



CL Advantage SAMPLE Credit Report

Property: Red Brick House

Application: 123400

Request Date: 5/01/2020

Reference: 123456

IDENTITY OVERVIEW

JOHN A SMITHERSON

Employment Data

Employer: NATIONAL BANK
Date Reported or Verified: 06/22/2011

Address Verification

425 MAIN AVE CITYSVILLE CA 90273
Date Reported or Verified: 06/03/2016

Identity Indicators

All Data Returned.
Exact SSN match.
All Credit file data returned.

CREDIT SCORE

Score:
565

Most important factors in determining score:

- 1: Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
- 2: Length of time accounts have been established
- 3: Serious delinquency, and public record or collection filed
- 4: Time since delinquency is too recent or unknown

CREDIT SUMMARY

Positives	Negatives	Public Records	Collections
2	4	0	2

PUBLIC RECORDS

There are no public records associated with this file.

COLLECTIONS

Collection Agency and Original Creditor	Date Reported to Collections	Date closed Paid Out	High Credit	Current Balance
AMSHER COLL - T MOBILE	09/09/2018	--	2110	4215

TRADELINES

Creditor	Account Type	Opened	Balance	High Credit	Past Due
VERIZON * Phone/Cellular * Collections * Placed for collection.	Open Payment \$0	08/19	\$4758	\$4758	\$4758
No pattern of payments reported for this account.					

Creditor	Account Type		Opened	Balance	High Credit	Past Due						
FNB OMAHA * Credit Card * > 60 days	Revolving Payment \$64		08/19	\$1920	\$1920	\$271						
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	30	OK	30	60								
19										OK	30	OK

Creditor	Account Type		Opened	Balance	High Credit	Past Due						
SYNCB/SAMSDC * Credit Card * > 120 days	Revolving Payment \$92		09/19	\$10776	\$10776	\$1383						
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	30	60	90	120								
19	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
18										30	OK	30

Creditor	Account Type		Opened	Balance	High Credit	Past Due						
JPMCB CARD * Credit Card * > 120 days	Revolving Payment \$92		03/19	\$4309	\$4309	\$402						
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	30	60	90	120								
19				OK	OK	OK	30	OK	OK	OK	OK	OK

Creditor	Account Type		Opened	Balance	High Credit	Past Due						
HSBC BANK * Credit Card * Paid as agreed	Open Payment \$0		05/18	\$0	\$1520	\$0						
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
19	OK	OK	OK	OK								
18				OK	N/A	OK	OK	N/A	N/A	OK	OK	OK

INQUIRIES

Inquiry By	Industry	Date
CREDITLINK	Miscellaneous	04/23/2020
KOHL'S/CAPONE	Miscellaneous Retail	01/14/2020
NCB MGMT	Collections	01/11/2020
DISCOVER	Finance	11/27/2019
COMM BK CARD	Travel/Entertainment	10/05/2019
JPMCB CARD	Banks	09/19/2019
BRCLYSBANKDE	Banks	09/16/2019
DISCOVER	Finance	09/16/2019
CAPITAL ONE	Banks	09/15/2019
CAPITAL ONE	Banks	09/13/2019
TNB-TARGET	Miscellaneous Retail	09/12/2019
T-MOBILE	Utilities	09/09/2019
CAP ONE	Banks	09/08/2019
CAPITAL ONE	Banks	09/08/2019
AMERICAN EXP	Banks	09/08/2019
JPMCB CARD	Banks	03/26/2019
US BANK	Banks	01/18/2019

CONSUMER STATEMENTS

Extended Fraud Alert:

#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT. CONTACT CONSUMER AT (619) 555-1234
INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT. CONTACT CONSUMER AT (619) 555-1234

This report is furnished to you pursuant to your Service Agreement and in compliance with The Fair Credit Reporting Act, and is based upon your representation that you have written authorization from the consumer and a permissible purpose to obtain the report. All data provided is intended solely for the customer who initially receives it. It was obtained from sources deemed reliable, but due to the inherent uncertainty of public record data, the completeness and accuracy are not guaranteed, and there is no representation of any kind concerning the data itself, its merchantability, or its fitness for a particular purpose or function. The data may include records that have been expunged, sealed, expired, or otherwise made inaccessible to the public. The provider and any affiliates shall not be liable for any damages of whatever kind that may result from reliance on or use of the data provided, even if the provider has been alerted to the possibility of such damages.

There are Federal requirements if you Decline or Conditionally Accept an application based on the information you received through screening. There may also be additional requirements imposed by your local jurisdiction. Compliance with Federal and other jurisdictional requirements is your responsibility.