

# Experian Credit Report and VantageScore®

#### **Personal Information**

Best Name	Other Name(s)	Social Security Number
JONATHAN QUINCY CONSUMER	JACK CONSUMER; JOHN SMITH	SSN MATCHES
Best Address	Other Address(es)	
32 BROOK ST PATCHOGUE, NY 11772-3825	555 N 1ST ST NEW HYDE PARK, NY 11040-2819	PO BOX <mark>276</mark> NEW HYDE PARK, NY 11040-0248
Best Employer	Other Employer	
DEX MEDIA	DEX	

#### **Credit Score**

Score & Risk Model Score Factors

723
VantageScore® 3.0

(Score range: 300-850)

- 1. TOTAL OF ALL BALANCES ON BANK CARD OR REVOLVING ACCOUNTS IS TOO HIGH
- 2. YOUR LARGEST CREDIT LIMIT ON OPEN BANKCARD OR REVOLVING ACCT IS TOO LOW
- 3. YOU HAVE TOO MANY INQUIRIES ON YOUR CREDIT REPORT.
- 4. THE BALANCES ON YOUR ACCOUNTS ARE TOO HIGH COMPARED TO LOAN LIMITS

#### **Account History**

Real Estate Accounts

Alla Fical Estate Acco	dillo																								
GREENPOINT MOR	TGAC	ìΕ																							
Open Date			Or	iginal	Amoı	unt			Past	Due			S	Sched	uled	Paym	nent				Cur	rent l	Balan	се	
02/15/2002				\$157	,500										\$2,6	59					;	\$10,3	336		
Account Condition:	Ope	n									Acc	count	Туре	:		onver urcha					Loan	, Inc	luding	9	
Payment Status:	Curr	ent									Acc	count	Term	s:	20	) Yea	r								
Payment History:	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
(Up to 25 months)	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11
	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С

#### Installment Accounts

JAGUAR CREDIT

BPD INTERNATION	AL BK	(																							
Open Date			Ori	ginal	Amo	unt			Past	Due			5	Sched	luled	Payn	nent				Cui	rent l	Balan	се	
02/15/2010				\$13,	523										\$30	0						\$6,6	22		
Account Condition:	Ope	n									Ac	count	Туре	:	Se	cure	d Lo	an							
Payment Status:	Curr	ent/v	vas 3	0 day	/s pa	ıst dı	ıe				Ac	count	Term	IS:	60	Mor	nth								
Payment History: (Up to 25 months)	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
(op to 25 months)	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11
	C	C	C	С	С	С	С	С	С	С	С	С	1	_	С	С	С	С	С	С	C	С	С	С	C

JAGOAN ONLDIT																									
Open Da	ate					Or	iginal	Amo	unt					Past	Due					Curr	ent B	Balanc	e		
02/28/20	09						\$20,	376																	
Account Condition:	Paid	/zerc	bala	nce							Acc	count	Туре	:	Au	ito Le	ease								
Payment Status:	Curr	ent									Acc	count	Term	s:	36	Mor	ıth								
Payment History: (Up to 25 months)	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
(Op to 25 months)	12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10
	В	С	C	С	С	С	С	С	С	С	C	С	С	С	С	С	С	С	C	С	C	С	С	С	С

# Revolving Accounts

HSBC/RS																									
Open Date		Cred	dit Lin	nit		Hig	jh Ba	lance		F	Past D	Due		(	Sche	duled	Payr	nent			С	urren	t Bala	nce	
12/26/2010		\$10	0,000	)		5	\$9,12	26								\$17	9					\$5	,829		
Account Condition:	Ope	n									Acc	count	Type	:	Re	volv	ing C	harg	e Ac	coun	t				
Payment Status:	Curr	ent/w	as 3	0 day	/s pa	st du	ıe				Acc	count	Term	IS:	Re	evolv	ing								
Payment History:	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
(Up to 25 months)	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11
	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	С	1	С	С	С	С	С	С	С	С

BAC/FLEET-BKCAR	D																								
Open Date				Cre	dit Lir	mit			ı	High I	Balan	ice			Pa	ast Du	ie 🤇			C	urrer	nt Bal	ance		
07/11/2002				\$5	5,950					\$6,	544														
Account Condition:	Paid	/zero	bala	ınce							Acc	count	Туре	:	Cr	edit (	Card	Terr	ns R	EV					
Payment Status:	Curr	ent									Acc	count	Term	IS:	Re	evolvi	ng								
Payment History:	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
(Up to 25 months)	05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03
	В	С	С	С	В	С	С	С	С	С	С	С	С	С	С	C	С	С	С	C	С	С	С	С	С

#### **Inquiries**

Date	Business	Reason
02/01/2013	GLENOAK VILLAGE OWNER	Unknown - Credit Extension, Review, Or Collection
01/28/2013	TD BANK N.A.	Unknown - Credit Extension, Review, Or Collection
01/20/2013	EQUIFAX MORTGAGE SERVI	Real Estate Specific Type Unknown
11/01/2012	GLENOAK VILLAGE OWNER	Unknown - Credit Extension, Review, Or Collection
10/20/2012	EQUIFAX MORTGAGE SERVI	Real Estate Specific Type Unknown
11/15/2011	MORTGAGE REPORTERS	Automated Mortgage Report

#### **Public Records**



#### HENRY CO SUPERIOR

Type / Status: State tax lien

Filing Date: 02/09/2010 Amount: \$400

Status Date: 02/09/2010

## Civil Actions

## **CLAYTON CO MAGISTRATE**

Type / Status: Judgment
Filing Date: 03/09/2013 Amount: \$800

Status Date: 03/09/2013 Plaintiff --- PLAINTIFF NAME HERE ---

#### **CLAYTON CO MAGISTRATE**

Type / Status: Judgment

Filing Date: 02/09/2010 Amount: \$500

Status Date: 02/09/2010 Plaintiff --- PLAINTIFF NAME HERE ---

UNK

\$0

Assets:

#### Bankruptcies

Status Date:

# US BKPT CT GA ATLANTA

Type / Status: Bankruptcy chapter 13-dismissed
Filing Date: 06/05/2010 Liability: \$0
Status Date: 06/21/2012 Assets: \$0

#### US BKPT CT GA ATLANTA

Type / Status: Bankruptcy Chapter 13-petition filed
Filing Date: 05/26/2008 Liability:

05/26/2008