

EQUIFAX PERSONA Report
 EQUIFAX
 PO Box 740241
 Atlanta, GA 30374-0241
 1-800-685-1111
 Date Reported: 10/4/2018

Personal Information

Name:	JOHN M DOE	Date of Birth:	
SSN:	123-45-6789	Phone:	
On File Since:	5/1/1981		
Address:	123ANYAVE ANYCITY US 00000		
Reported On:	10/1/2018		
Address:	123ANYAV ANYCITY US 11111		
Reported On:	10/1/2018		
Address:	123ANYAVENUE ANYCITY US 12345		
Reported On:	5/1/2016		

Report Summary

Total # of Trades:	38	30 Days:	1	Accounts Balance:	\$233,646
Current Trades:	37	60 Days:	0	Mnthly Payment:	\$1,669
Unrated Trades:	0	90+ Days:	0	Credit Limit:	\$372,541
Curr Neg Trades:	0	Inquiries:	1	High Credit:	\$372,541
Hist Neg Trades:	1	Inq. last 6 mnths:	1	Total Real Est. Bal.:	\$224,822
No. of Accts Paid:	14	Public Records:	0	Total Rev. Bal.: Tot.	\$8,824
Curr Past Due:	0	Collections: Oldest	0	Installment Bal.:	\$0
Amount Past Due:	\$0	Trade:	5/1/1981	Available %:	94

Trade Lines

<u>Firm Name/ID</u>	<u>QP-ened</u>	<u>Credit Limit</u>	<u>Balance</u>	<u>MoPmnt</u>	<u>30.</u>	<u>60.</u>	<u>90.</u>
<u>Account Number</u>	<u>ReP-Orted</u>	<u>High Credit</u>	<u>Past Due</u>	<u>MoReP-</u>	<u>Pattern</u>		
<u>KOB</u>	<u>Acct. TY.Re</u>	<u>Chargeoff</u>	<u>Orig. Amt.</u>	<u>Date Closed</u>	<u>Terms</u>		
<u>Status</u>		<u>Lst. PaY.mnt.</u>	<u>Closed Ind</u>	<u>Owner</u>			
<u>Phone#</u>							
ANYFIRM/000000000	11/1/2005	\$2,900	\$161	\$25	1	0	0
-	9/1/2018	\$2,900	\$0	99	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2018	-	Individual	-	-	-
CHARGE							
AMOUNT IN H/C COLUMN IS CREDIT LIMIT							
ANYFIRM/000000000	9/1/1988	\$2,001	\$0	-	-	-	-
-	9/1/2018	\$2,001	\$0	99	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2018	-	Individual	-	-	-

CREDITCARD							
AMOUNTIN H/C COLUMN IS CREDITLIMIT							
ANYFIRM/000000000	6/1/2007	\$16,000	\$1,410	\$21	-	-	-
-	9/1/2018	\$16,000	\$0	99	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2018	-	Individual	-	-	-
AMOUNTIN H/C COLUMN IS CREDITLIMIT							
JX							
ANYFIRM/000000000	9/1/2009	\$1,500	\$42	\$5	-	-	-
-	9/1/2018	\$1,500	\$0	81	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2018	-	Individual	-	-	-
CHARGE							
AMOUNTIN H/C COLUMN IS CREDITLIMIT							
ANYFIRM/000000000	6/1/1989	\$1,024	\$0	-	-	-	-
-	9/1/2018	\$1,024	\$0	74	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		4/1/2016	-	Individual	-	-	-
PAID ACCOUNT/ ZERO BALANCE							
CHARGE							
ANYFIRM/000000000	10/1/2003	\$1,000	\$0	-	-	-	-
-	9/1/2018	\$1,000	\$0	99	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		7/1/2017	-	Individual	-	-	-
CHARGE							
AMOUNTIN H/C COLUMN IS CREDITLIMIT							
ANYFIRM/000000000	10/1/2003	-	-	-	-	-	-
-	9/1/2018	-	\$0	-	-	-	-
		0	0	-	-	-	-
(B)Lost or stolen card		9/1/2018	-	-	-	-	-
CHARGE							
ANYFIRM/000000000	6/1/2018	\$4,600	\$0	-	-	-	-
-	9/1/2018	\$4,600	\$0	3	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		-	-	Individual	-	-	-
CHARGE							
AMOUNTIN H/C COLUMN IS CREDITLIMIT							
ANYFIRM/000000000	11/1/2014	\$124	\$0	-	-	-	-
-	9/1/2018	\$124	\$0	46	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		6/1/2015	-	Individual	-	-	-
PAID ACCOUNT/ ZERO BALANCE							
CHARGE							
ANYFIRM/000000000	5/1/2007	\$500	\$0	-	-	-	-
-	9/1/2018	\$500	\$0	69	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		5/1/2016	-	Individual	-	-	-
CHARGE							
AMOUNTIN H/C COLUMN IS CREDITLIMIT							
ANYFIRM/000000000	9/1/1996	\$10,300	\$0	-	-	-	-
-	9/1/2018	\$10,300	\$0	86	-	-	-
	Rev/Opt	0	0	-	-	-	-

(1)Pays account as agreed		6/1/2014	-		Individual	-		
CREDITCARD AMOUNTIN H/C COLUMN IS CREDITLIMIT								
ANYFIRM/000000000		2/1/1995	\$10,000	\$0	-	-	-	-
		9/1/2018	\$10,000	\$0	83	-	-	-
-		Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		3/1/2014	-		Individual	-		
CREDITCARD AMOUNTIN H/C COLUMN IS CREDITLIMIT								
ANYFIRM/000000000		5/1/2013	\$15,000	\$0	-	-	-	-
		9/1/2018	\$15,000	\$0	64	-	-	-
-		Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		6/1/2014	-		Individual	-		
ACCOUNTCLOSED AT CONSUMER'S REQUEST PAID ACCOUNT/ ZERO BALANCE								
ANYFIRM/000000000		10/1/2009	\$50,000	\$0	-	-	-	-
		9/1/2018	\$50,000	\$0	80	-	-	-
-		Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2018	-		Individual	-		
HOME EQUITY LINE OF CREDIT								
ANYFIRM/000000000		4/1/2011	\$10,000	\$0	-	-	-	-
		9/1/2018	\$10,000	\$0	89	-	-	-
-		Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2015	-		Individual	-		
CREDITCARD AMOUNTIN H/C COLUMN IS CREDITLIMIT								
ANYFIRM/000000000		4/1/1984	\$4,350	\$254	\$25	-	-	-
		9/1/2018	\$4,350	\$0	98	-	-	-
-		Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2018	-		Individual	-		
CHARGE AMOUNTIN H/C COLUMN IS CREDITLIMIT								
ANYFIRM/000000000		5/1/2017	\$15,000	\$5,281	\$52	-	-	-
		9/1/2018	\$15,000	\$0	16	-	-	-
-		Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2018	-		Individual	-		
AMOUNTIN H/C COLUMN IS CREDITLIMIT JX								
ANYFIRM/000000000		12/1/2012	\$6,500	\$0	-	-	-	-
		9/1/2018	\$6,500	\$0	69	-	-	-
-		Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		-	-		Individual	-		
ACCOUNTCLOSED AT CONSUMER'S REQUEST PAID ACCOUNT/ ZERO BALANCE								
ANYFIRM/000000000		12/1/1988	\$350	\$0	-	-	-	-
		9/1/2018	\$350	\$0	99	-	-	-
-		Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		12/1/2017	-		Individual	-		
CHARGE AMOUNTIN H/C COLUMN IS CREDITLIMIT								

ANYFIRM/000000000	9/1/2017	\$234,500	\$224,822	\$1,473	-	-	-
-	9/1/2018	\$234,500	\$0	10	-	-	-
	Installment	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2018	-	Individual	-	-	-
FANNIE MAE ACCOUNT REAL ESTATE MORTGAGE							
ANYFIRM/000000000	5/1/1981	\$4,540	\$0	-	-	-	-
-	9/1/2018	\$4,540	\$0	99	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		7/1/2018	-	Individual	-	-	-
CHARGE AMOUNTIN H/C COLUMN IS CREDITLIMIT							
ANYFIRM/000000000	12/1/1986	\$5,000	\$1,676	\$68	-	-	-
-	9/1/2018	\$5,000	\$0	99	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		9/1/2018	-	Individual	-	-	-
CHARGE AMOUNTIN H/C COLUMN IS CREDITLIMIT							
ANYFIRM/000000000	9/1/2017	\$234,500	\$0	\$1,688	-	-	-
-	7/1/2018	\$234,500	\$0	9	-	-	-
	Installment	0	0	-	-	-	-
(1)Pays account as agreed		7/1/2018	-	Individual	-	-	-
FANNIE MAE ACCOUNT ACCOUNT TRANSFERRED OR SOLD							
ANYFIRM/000000000	5/1/2010	\$5,000	\$0	-	-	-	-
-	8/1/2018	\$5,000	\$0	99	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		5/1/2018	-	Individual	-	-	-
PAID ACCOUNT/ ZERO BALANCE CREDIT CARD							
ANYFIRM/000000000	1/1/2006	\$2,501	\$0	-	-	-	-
-	6/1/2018	\$2,501	\$0	99	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		3/1/2014	-	Individual	-	-	-
PAID ACCOUNT/ ZERO BALANCE CHARGE							
ANYFIRM/000000000	6/1/1995	\$750	\$0	-	-	-	-
-	5/1/2018	\$750	\$0	69	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		1/1/2011	-	Individual	-	-	-
ACCOUNT CLOSED AT CONSUMER'S REQUEST PAID ACCOUNT/ ZERO BALANCE							
ANYFIRM/000000000	8/1/2017	\$21,000	\$0	-	-	-	-
-	9/1/2017	\$21,000	\$0	-	-	-	-
	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		-	-	Individual	-	-	-
CREDITCARD AMOUNTIN H/C COLUMN IS CREDITLIMIT							
ANYFIRM/000000000	7/1/2009	\$75,241	\$0	-	-	-	-
-	4/1/2015	\$75,241	\$0	66	-	-	-
	Installment	0	0	-	-	-	-
(1)Pays account as agreed		2/1/2015	-	Individual	000015Y	-	-

ACCOUNT CLOSED AT CONSUMER'S REQUEST
PAID ACCOUNT / ZERO BALANCE

ANYFIRM/000000000	5/1/2012	\$29,076	\$0	\$572	-	-	-
-	10/1/2014	\$29,076	\$0	29	-	-	-
-	Installment 0		0	-	-	-	-
(1)Pays account as agreed		10/1/2014	-	Individual	-	-	-

PAID ACCOUNT / ZERO
BALANCE AUTO

ANYFIRM/000000000	1/1/2012	\$750	\$0	-	-	-	-
-	1/1/2013	\$750	\$0	11	-	-	-
-	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		-	-	Individual	-	-	-

ACCOUNT CLOSED AT CONSUMER'S REQUEST
PAID ACCOUNT / ZERO BALANCE

ANYFIRM/000000000	5/1/2007	\$398	\$0	-	-	-	-
-	12/1/2012	\$398	\$0	67	-	-	-
-	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		7/1/2011	-	Individual	-	-	-

ACCOUNT TRANSFERRED OR SOLD

ANYFIRM/000000000	4/1/1984	\$2,079	\$0	-	-	-	-
-	7/1/2012	\$2,079	\$0	46	-	-	-
-	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		7/1/2012	-	Individual	-	-	-

ACCOUNT TRANSFERRED OR SOLD
CHARGE

ANYFIRM/000000000	6/1/1989	\$350	\$0	-	-	-	-
-	4/1/2012	\$350	\$0	61	-	-	-
-	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		12/1/2011	-	Individual	-	-	-

ACCOUNT TRANSFERRED OR SOLD PAID
ACCOUNT / ZERO BALANCE

ANYFIRM/000000000	4/1/2010	\$14,157	-	\$590	-	-	-
-	2/1/2012	\$14,157	\$0	21	-	-	-
-	Installment	0	0	-	-	-	-
(1)Pays account as agreed		2/1/2012	-	Individual	-	-	-

AUTO
LEASE

ANYFIRM/000000000	11/1/2011	\$500	\$0	-	-	-	-
-	12/1/2011	\$500	\$0	-	-	-	-
-	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		-	-	Individual	-	-	-

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

ANYFIRM/000000000	11/1/2005	\$11,500	\$0	-	-	-	-
-	8/1/2011	\$11,500	\$0	69	-	-	-
-	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		2/1/2011	-	Individual	-	-	-

ACCOUNT CLOSED AT CONSUMER'S REQUEST
PAID ACCOUNT / ZERO BALANCE

ANYFIRM/000000000	1/1/1992	\$100	\$0	-	-	-	-
-	4/1/2009	\$100	\$0	2	-	-	-
-	Rev/Opt	0	0	-	-	-	-
(1)Pays account as agreed		-	-	Individual	-	-	-

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

ANYFIRM/000000000	1/1/1996	\$87,711	\$0	\$834	-	-	-
	7/1/2009	\$87,711	\$0	49	-	-	-
-	Installment	0	0	-	-	-	-
(1)Pays account as agreed	6/1/2009	-	-	Individual	-	-	-
REAL ESTATE MORTGAGE							

Inquiries

Date	Subscriber Name	Subscriber #	Amount	Mkt.	SubMkt.	KOB	Phone#
7/18/2018	DEFENDER	146ZS35282					
7/20/2017	444ZB02813, EMS	Foreign					

Warning Messages

IDENTITY SCAN Warning: Unable to perform telephone validation due to insufficient telephone input
(FACT ACT) Address Discrepancy Indicator: No substantial difference occurred
Former Name: PATRICIA M MMOXY
Consumer Statement: 10/1/2018-EMPLOYER: BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT, THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THE CONSUMER REPORT, ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA EQ UIFAX HAS PROVIDED YOUR COMPANY WITH COPIES OF THE CONSUMER'S RIGHTS STATEMENTS FOR THIS PURPOSE.
MOB Subject's SSN is 666-03-4493
MOB Subject's SSN is
INQR Subject's SSN is 666-03-4493;year issued: P 51;state: GA

Legal Summary Statement

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore, or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

* You must be told if information in your file has been used against you.*

Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.

* You have the right to know what is in your file.*

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

* a person has taken adverse action against you because of information in your credit report;

- * you are the victim of identity theft and place a fraud alert in your file;
- * your file contains inaccurate information as a result of fraud;
- * you are on public assistance;
- * you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more information.

- * You have the right to ask for a credit score.*

Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- * You have the right to dispute incomplete or inaccurate information.*

If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- * Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.*

Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However a consumer reporting agency may continue to report information it has verified as accurate.

- * Consumer reporting agencies may not report outdated negative information.*

In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- * Access to your file is limited.*

A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- * You must give your consent for reports to be provided to employers.*

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- * You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.*

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-SOPTOUT).

- * You may seek damages from violators.*

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- * Identity theft victims and active duty military personnel have additional rights.*

For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

Type of business:

Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates

Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau

National banks, federal savings associations, and federal branches and federal agencies of foreign banks

State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations

Federal Credit Unions

Air carriers

Creditors Subject to Surface Transportation Board

Creditors subject to Packers and Stockyards Act

Contact:

Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552

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Federal Trade Commission: Consumer Response Center - FCRA Washington, D.C. 20580

* **1-877-382-4357**

Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050

* 1-800-613-6743

Federal Reserve Consumer Help (FRCH), PO Box 1200, Minneapolis, MN 55480

* 1-888-851-1920 Website Address:

<https://www.federalreserveconsumerhelR.gov/> Email Address: ConsumerHelR.@FederalReserve.gov

FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106

National Credit Union Administration, Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO), 775 Duke Street, Alexandria, VA 22314

* 1-703-519-4600

Asst. General Counsel for Aviation Enforcement & Proceedings, Department of Transportation, 400 Seventh Street SW, Washington, DC 20590

* 1-202-366-1306

Office of Proceedings, Surface Transportation Board, Department of Transportation, 1925 K Street NW, Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

No notes exist for this application