

Innovative Credit Solutions, Inc.

Credit Report

Innovative Credit Solutions
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Lexington, SC 29071
Phone: 800-345-2746
Fax: 888-571-7222

FILE NUMBER	417649	REPORT DATE	01-28-2020
REPORT TO	Test Company (1383) 1009 Ferguson Street Columbia, SC 29201 Phone: - Fax: -	ORDER DATE	01-28-2020 Test Company
		REFERENCE	LOAN 12345
		TYPE	-Credit Report Opt 1A (T)

Application Information

APPLICANT	NNBT, JAMES F.	SSN	XXX- XX-4150	DOB	12-04- XXXX
ADDRESS(ES)	6881 ZHRQYLLQ AVE	CITY / STATE / ZIP	CHARLOTTESVILLE, VA 22903		

Credit

Credit Summary

TOTAL TRADELINES	11	30 DAYS LATE	0
CURRENTLY SATISFACTORY	11	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	05/2015
COLLECTION/CHR OFFS	0 / 0	OLDEST TRADE	06/1993
PUBLIC RECORDS	0	INQUIRIES	84

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST UTILIZATION DUE	
MORTGAGE	2	\$1097	\$86442	\$0	35%
INSTALLMENT	0	\$0	\$0	\$0	0%
OPEN	0	\$0	\$0	\$0	0%
REVOLVING	6	\$80	\$417	\$0	0%
OTHER	3	\$0	\$0	\$0	0%
	11	\$1177	\$86859	\$0	35%

Warning: Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

Variations

Personal Information Comparison

NAME	SOC SEC	DOB	AKA
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APPLICANT	NNBT, JAMES F	XXX- XX-4150	12/04/XXXX	
EF	NNBT, JAMES F	MATCH	12/04/XXXX	JAMES F NNBT DOB: 03/04/1965

Address Comparison

	ADDRESS	REPORTED
	6881 ZHRQYLLQ AVE, CHARLOTTESVILLE, VA 22903	01/28/2020
APPLICANT	EF 6881 ZHRQYLLQ AVE, CHARLOTTESVILLE, VA 22903	04/2008
APPLICANT	EF 711 KHXTRLA LN, CHARLOTTESVILLE, VA 22903	05/2006
APPLICANT	EF 7143 QTKOTR RD, WALLED LAKE, MI 48390	07/2001

Employment Comparison

	COMPANY	POSITION	REPORTED
APPLICANT	EF ATLANTIC UNION BANK		
APPLICANT	EF CIS	SPY	
APPLICANT	EF HOSPITAL	DOCTOR	

Credit Bureau Report

Scores

800 - Equifax FICO Score 9	JAMES NNBT	XXX-XX-4150
<ul style="list-style-type: none"> - Too many inquiries last 12 months (CODE 00008) - Proportion of loan balances to loan amounts is too high (CODE 00033) - No recent non-mortgage balance information (CODE 00017) - Length of time accounts have been established (CODE 00014) 		

Credit History

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
BANK OF AMERICA, N.A	01/2015 38	10/2019 05/2018	\$103000	\$86442	\$0	0	0	0	MTG 180 \$1097	AS AGREED	J
Remarks: REAL ESTATE MORTGAGE; FREDDIE MAC ACCOUNT											
DISCOVER BANK	05/2015 36	10/2019 05/2018	\$8000	\$417	\$0	0	0	0	REV \$40	AS AGREED	B
Remarks: CREDIT CARD											
BANK OF AMERICA	05/2010 96	01/2020 10/2017	\$8895	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
Remarks: FLEXIBLE SPENDING CREDIT CARD											
BANK OF AMERICA	10/2008 75	02/2015 01/2015	\$106500	\$0	\$0				MTG 360 \$0	AS AGREED	J
Remarks: CLOSED OR PAID ACCOUNT/ZERO BALANCE; FREDDIE MAC ACCOUNT											
BANK OF AMERICA, N.A	01/2015 40	05/2018	\$0	\$0	\$0	0	0	0	OPEN \$0	AS AGREED	J
Remarks: LINE OF CREDIT; HOME EQUITY											
BANK OF AMERICA, N.A	02/2012 37	03/2015 02/2015	\$0	\$0	\$0				OPEN \$0	AS AGREED	J
Remarks: ACCOUNT CLOSED AT CONSUMER'S REQUEST; CLOSED OR PAID ACCOUNT/ZERO BALANCE											
BANK OF AMERICA, N.A	10/2008 41	03/2012 02/2012	\$0	\$0	\$0				REV \$0	AS AGREED	J
Remarks: CLOSED OR PAID ACCOUNT/ZERO BALANCE; ACCOUNT CLOSED BY CONSUMER											
CITICARDS CBNA	06/1993 99	02/2018 12/2017	\$0	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
Remarks: CREDIT CARD											

DISCOVER BANK	08/2006 99	01/2020 05/2018	\$15000	\$0	\$0	0	0	0	REV \$40	AS AGREED	A
Remarks: CREDIT CARD											
SEARS/CBNA	02/2009 99	11/2018 11/2012	\$682	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
Remarks: ACCOUNT CLOSED AT CONSUMER'S REQUEST; CLOSED OR PAID ACCOUNT/ZERO BALANCE											
WALLED LAKE SCHOOLS	05/1996 2	09/2016	\$0	\$0	\$0				OPEN \$0	AS AGREED	B
Remarks: LINE OF CREDIT; CLOSED OR PAID ACCOUNT/ZERO BALANCE											

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

Public Records

NO PUBLIC RECORDS DEVELOPED

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
ATLICUNBNK		01/26/2020	EF	Banking	
FCTUALDATA		01/23/2020	EF	Miscellaneous And Public Record	
ATLICUNBNK		01/16/2020	EF	Banking	
ATLICUNBNK		01/12/2020	EF	Banking	
ATLICUNBNK		01/09/2020	EF	Banking	
ATLICUNBNK		01/26/2020	EF	Banking	
ATLICUNBNK		01/26/2020	EF	Banking	
ATLICUNBNK		01/26/2020	EF	Banking	
FRONTIER		01/21/2020	EF	Utilities And Fuel	
EFX - ADS		01/16/2020	EF	Miscellaneous And Public Record	
SYNOVUS		01/15/2020	EF	Banking	
ATLICUNBNK		01/12/2020	EF	Banking	
ATLICUNBNK		01/01/2020	EF	Banking	
ATLICUNBNK		12/30/2019	EF	Banking	
ATLICUNBNK		12/29/2019	EF	Banking	
ATLICUNBNK		12/27/2019	EF	Banking	
ATLICUNBNK		12/27/2019	EF	Banking	
ATLICUNBNK		12/26/2019	EF	Banking	
ATLICUNBNK		12/25/2019	EF	Banking	
CITIZNSONE		12/24/2019	EF	Banking	
CITIZNSONE		12/23/2019	EF	Banking	
CFG		12/21/2019	EF	Banking	
ATLICUNBNK		12/20/2019	EF	Banking	
ATLICUNBNK		12/20/2019	EF	Banking	
ATLICUNBNK		12/19/2019	EF	Banking	
FRONTIER		12/19/2019	EF	Utilities And Fuel	
ATLICUNBNK		12/17/2019	EF	Banking	
FRONTIER		12/16/2019	EF	Utilities And Fuel	
ATLICUNBNK		12/15/2019	EF	Banking	
ATLICUNBNK		12/15/2019	EF	Banking	
ATLICUNBNK		12/15/2019	EF	Banking	
ATLICUNBNK		12/15/2019	EF	Banking	
CULEARN		12/11/2019	EF	Finance	
ATLICUNBNK		12/09/2019	EF	Banking	
FRONTIER		12/08/2019	EF	Utilities And Fuel	
BK OF AMER		12/07/2019	EF	Banking	
DISH NETWK		12/06/2019	EF	Utilities And Fuel	
ATLICUNBNK		12/05/2019	EF	Banking	
ATLICUNBNK		12/04/2019	EF	Banking	
ATLICUNBNK		12/04/2019	EF	Banking	
ATLICUNBNK		12/04/2019	EF	Banking	

BK OF AMER	12/04/2019	EF	Banking
ATLICUNBNK	12/03/2019	EF	Banking
ATLICUNBNK	12/02/2019	EF	Banking
DISH NETWK	11/30/2019	EF	Utilities And Fuel
CULEARN	11/29/2019	EF	Finance
ATLICUNBNK	11/16/2019	EF	Banking
ATLICUNBNK	11/11/2019	EF	Banking
BK OF AMER	11/01/2019	EF	Banking
REPUBLIC	10/17/2019	EF	Finance
ATLICUNBNK	10/13/2019	EF	Banking
USBANK	10/12/2019	EF	Banking
ATLICUNBNK	10/11/2019	EF	Banking
ATLICUNBNK	10/08/2019	EF	Banking
BK OF AMER	10/06/2019	EF	Banking
ATLICUNBNK	10/06/2019	EF	Banking
ATLICUNBNK	09/28/2019	EF	Banking
C SCHWAB	09/24/2019	EF	Banking
REPUBLIC	09/19/2019	EF	Finance
ATLICUNBNK	09/14/2019	EF	Banking
ATLICUNBNK	09/01/2019	EF	Banking
ATLICUNBNK	08/09/2019	EF	Banking
ATLICUNBNK	07/21/2019	EF	Banking
ATLICUNBNK	07/18/2019	EF	Banking
CITIZNSONE	07/12/2019	EF	Banking
CITIZNSONE	07/07/2019	EF	Banking
ATLICUNBNK	07/07/2019	EF	Banking
ATLICUNBNK	07/06/2019	EF	Banking
ATLICUNBNK	06/28/2019	EF	Banking
ATLICUNBNK	06/18/2019	EF	Banking
REPUBLIC	06/14/2019	EF	Finance
GFCU	06/12/2019	EF	Finance
REPUBLIC	06/06/2019	EF	Finance
CITIZENSBK	06/02/2019	EF	Banking
ATLICUNBNK	06/01/2019	EF	Banking
FRONTPOINT	05/28/2019	EF	Home Furnishing
BK OF AMER	05/26/2019	EF	Banking
FRONTPOINT	05/24/2019	EF	Home Furnishing
FRONTPOINT	05/23/2019	EF	Home Furnishing
FRONTPOINT	05/22/2019	EF	Home Furnishing
FRONTPOINT	05/18/2019	EF	Home Furnishing
BK OF AMER	05/16/2019	EF	Banking
FRONTPOINT	05/12/2019	EF	Home Furnishing
ATLICUNBNK	05/11/2019	EF	Banking

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
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NO CREDITORS DEVELOPED

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	Equifax	01/28/2020 07:18:39	File Returned

Repository Referral

Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA
800-685-1111

Comments

***** End of Credit Report *****

Disclaimer

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

***** End Of Report *****
