

INPUT PARAMETERS FOR PRIMARY SUBJECT

Applicant: ABOUBACAR, ALI C
Current Address: 12047 EMELITA H ST VALLEY VILLAGE, CA 91607

Results Issued: 04/26/2023
SSN: 666-50-1811

ABOUBACAR, ALI C

Also Known As:
ABOUBACAR, ALI C

SSN: 666-50-1811
Date of Birth: 02/86

Phone:

In File Since: 05/16

ADDRESS

Current Address:
12047 EMELITA H ST
VALLEY VILLAGE, CA 91607
Reported 02/23

Previous Address:

Previous Address:

EMPLOYMENT

TEST A	Position: A TESTER	Start: 04/18 End:	In File Since: 03/23 Effective: 03/23
ABC CO	Position:	Start: End:	In File Since: 03/23 Effective: 03/23

SCORING

Type:
VantageScore® 4.0

Score:
+588

Explanation:
64 Not enough balance paid down over time on real estate secured loans
10 Too few accounts paid as agreed
22 Too few bankcards with high credit limit
53 Not enough balance paid down over time on installment accounts
SCORECARD: 04

COLLECTIONS

UTD BUR CR (Y 042MN001)
Original Creditor: MEDICAL
(MEDICAL_OR_HEALTH_CARE)
Account Type: OPEN
Responsibility: INDIVIDUAL
Update Method: MANUAL
Remarks: PLACED FOR COLLECTION

Account #: 222227
Amount Placed: \$944
Balance: \$944
Past Due: \$0
Last Payment:

Account Rating: 9B
Opened: 11/17
Paid:
Closed: 04/17
Verified: 12/17

RSKMGTCCH (Y 01REF001)

Original Creditor: AMERITECH MI ACCOUNTS
Account Type: OPEN
Responsibility: INDIVIDUAL
Update Method: MANUAL
Remarks: PAID COLLECTION

Account #: 222229
Amount Placed: \$152
Balance: \$0
Past Due: \$0
Last Payment:

Account Rating: 9P
Opened: 08/20
Paid:
Closed: 07/16
Verified: 08/22

ALLIED INT (Y 0758M002)

Original Creditor: AMERITECH CONSUMER
Account Type: OPEN
Responsibility: INDIVIDUAL
Update Method: MANUAL
Remarks: PAID COLLECTION

Account #: 22222871171
Amount Placed: \$494
Balance: \$0
Past Due: \$0
Last Payment:

Account Rating: 9P
Opened: 02/21
Paid:
Closed: 01/21
Verified: 06/21

TRADES**CHRYSLR FIN (F 0624C003)**

Type: INSTALLMENT
Loan Type: LEASE
Responsibility: INDIVIDUAL
Update Method: AUTOMATED
Remarks:

Account #: 22222384780
Credit Limit:
High Credit Limit: \$17,100
Terms:

Account Rating: 02
Balance: \$13,311
Opened: 05/22
Paid:
Closed:
Verified: 02/23
Past Due: \$486
Last Payment:
Charge Off:

Late Payments 4 0 0
(08 Months) 30 60 90

Delinquency Maximum:
Amount:
Date:

Payment Pattern Months 1-12: 22221111
Months 13-24:
Months 25-36:
Months 37-48:

AHF (Q 0357B29S)

Type: INSTALLMENT
Loan Type: REAL ESTATE MORTGAGE
Responsibility: INDIVIDUAL
Update Method: AUTOMATED
Remarks:

Account #: 22222780212505
Credit Limit:
High Credit Limit: \$81,900
Terms: 180M886

Account Rating: 01
Balance: \$80,626
Opened: 09/21
Paid:
Closed:
Verified: 01/23
Past Due: \$0
Last Payment:
Charge Off:

Late Payments 0 0 0
(10 Months) 30 60 90

Delinquency Maximum:
Amount:
Date:

Payment Pattern Months 1-12: 1111111111
Months 13-24:
Months 25-36:
Months 37-48:

CAPITAL ONE (B 01DTV001)

Type: REVOLVING
Loan Type: CREDIT CARD
Responsibility: INDIVIDUAL
Update Method: AUTOMATED
Remarks:

Account #: 222227155576
Credit Limit:
High Credit Limit: \$170
Terms:

Account Rating: 01
Balance: \$71
Opened: 09/22
Paid:
Closed:
Verified: 01/23
Past Due: \$0
Last Payment:
Charge Off:

Late Payments 1 0 0
(04 Months) 30 60 90

Delinquency Maximum:
Amount:
Date:

Payment Pattern Months 1-12: 2111
Months 13-24:
Months 25-36:
Months 37-48:

M WARD/MBGA (D 0235007T)

Type: REVOLVING
Loan Type:
Responsibility: INDIVIDUAL
Update Method: AUTOMATED
Remarks:

Account #: 2222261
Credit Limit: \$400
High Credit Limit: \$55
Terms:

Account Rating: 01
Balance: \$0
Past Due: \$0
Last Payment:
Charge Off:
Opened: 08/21
Paid:
Closed: 04/22
Verified: 09/22

Late Payments 0 0 0
(12 Months) 30 60 90

Delinquency Maximum:
Amount:
Date:

Payment Pattern Months 1-12: 111111111111
Months 13-24:
Months 25-36:
Months 37-48:

JPMCB AUTO (B 0348D148)

Type: INSTALLMENT
Loan Type: AUTOMOBILE
Responsibility: INDIVIDUAL
Update Method: AUTOMATED
Remarks: CLOSED

Account #: 22222014364251973
Credit Limit:
High Credit Limit: \$30,933
Terms:

Account Rating: 01
Balance: \$0
Past Due: \$0
Last Payment:
Charge Off:
Opened: 05/22
Paid:
Closed: 07/22
Verified: 07/22

Late Payments 0 0 0
(02 Months) 30 60 90

Delinquency Maximum:
Amount:
Date:

Payment Pattern Months 1-12: X1
Months 13-24:
Months 25-36:
Months 37-48:

UNIT CON FIN (Q 08233001)

Type: INSTALLMENT
Loan Type: INSTALLMENT SALES CONTRACT
Responsibility: INDIVIDUAL
Update Method: AUTOMATED
Remarks: CLOSED

Account #: 22222402
Credit Limit:
High Credit Limit: \$1,626
Terms: 024M67

Account Rating: 01
Balance: \$0
Past Due: \$0
Last Payment:
Charge Off:
Opened: 11/21
Paid:
Closed: 06/22
Verified: 06/22

Late Payments 0 0 0
(07 Months) 30 60 90

Delinquency Maximum:
Amount:
Date:

Payment Pattern Months 1-12: X1111111
Months 13-24:
Months 25-36:
Months 37-48:

CITIBANK STU (B 09797013)

Type: INSTALLMENT
Loan Type: STUDENT LOAN
Responsibility: INDIVIDUAL
Update Method: AUTOMATED
Remarks: CLOSED

Account #: 2222273
Credit Limit:
High Credit Limit: \$800
Terms:

Account Rating: 01
Balance: \$0
Past Due: \$0
Last Payment:
Charge Off:
Opened: 09/14
Paid:
Closed: 02/15
Verified: 02/15

Late Payments 0 0 0
(Months) 30 60 90

Delinquency Maximum:
Amount:
Date:

Payment Pattern Months 1-12:
Months 13-24:
Months 25-36:
Months 37-48:

EDUSERVE (V 0921D003)

Type: INSTALLMENT
Loan Type: STUDENT LOAN
Responsibility: INDIVIDUAL
Update Method: AUTOMATED
Remarks: CLOSED

Account #: 222227303
Credit Limit:
High Credit Limit: \$1,500
Terms: 048M50

Account Rating: UR
Balance: \$0
Past Due: \$0
Last Payment:
Charge Off:
Opened: 03/09
Paid:
Closed: 10/18
Verified: 10/18

Late Payments 0 1 1
(28 Months) 30 60 90

Delinquency Maximum: 09/16 04
Amount:
Date:

Payment Pattern Months 1-12: 111131111X1X
Months 13-24: 11111X111XX1
Months 25-36: 4X11
Months 37-48:

PUBLIC RECORDS

No Public Records Found

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
03/11/2023	ROGER (GCH00000199)		

REPORT SERVICED BY



CreditReporting
Services

Credit Reporting Services, Inc
548 Market St, PMB 72907
San Francisco, CA, 94104-5401