBLIC RECORD INFORMATION

BANKRUPTCY CASE NUMBER: TRV02025
REPT DATE: 01/15/2013
FILED: 01/15/2013
DISP DATE: 01/15/2013
PRI INTN: CH-13 FILED

LIEN CASE NUMBER: B3841P267

175V020154
DATE FLD: 11/00/2012
VERIF DATE: 11/00/2012
AMOUNT: \$942
CLASS: STATE
RELS DATE: 11/00/2012

FILE INFORMATION

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

TRADE LINE SUMMARY

TRADE TYPE	TOTAL	WBAL	TOTAL BAL	ACTUAL PYMT	SCHEDULED PYMT	BALLOON PYMT
REVOLVING	5	5	6598 \$	0 \$	212 \$	0

Page 2

- 6 File summary
- 7 Modeling/ score information
- 8 Collection activity
- 9 Public record information
- 10 File information

- 11 Trade line summary
- 12 Payment information

1USER REF: TWN PDA AND1BICDC THIS FORM PRODUCED BY EQUIFAX

OPEN	0	0 \$	0 \$	0 \$	0 \$	0
INSTALLMENT	5	0 \$	69296 \$	0 \$	156 \$	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 \$	79594 \$	0 \$	136 \$	0

TRADE TYPE

TRADE TYPE	HIGH CREDIT	CREDIT LIMIT	TOTAL PAST DUE	CHARGE OFF	30	60	90	AUT
REVOLVING	\$4544	\$2950	\$0	\$0	0	0	0	11%
OPEN	\$0	\$0	\$0	\$0	0	0	0	0
INSTALLMENT	\$7582	\$0	\$0	\$0	1	1	0	0
MORTGAGE	\$0	\$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	0
TOTAL	\$77066	\$2950	\$267	\$0	1	1	0	11%

PAYMENT INFORMATION *

MADDA AMERICAN CREDI	BALANCE	CREDIT LIMIT	ACTUAL PMT	SCHED PMT	PAST DUE
772FA00173	\$12861	\$	\$	\$322	\$267

ACCT #123456789 COUNTERS: 30 60 90 YEAR J F M A M J J A S O N D 2014 * 2 3

PORT TYPE INSTALLMENT
DATE RPTD: 06/02/2014
DATE OPEN: 03/02/2014
DATE FLD: 06/02/2014
LAST PMT: 06/02/2014
DATE CLSE: 06/02/2014
ACCT DESG: INDIVID
NARR: AUTO

TRADE TYPE

TRADE TYPE	HIGH CREDIT	CREDIT LIMIT	TOTAL PAST DUE	CHARGE OFF	30	60	90	AUT
REVOLVING	\$4544	\$2950	\$0	\$0	0	0	0	11%
OPEN	\$0	\$0	\$0	\$0	0	0	0	0
INSTALLMENT	\$7582	\$0	\$0	\$0	1	1	0	0
MORTGAGE	\$0	\$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	0
TOTAL	\$77066	\$2950	\$267	\$0	1	1	0	11%

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ACCT #123456789 COUNTERS: 30 60 90 YEAR J F M A M J J A S O N D 2014 * 2 3

PORT TYPE REVOLVING
DATE RPTD: 06/02/2014
DATE OPEN: 03/02/2014
DATE FLD: 06/02/2014
LAST PMT: 06/02/2014
DATE CLSE: 06/02/2014
ACCT DESG: JOINT
NARR: CHARGE

TRADE TYPE

TRADE TYPE	HIGH CREDIT	CREDIT LIMIT	TOTAL PAST DUE	CHARGE OFF	30	60	90	AUT
REVOLVING	\$4544	\$2950	\$0	\$0	0	0	0	11%
OPEN	\$0	\$0	\$0	\$0	0	0	0	0
INSTALLMENT	\$7582	\$0	\$0	\$0	1	1	0	0
MORTGAGE	\$0	\$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	0
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TOTAL	\$77066	\$2950	\$267	\$0	1	1	0	11%

PAYMENT INFORMATION *

MADDA AMERICAN CREDI	BALANCE	CREDIT LIMIT	ACTUAL PMT	SCHED PMT	PAST DUE

1 Inquiry information

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.

2 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
A	City/zip, street number matched
B	City/zip, street number, apartment number matched
C	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 INFORMATION			
FORMER ADDRESS:	2675 PKHWXX RD APT 302 LAUREL, MD 20707 1ST RPTD:03/2014 PHONE#:	SOURCE: CRT SOURCE:	VARIANCE: C DATE RPTD: 07/08/2015 TELE RPTD:
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]

4

Employment information

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.

5

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

File summary

FILE SUMMARY

OLDEST OPEN DATE:	NEWEST DATE REPORTED: 06/00/2014				
PUBLIC RECORDS:	001	COLLECTIONS:			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
HISTORY STATUS:		03-TWOS	01-THREES	00-FOURS	00-FIVES
	00-SIXES	00-SEVENS	00-EIGHTS	00-NINES	

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

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

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

8 Collection activity

COLLECTION ACTIVITY

CLIENT ID: ABC MERCHANDISING CORP
175YC00125 CRDT CLASSIFICATION: 01-RETAIL
REPT DATE: 01/15/2013 STATUS DATE: 01/15/2013 BALANCE: \$ 168
ASSN DATE: 10/28/2012 STATUS: UNPAID ECOA: I
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

9 Public record information

PUBLIC RECORD INFORMATION			
BANKRUPTCY CASE NUMBER: 111100029			
REPT DATE:	DATE FLD: 02/00/2008	PRI INTN:	
VERF DATE:	FILER: JOINT	CUR INTN: CH-13 FILED	
DISP DATE:	TYPE: PERSONAL		
NARR:			
LIEN CASE NUMBER: 11111P257			
111100154			
DATE FLD: 11/00/2012	AMOUNT: \$842	CLASS: STATE	
VERF DATE:	RELS DATE:		
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

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File information

FILE INFORMATION

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

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Trade line summary

TRADE LINE SUMMARY

TRADE TYPE	TOTAL	W/BAL	TOTAL BAL	ACTUAL PYMT	SCHEDULED PYMT	BALLOON PYMT
REVOLVING	5	5 \$	6598 \$	0 \$	212 \$	0
OPEN	0	0 \$	0 \$	0 \$	0 \$	0
INSTALLMNT	5	5 \$	69296 \$	0 \$	1156 \$	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 \$	1368 \$	0

TRADE TYPE	HIGH CREDIT	CREDIT LIMIT	TOTAL PAST DUE	CHARGE OFF	TOTAL			AVL
					30	60	90	
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 trade type

High credit: Total high credits of all accounts by trade type

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

Includes
open
accounts
only

PAYMENT INFORMATION *					
ABC AMERICAN CREDI 772FA00173	BALANCE \$12861	CRDT LIM \$	ACTUAL PMT \$	SCHED PMT \$322	PAST DUE \$267
ACCT #123456789	COUNTERS:	30 60 90 01 01 00			
YEAR J F M A M J J A S O N D 2014 * 2 3			YEAR J F M A M J J A S O N D		
PORT TYPE: INSTALLMNT		RATE/STATUS: 2		MNTHS REVW: 03	
DATE RPTD: 06/00/2014		TERM FREQUENCY:		DEFER DATE:	
DATE OPEN: 03/00/2014		TERM DURATN:		BALLN DATE:	
DLA / DFD: 06/00/2014		HIGH CREDIT: \$12700		BALLN AMNT: \$	
LAST PYMT:		DATE MAJ DEL:		CHARGE OFF: \$	
DATE CLSE:		CREDIT CLASS:			
ACCT DESG: INDIVID		ACTIVITY DESG:		ACCNT TYPE:	
NARR: AUTO					

DEF BANK 190FP02874	BALANCE \$545	CRDT LIM \$	ACTUAL PMT \$	SCHED PMT \$	PAST DUE \$
ACCT #987654987654000	COUNTERS:	30 60 90			
YEAR J F M A M J J A S O N D 2014			YEAR J F M A M J J A S O N D		
PORT TYPE: REVOLVING		RATE/STATUS: 0		MNTHS REVW:	
DATE RPTD: 06/00/2014		TERM FREQUENCY:		DEFER DATE:	
DATE OPEN: 05/00/2014		TERM DURATN:		BALLN DATE:	
DLA / DFD: 06/00/2014		HIGH CREDIT: \$544		BALLN AMNT: \$	
LAST PYMT:		DATE MAJ DEL:		CHARGE OFF: \$	
DATE CLSE:		CREDIT CLASS:			
ACCT DESG: JOINT		ACTIVITY 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 frequency: 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: Date 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

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Inquiry information

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 FINANCE	- 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

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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.

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 0000000000 PROBLEM CODE-VT

TIME -10:46:57 TYPE-O MATCH-LFACSZ

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](https://www.equifax.com/business)