

Response From Equifax*

Full Name: Patricia Eerat
SSN: 666-19-0810
File Pulled: 7/6/2023
User ID/Member Number: 180ZT00092
Date of Birth: 10/28/1997

Customer Inquiry

Customer Name: Patricia Eerat
Date of Birth: 2/28/1993
SSN: 666-19-0810
Address: 9226 NW NTRQVBZT DR,
Durham NC 27712
Customer Reference Number: 1688659332294

Consumer Information*

Other Names: N/A
Current Address: 9226 Ntrqvbzt Dr, Durham NC 27712
Date Reported Address: 6/21/2023
Address Variance Indicator: N/A
Current Phone Number: N/A
Date Reported Phone: N/A

SSN Status: N/A
SSN Match Flags: N/A
Issue Date: N/A
Issue State: N/A
Death Date: N/A
Death State: N/A
Date File was Established: 1/13/2000
Date of Most Recent Activity: 6/21/2023

[View All Historical Consumer Information](#)

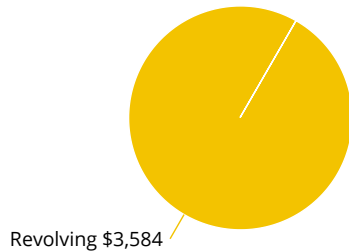
Alerts and Triggers*

Address Discrepancy Indicator

- No substantial difference occurred

[View All Alerts and Triggers Details](#)

Account Overview*

[View Trade Summary & Account Details](#)

Accounts Summary*

16

Revolving: 11
Installments: 2
Mortgage: 0
Line of Credit: 2
Other: 1
Length of Credit History: 29 years and 8 months
Average Account Age: 10 years and 2 months
Oldest Open Account: SUN TRUST FSB (11/1/1993)
Most Recent Account: FIA CSNA (6/1/2023)

Last Reported Employment*

Data Not Available

VANTAGE SCORE 4.0

799

- Not Enough Balance Paid Down Over Time On Revolving Accounts
- Too Many Inquiries
- Too Many Revolving Accounts With High Balance Compared To Credit Limit
- Too High Proportion Of Balances From Bankcards

Model

Data Not Available

Potential Negative Info*

30 Day Delinquencies: 0
60 Day Delinquencies: 0
90 Day Delinquencies: 0
Bankruptcies: 0
Collections: 0

Recent Bankruptcy*

Date Filed: N/A
Type of Bankruptcy: N/A
Date Reported: N/A
Filer: N/A
Intent: N/A
Current Disposition Date: N/A
Industry Codes: N/A
2 Narrative Codes: N/A

[View All Bankruptcy Details](#)

3rd Party Collections*

Date Reported: N/A
Original Creditor Name: N/A
Creditor Classification Code: N/A
Status Code: N/A
Original Amount: \$0
Balance: \$0
Last Payment Date: N/A

[View All 3rd Party Collection Details](#)

Alerts and Triggers*

1. Address Discrepancy Indicator

- No substantial difference occurred

Consumer Statement

Data Not Available

Bankruptcy Details*

Data Not Available

3rd Party Collection Details*

Data Not Available

VANTAGE SCORE 4.0

799

- Not Enough Balance Paid Down Over Time On Revolving Accounts
- Too Many Inquiries
- Too Many Revolving Accounts With High Balance Compared To Credit Limit
- Too High Proportion Of Balances From Bankcards

Score Range: N/A

Consumer Rank: N/A

Trades Summary & Account Status*

	Mortgage	Revolving	Installment	Line of Credit	Other
Total Accounts	0	11	2	2	1
Total w/ Balance	0	4	0	0	0
Total Balance	\$0	\$3,584	\$0	\$0	\$0
Scheduled Payments	\$0	\$53	\$0	\$0	\$0
Actual Payments	\$0	\$4,451	\$0	\$0	\$173
Oldest Date Opened	0	11/2007	6/2012	11/1993	3/2019
Newest Date Reported	0	6/24/2023	6/24/2017	6/2023	2/2021
Balloon Payment	\$0	\$0	\$0	\$0	\$0
Total Credit Limit	\$0	\$109,850	\$0	\$124,200	\$0
Total High Credit	\$0	\$36,158	\$92,567	\$24,040	\$7,763
Total Past Due	\$0	\$0	\$0	\$0	\$0
30 Days	0	0	0	0	0
60 Days	0	0	0	0	0
90+ Days	0	0	0	0	0

Historical Consumer Information*

Address Reported	Date Reported	Status Reported
9226 Ntrqvbzt Dr, Durham, NC 27712	5/2017	Current

Employment Information*

Data Not Available

Date Of Inquiry	Customer Name	Member Number
6/24/2023	GENESIS FS - MILESTO	999FP02123
6/17/2023	GENESIS FS - MILESTO	999FP02123
6/17/2023	GENESIS FS - MILESTO	999FP02123
6/6/2023	LENDMARK FINANCIAL S	999FP05183
6/2/2023	GENESIS FS - MILESTO	999FP02123
6/2/2023	TYNDALL FEDERAL CR U	845FC00043
6/26/2023	COLONY BANK	942BB01200
6/21/2023	GEMB/AMAZON BRC	999ZZ55712
6/19/2023	ONEMAIN FINANCIAL	999FP02420
6/10/2023	RFFC FINANCIAL LLC	999FF04310
6/7/2023	RFFC FINANCIAL LLC	999FF04310
6/7/2023	GMFNANCIAL	682FA10459
6/2/2023	CITIZENS BANK	999BB30563
6/2/2023	GMAC	999FA00354
6/2/2023	RADIUS BANK	999BB30992
6/2/2023	CHILLCOTHE STATE BA	615BB14165
6/1/2023	CHILLCOTHE STATE BA	615BB14165

1	INSTALLMENTS	ACCOUNT NUMBER 3212TEST45000
	CHOICE COMMUNITY CRE 815FC06814	
\$0 \$8,167	Account Type: Account Owner: Rate/Status: Date Opened: Date Reported: Last Payment Date: N/A Individual Account Pays account as agreed 6/2012 11/24/2016	Balance: Credit Limit: High Credit: Scheduled Payment: Actual Payment: Past Due: \$0 \$0 \$8,167 \$0 \$0 \$0
Charge Off Amount: Deferred Payment Start: Terms Frequency: Terms Duration: Narrative Codes: \$0 N/A N/A Closed Or Paid Account/zero Balance	Date Last Activity: Date Major First Delinquency Reported: Creditor Classification: Original Creditor Name: 5/2014 N/A N/A	Months Reviewed: Date Closed: Balloon Payment Amount: Balloon Payment Due Date: 48 \$0

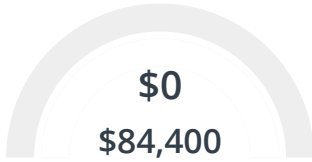
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INSTALLMENTS

CHASE 416FM02092

ACCOUNT NUMBER

1744TEST7000



Account Type:	N/A	Balance:	\$0
Account Owner:	Joint Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$84,400
Date Opened:	2/2013	Scheduled Payment:	\$0
Date Reported:	6/24/2017	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	5/2017	Months Reviewed:	52
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Freddie Mac Account

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REVOLVING

MACYS/CITIBANK, N.A. 636DC26977

ACCOUNT NUMBER

416TEST15000

Account Type:	Charge Account	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$0
Date Opened:	10/2010	Scheduled Payment:	\$0
Date Reported:	6/24/2023	Actual Payment:	\$0
Last Payment Date:	11/2020	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	11/2020	Months Reviewed:	29
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Charge

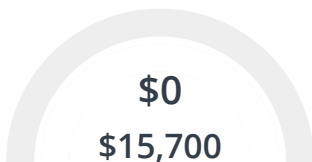
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REVOLVING

AMERICAN EXPRESS 402BB48257

ACCOUNT NUMBER

000099TEST2053000



Account Type:	Credit Card	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$15,700
Rate/Status:	Pays account as agreed	High Credit:	\$0
Date Opened:	8/2021	Scheduled Payment:	\$0
Date Reported:	6/24/2023	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:		Months Reviewed:	01
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Credit Card, Amount In H/c Column Is Credit Limit

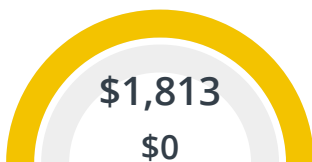
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REVOLVING

FIA CSNA 458ON14382

ACCOUNT NUMBER

3074021040000



Account Type:	Flexible Spending Credit Card	Balance:	\$1,813
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$1,813
Date Opened:	6/2023	Scheduled Payment:	\$18
Date Reported:	6/2023	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	6/2023	Months Reviewed:	01
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Flexible Spending Credit Card

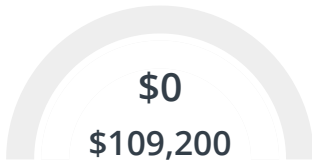
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LINE OF CREDIT

WELLS FARGO BANK, NA 805BB87407

ACCOUNT NUMBER

6540112170000



Account Type:	Home Equity Line of Credit	Balance:	\$0
Account Owner:	Joint Account	Credit Limit:	\$109,200
Rate/Status:	Pays account as agreed	High Credit:	\$24,025
Date Opened:	3/2020	Scheduled Payment:	\$0
Date Reported:	6/2023	Actual Payment:	\$0
Last Payment Date:	2/2021	Past Due:	\$0

Charge Off Amount: \$0
 Deferred Payment Start:
 Terms Frequency: Monthly (Due Every Month)
 Terms Duration: N/A
 Narrative Codes: Home Equity, Line Of Credit

Date Last Activity:	2/2021	Months Reviewed:	39
Date Major First Delinquency Reported:		Date Closed:	
Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Original Creditor Name:	N/A	Balloon Payment Due Date:	

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	E	E	E	E	E							
2022	E	E	E	E	E	E	E	E	E	E	E	E
2021						E	E	E	E	E	E	E

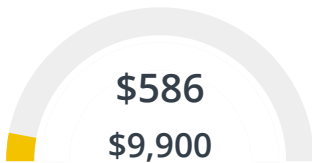
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REVOLVING

BANK OF AMERICA 416BB01228

ACCOUNT NUMBER

2320013291000



Account Type:	Credit Card	Balance:	\$586
Account Owner:	Authorized User	Credit Limit:	\$9,900
Rate/Status:	Pays account as agreed	High Credit:	\$8,423
Date Opened:	2/2008	Scheduled Payment:	\$15
Date Reported:	6/2023	Actual Payment:	\$1,315
Last Payment Date:	6/2023	Past Due:	\$0

Charge Off Amount: \$0
 Deferred Payment Start:
 Terms Frequency: Monthly (Due Every Month)
 Terms Duration: N/A
 Narrative Codes: Credit Card, Amount In H/c Column Is Credit Limit

Date Last Activity:	6/2023	Months Reviewed:	36
Date Major First Delinquency Reported:		Date Closed:	
Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Original Creditor Name:	N/A	Balloon Payment Due Date:	

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	1	1	1	1	1							
2022	1	1	1	1	1	1	1	1	1	1	1	1
2021						1	1	1	1	1	1	1

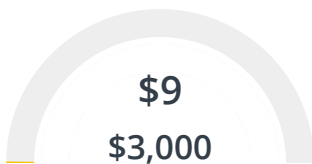
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REVOLVING

KOHL'S/CHASE 668DC04557

ACCOUNT NUMBER

1887000



Account Type:	Credit Card	Balance:	\$9
Account Owner:	Individual Account	Credit Limit:	\$3,000
Rate/Status:	Pays account as agreed	High Credit:	\$316
Date Opened:	3/2013	Scheduled Payment:	\$5
Date Reported:	6/2023	Actual Payment:	\$58
Last Payment Date:	4/2023	Past Due:	\$0

Charge Off Amount: \$0
 Deferred Payment Start:
 Terms Frequency: N/A
 Terms Duration: N/A
 Narrative Codes: Credit Card, Amount In H/c Column Is Credit Limit

Date Last Activity:	6/2023	Months Reviewed:	99
Date Major First Delinquency Reported:		Date Closed:	
Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Original Creditor Name:	N/A	Balloon Payment Due Date:	

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	1	1	1	1	1							
2022	1	1	1	1	1	1	1	1	1	1	1	1
2021						1	1	1	1	1	1	1

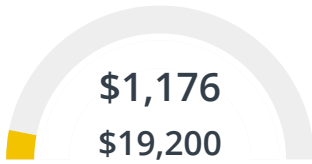
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REVOLVING

BANK OF AMERICA 416BB01228

ACCOUNT NUMBER

6002508366000



Account Type:	Credit Card	Balance:	\$1,176
Account Owner:	Individual Account	Credit Limit:	\$19,200
Rate/Status:	Pays account as agreed	High Credit:	\$12,484
Date Opened:	1/2008	Scheduled Payment:	\$15
Date Reported:	6/2023	Actual Payment:	\$1,236
Last Payment Date:	6/2023	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	6/2023	Months Reviewed:	84
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Credit Card, Amount In H/c Column Is Credit Limit

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	1	1	1	1	1							
2022	1	1	1	1	1	1	1	1	1	1	1	1
2021						1	1	1	1	1	1	1

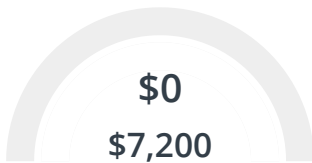
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REVOLVING

SEARS/CBNA 645DC09286

ACCOUNT NUMBER

994104664



Account Type:	Charge Account	Balance:	\$0
Account Owner:	Authorized User	Credit Limit:	\$7,200
Rate/Status:	Pays account as agreed	High Credit:	\$1,885
Date Opened:	1/2021	Scheduled Payment:	\$0
Date Reported:	6/2023	Actual Payment:	\$1,842
Last Payment Date:	5/2023	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	5/2023	Months Reviewed:	28
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Charge, Amount In H/c Column Is Credit Limit

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	1	1	1	1	1							
2022	E	E	E	E	E	1	1	1	1	1	1	1
2021						1	1	1	E	E	E	E

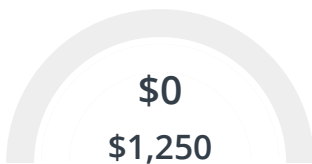
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REVOLVING

SYNCB/SAMS CLUB PLCC 404FZ01044

ACCOUNT NUMBER

410027840



Account Type:	Charge Account	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$1,250
Rate/Status:	Pays account as agreed	High Credit:	\$485
Date Opened:	7/2019	Scheduled Payment:	\$0
Date Reported:	6/2023	Actual Payment:	\$0
Last Payment Date:	2/2023	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	2/2023	Months Reviewed:	47
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Charge, Amount In H/c Column Is Credit Limit

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	E	1	1	E	E							
2022	E	E	E	E	E	E	E	1	1	1	E	E
2021						E	E	1	1	E	E	E

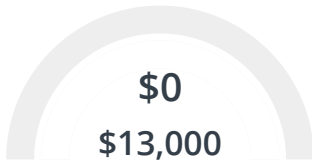
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REVOLVING

BANK OF AMERICA 801ON00119

ACCOUNT NUMBER

6321015722000



Account Type:	Credit Card	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$13,000
Rate/Status:	Pays account as agreed	High Credit:	\$0
Date Opened:	11/2007	Scheduled Payment:	\$0
Date Reported:	5/2023	Actual Payment:	\$0
Last Payment Date:	3/2008	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	5/2023	Months Reviewed:	69
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Credit Card, Amount In H/c Column Is Credit Limit

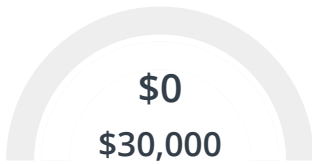
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REVOLVING

BANK OF AMERICA 801ON00119

ACCOUNT NUMBER

350335473000



Account Type:	Credit Card	Balance:	\$0
Account Owner:	Authorized User	Credit Limit:	\$30,000
Rate/Status:	Pays account as agreed	High Credit:	\$152
Date Opened:	1/2010	Scheduled Payment:	\$0
Date Reported:	4/2023	Actual Payment:	\$0
Last Payment Date:	2/2013	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	4/2023	Months Reviewed:	99
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Credit Card, Amount In H/c Column Is Credit Limit

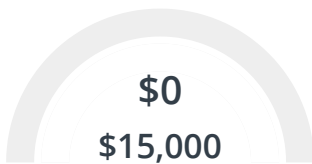
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LINE OF CREDIT

SUN TRUST FSB 484BB00920

ACCOUNT NUMBER

10059003000



Account Type:	Line of Credit	Balance:	\$0
Account Owner:	Joint Account	Credit Limit:	\$15,000
Rate/Status:	Pays account as agreed	High Credit:	\$15
Date Opened:	11/1993	Scheduled Payment:	\$0
Date Reported:	1/2022	Actual Payment:	\$0
Last Payment Date:	11/2021	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	11/2021	Months Reviewed:	16
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	1/2022
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Closed Or Paid Account/zero Balance, Line Of Credit

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022												
2021	E	E	E	E	E	E	E	E	E	E	E	1
2020	*	*	*	*	*	*	*	*	E	E	E	E

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OTHER

CAPITAL ONE 850BB01498

ACCOUNT NUMBER

310266547

Account Type:	Credit Card	Balance:	\$0
Account Owner:	Joint Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$7,763
Date Opened:	3/2019	Scheduled Payment:	\$0
Date Reported:	2/2021	Actual Payment:	\$173
Last Payment Date:	11/2020	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	11/2020	Months Reviewed:	23
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Credit Card					

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	E											
2020	1	1	1	1	1	1	1	1	1	1	1	1
2019			*	*	*	*	*	*	*	*	*	1

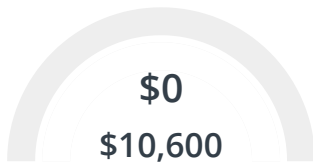
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REVOLVING

CBUSASEARS 906BB05601

ACCOUNT NUMBER

107012456



Account Type:	Credit Card	Balance:	\$0
Account Owner:	Authorized User	Credit Limit:	\$10,600
Rate/Status:	Pays account as agreed	High Credit:	\$10,600
Date Opened:	11/2011	Scheduled Payment:	\$0
Date Reported:	6/2019	Actual Payment:	\$0
Last Payment Date:	4/2012	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	9/2017	Months Reviewed:	89
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	9/2017
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Closed Or Paid Account/zero Balance, Closed Account					

* Data Sourced By Equifax

End of Report Equifax and Affiliates - 7/6/2023

Equifax Information Services LLC,
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