

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:

18

Collections:

N/A

Public Records:

N/A

Inquiries:

4

Derogatory Items

Negative Tradelines:

0

Tradelines with any historical negatives:

0

Occurrence of any historical negatives:

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 | - | 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 | Total Past Due |
| 18 | \$121,540 | \$58,800 | N/A |

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



WFHM

Industry: Banks

Loan Type: Conventional Real Estate Mortgage

Loan Terms: Mortgage 360 Monthly

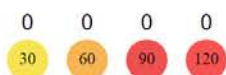
Account Type: Joint account

Status: Paid or paying as agreed

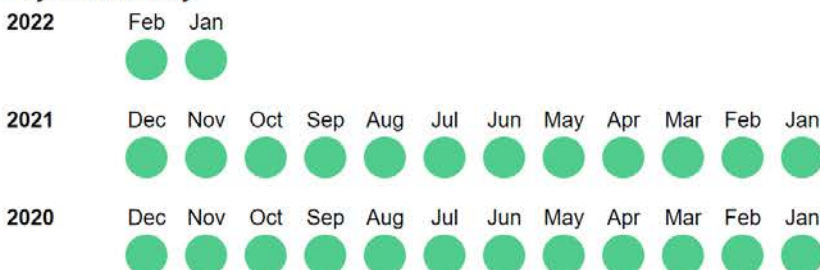
Notes: Automated Account

Payment History Summary

(48 months)



Payment History



Opened: 05/19

Verified: 03/22

Closed:

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: \$7,200

Payment Amount: N/A

Opened: 10/16

Verified: 03/22

Closed:

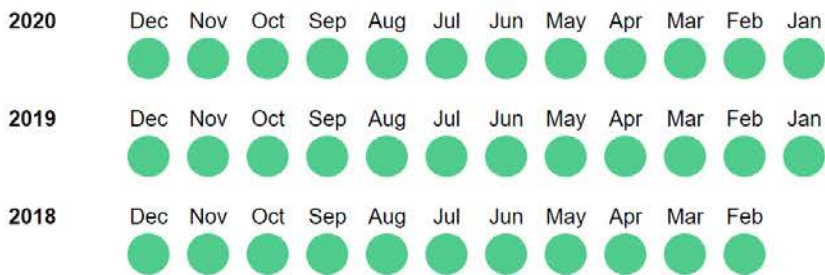
Paid:

Balance: \$114,212

Past Due: N/A

Credit Limit: N/A

Payment Amount: \$880



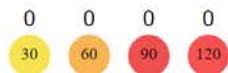
SYNCB/NAUTLS

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

Opened: 01/21
Verified: 01/22
Closed: 06/21
Paid:

Balance: N/A
Past Due: N/A
Credit Limit: \$5,500
Payment Amount: N/A

Payment History Summary (12 months)



Payment History



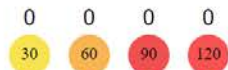
BBY/CBNA

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

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

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

Payment History Summary (4 months)



Payment History



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
Notes: Automated Account

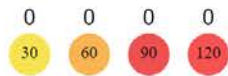
Opened: 06/20
Verified: 10/21
Closed: 10/21
Paid:

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

Notes: Automated Account

Payment History Summary

(16 months)



Payment History



CAPI/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

Opened: 03/21
Verified: 08/21
Closed: 07/21
Paid:

Balance: N/A
Past Due: N/A
Credit Limit: \$3,000
Payment Amount: N/A

Payment History Summary

(4 months)



Payment History



OPTMBNK/GSKY

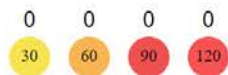
Industry: Banks
Loan Type: Unsecured
Loan Terms: Installment 084 Monthly
Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Principal deferred/interest payment only
Notes: Automated Account

Opened: 03/19
Verified: 02/21
Closed: 02/21
Paid:

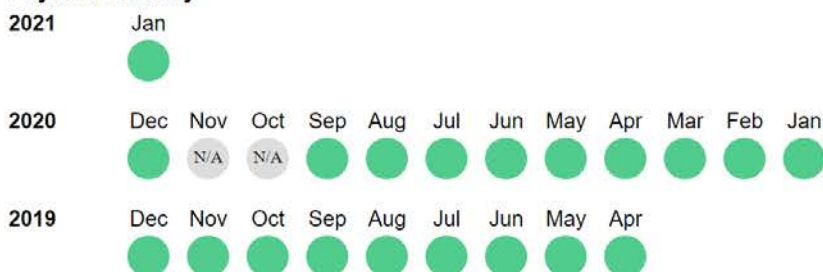
Balance: N/A
Past Due: N/A
Credit Limit: N/A
Payment Amount: N/A

Payment History Summary

(22 months)



Payment History



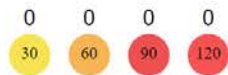
USAA SVG BK

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

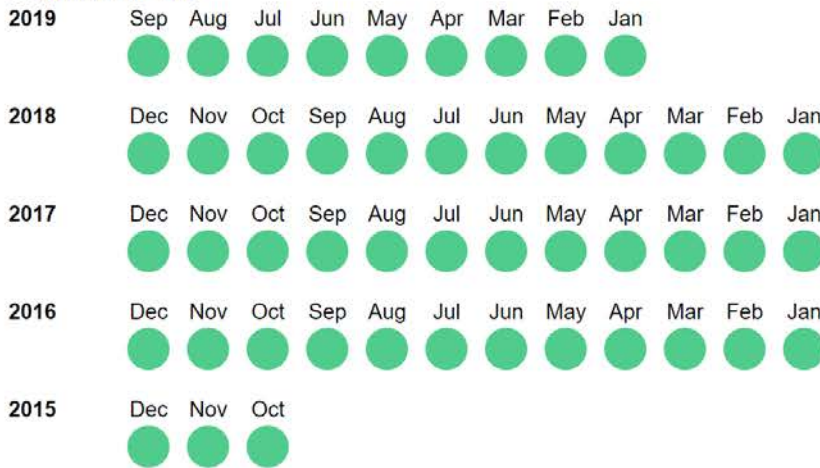
Opened: 10/14
Verified: 10/19
Closed: 05/19
Paid:

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

Payment History Summary (48 months)



Payment History



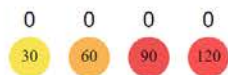
AES/WELLS

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

Opened: 11/04
Verified: 12/18
Closed: 12/18
Paid:

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

Payment History Summary (48 months)



Payment History



2014

Dec



USAA FSB

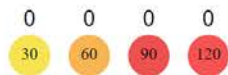
Industry: Banks
Loan Type: Automobile
Loan Terms: Installment 060 Monthly
Account Type: Individual account
Status: Paid or paying as agreed
Remarks: Closed
Notes: Automated Account

Opened: 04/15
Verified: 08/17
Closed: 08/17
Paid:

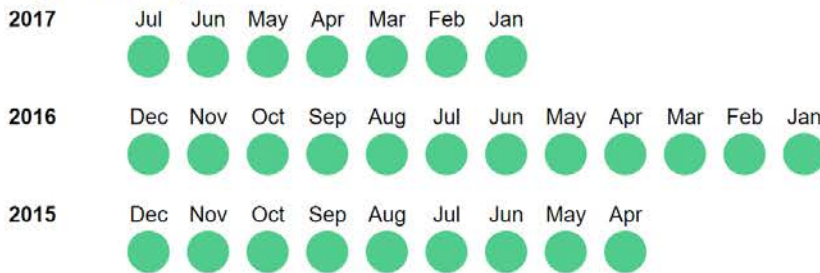
Balance: N/A
Past Due: N/A
Credit Limit: N/A
Payment Amount: N/A

Payment History Summary

(28 months)



Payment History



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

Opened: 01/14
Verified: 08/17
Closed: 08/17
Paid:

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

Payment History Summary

(39 months)



Payment History



AMEX

Industry: Banks

Loan Type: Credit Card

Loan Terms: Revolving

Account Type: Individual account

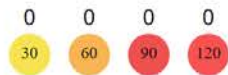
Status: Paid or paying as agreed

Remarks: Account closed by consumer

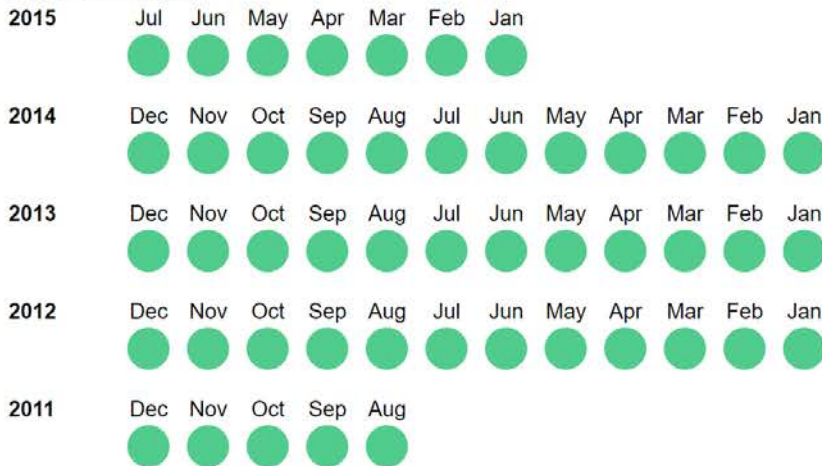
Notes: Automated Account

Payment History Summary

(48 months)



Payment History



Opened: 03/07

Verified: 08/15

Closed: 07/15

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: \$5,000

Payment Amount: N/A

RYMR&FLNIGN

Industry: Home/Office Furnishings

Loan Type: Charge Account

Loan Terms: Revolving

Account Type: Individual account

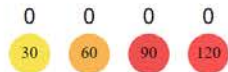
Status: Paid or paying as agreed

Remarks: Account closed by credit grantor

Notes: Automated Account

Payment History Summary

(26 months)



Payment History



Opened: 03/13

Verified: 06/15

Closed: 02/15

Paid:

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

Opened: 04/12
Verified: 05/15
Closed: 05/15
Paid:

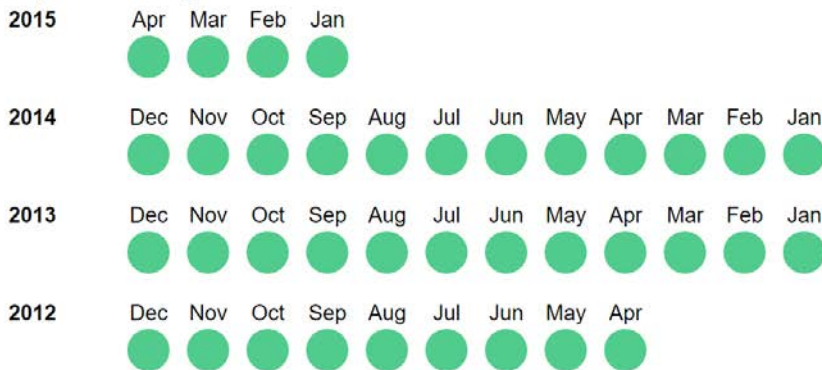
Balance: N/A
Past Due: N/A
Credit Limit: \$10,000
Payment Amount: N/A

Payment History Summary

(37 months)



Payment History



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 |