# **CLARK KENT**



#### Address

Current Address 344 CLINTON AVE. METROPOLIS, NY 12345

Reported: 11/16

Previous Address 12 34TH ST. METROPOLIS, NY 12345

Reported: 05/14

Second Previous Address 174 COLUMBIA ST. METROPOLIS, NY 12345

#### **Employment**

THE DAILY PLANET

#### **Profile Summary**

**Record Counts** 

Tradelines: Collections: Public Records: Inquiries:

18 N/A N/A 4

**Derogatory Items** 

Negative Tradelines: Tradelines with any historical negatives: Occurrence of any historical negatives:

0 0

#### **Tradeline Summary**

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	10	\$7,106	\$18,300	\$3,014	\$0	\$72	84%
Installment	6	\$16,928	N/A	\$4,314	N/A	\$374	N/A
Mortgage	2	\$128,000	N/A	\$114,212	N/A	\$880	N/A
Open	0	N/A	N/A	N/A	N/A	N/A	N/A
Closed w Bal	u u	N/A	N/A	N/A	N/A	N/A	N/A
Total	18	\$152,034	\$18,300	\$121,540	N/A	\$1,326	N/A

#### **Resident Score**

**Resident Score** 

782

**Score Factors** 

Too many inquiries

Insufficient payment activity over the last year

Bankcard account balances are too high in proportion to credit limits

#### **Tradelines**

Trade Total

Count Balance Total Total Credit Limit \$58,800 \$121,540 18

Opened: 05/19

Verified: 03/22

Opened: 10/16

Verified: 03/22

Closed:

Paid:

Closed:

Paid:

Trades

#### JPMCB CARD

Industry: Banks Loan Type: Flexible Spending Credit Card

Loan Terms: Revolving

Account Type: Individual account Status: Paid or paying as agreed Notes: Automated Account **Payment History Summary** 

(33 months)



**Payment History** 2022 Feb Jan 2021 Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan 2020 May Dec Nov Oct Sep Aug Jul Jun Apr Mar Feb Jan 2019 Dec Nov Oct Sep Aug Jul Jun

Balance: N/A Past Due: N/A Credit Limit: \$7,200 Payment Amount: N/A

Total Past Due

N/A

#### WFHM

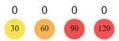
Industry: Banks

Loan Type: Conventional Real Estate

Mortgage

Loan Terms: Mortgage 360 Monthly Account Type: Joint account Status: Paid or paying as agreed Notes: Automated Account **Payment History Summary** 

(48 months)

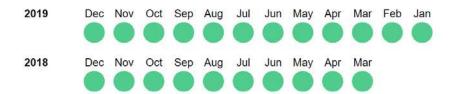


#### **Payment History**

2022 Feb Jan 2021 Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan 2020 Sep Aug Jul Jun May Feb

Balance: \$114,212 Past Due: N/A Credit Limit: N/A

Payment Amount: \$880



#### PNC BANK

Industry: Banks Loan Type: Flexible Spending Credit Card

Loan Terms: Revolving MIN Account Type: Individual account Status: Paid or paying as agreed Notes: Automated Account **Payment History Summary** 

Verified: 03/22 Closed: Paid:

Opened: 05/15

Balance: \$3,014 Past Due: N/A Credit Limit: \$7,500 Payment Amount: \$72

(48 months)

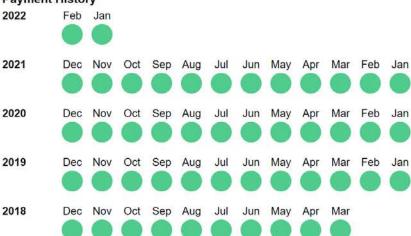








#### **Payment History**



#### GS BANK USA

Industry: Banks Loan Type: Unsecured

Loan Terms: Installment 036 Monthly Account Type: Individual account Status: Paid or paying as agreed Notes: Automated Account **Payment History Summary** 

(28 months)



2021









#### **Payment History**

2022



Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan

**Opened: 10/19** 

Verified: 02/22

Closed:

Paid:



Balance: \$1,513 Past Due: N/A Credit Limit: N/A

Payment Amount: \$206



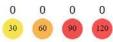
#### TRUIST

Industry: Banks Loan Type: Automobile

Loan Terms: Installment 073 Monthly Account Type: Individual account Status: Paid or paying as agreed Notes: Automated Account Payment History Summary

(48 months)

Opened: 06/17 Verified: 02/22 Closed: Paid: Balance: \$2,801 Past Due: N/A Credit Limit: N/A Payment Amount: \$168



# Payment History



### SYNCB/GOOGLE

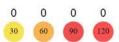
Industry: Department/Variety and Other

Retail

Loan Type: Charge Account Loan Terms: Revolving

Account Type: Individual account Status: Paid or paying as agreed Notes: Automated Account Payment History Summary

(48 months)



#### **Payment History**

2022

2021



Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan

Opened: 10/17

Verified: 02/22

Closed:

Paid:

Balance: N/A
Past Due: N/A
Credit Limit: \$3,600
Payment Amount: N/A



#### SYNCB/NAUTLS

Industry: Finance or Personal Loan Type: Charge Account Loan Terms: Revolving

Account Type: Individual account Status: Paid or paying as agreed Remarks: Account closed by consumer

Notes: Automated Account **Payment History Summary** 

(12 months)









2021







#### BBY/CBNA

Industry: Home/Office Furnishings Loan Type: Charge Account Loan Terms: Revolving Account Type: Individual account

Status: Paid or paying as agreed Remarks: Account closed by consumer

Notes: Automated Account **Payment History Summary** 

(4 months)









**Payment History** 

2021 Oct Sep Aug

Opened: 06/21 Verified: 11/21 Closed: 06/21

Opened: 01/21

Verified: 01/22

Closed: 06/21

Paid:

Paid:

Balance: N/A Past Due: N/A Credit Limit: \$1,000 Payment Amount: N/A

Balance: N/A Past Due: N/A

Credit Limit: \$5.500

Payment Amount: N/A

#### SRVFINCO

Industry: Finance or Personal Loan Type: Home Improvement Loan Terms: Installment 048 Monthly Account Type: Individual account Status: Paid or paying as agreed

Remarks: Closed Matac: Automated Associat Opened: 06/20 Verified: 10/21 Closed: 10/21

Paid:

Balance: N/A Past Due: N/A Credit Limit: N/A Payment Amount: N/A

#### NOTES. AUTOMATEU ACCOUNT **Payment History Summary** (16 months)



#### **Payment History**



Paid:



#### CAP1/CABEL

Industry: Banks Loan Type: Credit Card Loan Terms: Revolving Account Type: Individual account

Status: Paid or paying as agreed Remarks: Account closed by consumer

Notes: Automated Account **Payment History Summary** 

(4 months)

0



#### **Payment History**

2021 Jul



Opened: 03/21 Balance: N/A Verified: 08/21 Past Due: N/A Closed: 07/21 Credit Limit: \$3,000 Payment Amount: N/A

Balance: N/A

Past Due: N/A

Credit Limit: N/A

Payment Amount: N/A

#### OPTMBNK/GSKY

Opened: 03/19 Industry: Banks Verified: 02/21 Loan Type: Unsecured Loan Terms: Installment 084 Monthly Closed: 02/21 Account Type: Individual account Paid:

Status: Paid or paying as agreed

Remarks: Principal deferred/interest payment only

Notes: Automated Account **Payment History Summary** 

(22 months)



#### **Payment History**

2021 Jan

2020 Dec Nov Oct Sep Aug Jun May Apr Mar Feb Jan Jul N/A N/A

2019 Oct Sep Aug Dec Nov Jul Jun May Apr

#### USAA SVG BK

Industry: Banks

Loan Type: Flexible Spending Credit Card

Loan Terms: Revolving

Account Type: Individual account Status: Paid or paying as agreed Remarks: Account closed by consumer

Notes: Automated Account **Payment History Summary** 

(48 months)

0











#### **Payment History**

2019	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan			
2018	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2016	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2015	Dec	Nov	Oct									

Opened: 10/14

Verified: 10/19

Closed: 05/19

Opened: 11/04

Verified: 12/18

Closed: 12/18

Paid:

Paid:

Balance: N/A Past Due: N/A Credit Limit: \$8,000 Payment Amount: N/A

#### **AES/WELLS**

Industry: Employment or Education

Loan Type: Student Loan

Loan Terms: Installment 180 Monthly Account Type: Individual account Status: Paid or paying as agreed

Remarks: Closed

Notes: Automated Account **Payment History Summary** 

(48 months)









#### **Payment History**

2018	Nov	Oct					100	Apr				
2017	Dec						Secretary of	May				
2016					the state of the s	Section 201		May	The state of the s	- 175 T - 14 -		
2015	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan

Balance: N/A Past Due: N/A Credit Limit: N/A Payment Amount: N/A

#### **USAA FSB**

Industry: Banks Loan Type: Automobile

Loan Terms: Installment 060 Monthly Account Type: Individual account Status: Paid or paying as agreed

Remarks: Closed Notes: Automated Account **Payment History Summary** 

(28 months)









#### **Payment History**

2017 Jul Jun May Apr Mar Feb Jan 2016 Oct Sep Aug Dec Nov Jun May Apr Mar Feb Jan Jul 2015 Dec Nov Oct Sep Aug Jul Jun May Apr

Opened: 04/15

Verified: 08/17

Closed: 08/17

Opened: 01/14

Verified: 08/17

Closed: 08/17

Paid:

Paid:

Balance: N/A Past Due: N/A Credit Limit: N/A Payment Amount: N/A

## WFHM

Industry: Banks

Loan Type: Conventional Real Estate

Mortgage

Loan Terms: Mortgage 360 Monthly Account Type: Individual account Status: Paid or paying as agreed

Remarks: Closed

Notes: Automated Account **Payment History Summary** 

(39 months)











#### **Payment History**



Balance: N/A Past Due: N/A

Credit Limit: N/A Payment Amount: N/A

#### **AMEX**

Industry: Banks Loan Type: Credit Card Loan Terms: Revolving

Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Account closed by consumer

0

Notes: Automated Account Payment History Summary

(48 months)

0

0







Opened: 03/07 Verified: 08/15 Closed: 07/15 Paid:

Opened: 03/13

Verified: 06/15

Closed: 02/15

Paid:

Balance: N/A
Past Due: N/A
Credit Limit: \$5,000
Payment Amount: N/A

#### **Payment History**



#### RYMR&FLNIGN

Industry: Home/Office Furnishings Loan Type: Charge Account Loan Terms: Revolving

Account Type: Individual account Status: Paid or paying as agreed

Remarks: Account closed by credit grantor

Notes: Automated Account Payment History Summary

(26 months)









#### **Payment History**



Balance: N/A
Past Due: N/A
Credit Limit: \$8,000
Payment Amount: N/A

#### BRCLYSBANKDE

Industry: Banks Loan Type: Credit Card Loan Terms: Revolving

Account Type: Individual account Status: Paid or paying as agreed Remarks: Account closed by consumer

Notes: Automated Account **Payment History Summary** 

(37 months)



0









#### **Payment History**



Opened: 04/12

Verified: 05/15

Closed: 05/15 Paid:

Balance: N/A Past Due: N/A Credit Limit: \$10,000 Payment Amount: N/A

#### Inquiries

Date	Name	Kind of Business
03/07/2022	GOLDMAN SACH	Banks
03/25/2021	CAP1/CBELA	Banks
01/25/2021	SYNCB	Finance or Personal
04/21/2020	SERVICE FIN	Finance or Personal

