



EQUIFAX BUSINESS PROFILE REPORT

FILE #	12345	DATE COMPLETED	2/24/2022	RQD' BY
SEND TO	Happy Customer	DATE ORDERED	2/24/2022	
Cust \$ 111	123 Happy Lane	REPOSITORIES	EF	PRPD' BY
	Best Town, USA	PRICE		LOAN TYPE
		REF. #		

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	Tom Test	CO-APPLICANT	
	DOB 01/01/1960	SOC SEC #	DOB
CURRENT ADDRESS	123 Main St Good Town, USA	DEPENDENTS	LENGTH 2+ years LENGTH

TRADE SUMMARY

The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to CREDIT REPORTING SERVICES, LLC customer service.

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	2	65623	67854	1059	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	1	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	3	834	22500	45	0
OTHER	0	0	0	0	0
TOTAL	6	66457	90354	1104	0

SECURED DEBT	65623	OLDEST TRADLINE	01/12
UNSECURED DEBT	834	REVOLVING CREDIT UTILIZATION	4%
		TOTAL DEBT/HIGH CREDIT	74%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	0
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

SCORE MODELS

EQUIFAX FICO CLASSIC V5 -TESTCUSTOMER -000110000

SCORE: 750

0030- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

0014- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

0005- TOO MANY ACCOUNTS WITH BALANCES

0012- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

SOURCE OF INFORMATION

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT REPORTING SERVICES, LLC: 1024 IRON POINT ROAD, FOLSOM, CA 95630 (P) (707) 773-7750 (F) (707) 676-9105

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE #	1234	DATE COMPLETED	2/24/2022	RQD' BY
SEND TO	Happy Customer	DATE ORDERED	2/24/2022	
	123 Happy Lane	REPOSITORIES	EF	PRPD' BY
	Best Town,	PRICE		LOAN TYPE
	USA	REF. #		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	Test Customer			CO-APPLICANT			
SOC SEC #		DOB	06/03/1969	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

SOURCE OF INFORMATION

1 EQUIFAX - PULLED ON: 02/24/22 - INFILE DATE: 09/01/86

NAME: TEST CUSTOMER DOB: 01/01/1960
SSN:000110000
ADDRESS: 123 MAIN ST GOOD TOWN USA
ADDRESS: PO BOX 1 GOOD TOWN USA
ADDRESS: 219 CLOSE ST HAPPY HOME, USA
EMPLOYER: FUN JOB

Request New Tradeline

CREDIT												
E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	PNC BANK 33020	01/22	09/21 01/22	\$67854 AUTO	\$65623 72 \$1059	\$0	04	0	0	0	AS AGREED EF
A	B	SUNTRUST 012344	02/22	07/14 02/22	\$3000 REV	\$739 \$20	\$0	47	0	0	0	AS AGREED EF
B	B	CAP ONE 781 SPENDING CREDIT	02/22	02/21 02/22	\$16000 REV	\$95 \$25	\$0	12	0	0	0	AS AGREED EF
B	B	ONEMAIN 22008URED	09/21	02/20 09/21	\$13540 INST	\$0 60 \$0	\$0	19	0	0	0	PAID EF
B	B	SUN TRUST 00555	05/18	01/12 05/18	\$36847 AUTO	\$0 75 \$0	\$0	76	0	0	0	PAID EF
B	B	SUNTRUST 455556	02/22	01/20 12/20	\$3500 REV	\$0 \$0	\$0	24	0	0	0	AS AGREED EF

COLLECTION ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

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FILE #	12345	DATE COMPLETED	2/24/2022	RQD' BY
SEND TO	HAPPY CUSTOMER	DATE ORDERED	2/24/2022	
CUST # 1111	123 HAPPY LANE	REPOSITORIES	EF	PRPD' BY
	BEST TOWN,	PRICE		LOAN TYPE
	USA	REF. #		

PROPERTY ADDRESS**APPLICANT****CO-APPLICANT**

APPLICANT	TOM TEST	CO-APPLICANT	
SOC SEC #	DOB 01/01/1960	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	

PUBLIC RECORDS

*** NONE ***

EQUIFAX FRAUDIQ IDENTITY SCAN ALERT****FRAUDIQ IDENTITY SCAN ALERT****

tOM TEST
SSN ISSUED IN 1974 STATE TX

INQUIRIES (LAST 120 DAYS)

*** NONE ***

MISCELLANEOUS INFORMATION

R A

- To verify the authenticity of this credit report, please visit <http://www.meridianlink.com> and click on the Instant View link. Enter Identifier # 316 06 and on a word CR- A A1E AC to view the report. For any inquiries regarding this report or advice provided by CREDIT REPORTING SERVICES, a AC please contact us at (707) 773-777 A.

CREDITORS

CAPITAL ONE	PO BOX 85015, RICHMOND VA 23285-5075	
SUN TRUST FSB	PO BOX 85052, RICHMOND, VA 23285	800-428-4837

DISCLAIMER

- An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 1000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoption	www.equifax.com/fcra

*** END OF REPORT 4/27/2022 6:53:54 AM ***

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