

CLIENT INFORMATION					
ORDER #:	3010369635PQ	DATE UPDATED:	01/29/20	RQT BY	Kash Santos
CLIENT ID:	8888888	DATE ORDERED:	01/29/20	REPORT TYPE:	Premier Report
SEND TO:	IRDS TEST CLIENT 13030 S Euclid St Garden Grove CA 928431234	REPOSITORIES:	EFX		
		PRICE:	\$21.00		
		LOAN #:	loan1234		

BORROWER INFORMATION			CO-BORROWER INFORMATION		
BORROWER:	ERIA LAMBERT		CO-BORROWER:		
SOC SEC #:	XXX-XX-2955	DOB:	10/10/1981	SOC SEC #:	
MARITAL STATUS:			DEPENDENTS:		
CURRENT ADDRESS:	220 LOCUST AVE, MELON PARK, CA 94025			LENGTH:	
PREVIOUS ADDRESS:				LENGTH:	

SCORE MODELS
BORROWER

Equifax/EquifaxBeacon5.0 - LAMBERT, ERIA
 SCORE: 617
 00039 - Serious delinquency
 00010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
 00018 - Number of accounts with delinquency
 00014 - Length of time accounts have been established

COLLECTION ACCOUNTS

CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	ECO A	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				
UM ST LN 124534125645291	06/01/18 B	04/01/15 04/01/15	\$2139 INST	- INST	\$1304 \$1389	34	-	-	-	Collection EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); COLLECTION ACCOUNT (EFX1);										
OSU ST LN 607016425343GGD	11/01/16 B	07/01/11 10/01/12	\$1300 INST	- INST	\$561 \$561	\$1300 39	-	-	-	Collection EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); COLLECTION ACCOUNT (EFX1);										
PHEAA 3412564529012	05/01/18 B	11/01/13 11/01/13	\$3667 INST	- PAID	\$0 \$0	1	-	-	-	Collection EFX1
LOAN TYPE: COLLECTION PAID COLLECTION (EFX1); PAID ACCOUNT. ZERO BALANCE (EFX1);										

OPEN TRADELINES

CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	ECO A	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				
WFHM 67346189990	06/01/18 B	03/01/16 06/01/18	\$112000 MTG	- INST	\$110000 \$0	\$1004 21	0	0	0	AsAgreed EFX1
LOAN TYPE: MORTGAGE REAL ESTATE MORTGAGE (EFX1); FHA HOME IMPROVEMENT LOAN (EFX1);										
US DEPT ED 34125645292	07/01/18 B	09/01/15 07/01/18	\$57953 INST	- INST	\$57464 \$0	\$463	0	0	1	TooNew EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); STUDENT LOAN PAYMENT DEFERRED (EFX1);										
							Last Past Due	01/17		
							90+ Days	01/17		
MAZDA AMER 23018967897	07/01/18 B	10/01/17 07/01/18	\$14901 INST	- INST	\$10761 \$0	\$413 8	0	0	0	AsAgreed EFX1
LOAN TYPE: LEASE LEASE (EFX1);										
AES/PHEAA 341256452901012	07/01/18 B	04/01/18 07/01/18	\$3760 INST	- INST	\$3760 \$0	\$26 2	0	0	0	AsAgreed EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1);										
CAP ONE 5612028967064	06/01/18 B	06/01/18 06/01/18	\$19 REV	- REV	\$19 \$0	\$10	0	0	0	TooNew EFX1
LOAN TYPE: CREDITCARD CREDIT CARD (EFX1);										

OPEN TRADELINES										
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	ECO A	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				SOURCE
CAPITAL ONE BANK USA N 4806665935568749	12/05/18 B	04/03/01 08/01/16	- REV	\$10000 REV	\$0 \$0	63	0	0	0	AsAgreed EFX1
LOAN TYPE: CREDITCARD CREDIT CARD (EFX1); AMOUNT IN H/C COLUMN IS CREDIT LIMIT (EFX1);										
SYNCB/WALMART 4489338618505099	12/17/18 B	03/16/07 04/01/15	- REV	\$5000 REV	\$0 \$0	99	0	0	0	AsAgreed EFX1
LOAN TYPE: CREDITCARD CREDIT CARD (EFX1); AMOUNT IN H/C COLUMN IS CREDIT LIMIT (EFX1);										
UNVL/CITI 4308144337095100	05/20/18 B	03/11/04 06/01/15	- REV	\$1000 REV	\$0 \$0	99	0	0	0	AsAgreed EFX1
LOAN TYPE: CREDITCARD CREDIT CARD (EFX1); AMOUNT IN H/C COLUMN IS CREDIT LIMIT (EFX1);										
USAA SAVINGS BANK 4223011370593154	11/20/18 B	07/21/96 12/01/15	- REV	\$1000 REV	\$0 \$0	30	0	0	0	AsAgreed EFX1
LOAN TYPE: CREDITCARD CREDIT CARD (EFX1); AMOUNT IN H/C COLUMN IS CREDIT LIMIT (EFX1);										

OTHER TRADELINES										
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	ECO A	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				SOURCE
AES/PHEAA 341256452978032	03/01/18 B	07/01/12 01/01/14	\$1671 INST	- PAID	\$0 \$0	55	0	0	4	NoDataAvailable EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); ACCOUNT TRANSFERRED TO ANOTHER LENDER (EFX1);										
						Last Past Due	07/14			
						90+ Days	07/14, 10/13, 09/13			
AES/PHEAA 341256452978033	03/01/18 B	07/01/12 01/01/14	\$1671 INST	- PAID	\$0 \$0	26	0	0	0	TooNew EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); ACCOUNT TRANSFERRED TO ANOTHER LENDER (EFX1);										
AES/PHEAA 341256452978120	10/01/17 B	04/01/12 02/01/15	\$7500 INST	- PAID	\$0 \$0		0	0	0	TooNew EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); ACCOUNT TRANSFERRED TO ANOTHER LENDER (EFX1);										
EDUSER-MSD 234125645292	11/01/13 B	09/01/06 12/01/12	\$10223 INST	- PAID	\$0 \$0		0	0	6	TooNew EFX1
LOAN TYPE: UNKNOWNLOANTYPE STUDENT LOAN PAYMENT DEFERRED (EFX1); ACCOUNT TRANSFERRED TO ANOTHER LENDER (EFX1);										
						Last Past Due	08/13			
						90+ Days	08/13, 07/13, 05/13, 04/13, 08/12, 07/12			
EDUSER-MSD 234125645294	11/01/13 B	05/01/10 07/01/13	\$15000 INST	- PAID	\$0 \$0		0	0	0	TooNew EFX1
LOAN TYPE: UNKNOWNLOANTYPE STUDENT LOAN PAYMENT DEFERRED (EFX1); ACCOUNT TRANSFERRED TO ANOTHER LENDER (EFX1);										
EDUSERV 11212013	10/01/15 B	06/01/15 10/01/15	\$48039 INST	- PAID	\$0 \$0	3	0	0	0	AsAgreed EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); ACCOUNT TRANSFERRED TO ANOTHER LENDER (EFX1);										
FMCC KFQ43288Z8	10/01/17 B	05/01/16 09/01/17	\$20866 INST	- PAID	\$0 \$0	17	0	0	0	AsAgreed EFX1
LOAN TYPE: LEASE PAID ACCOUNT. ZERO BALANCE (EFX1); LEASE (EFX1);										
KEYBANK NA 341256452949340	10/01/17 B	04/01/12 05/01/13	\$7500 INST	- PAID	\$0 \$0		0	0	0	TooNew EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); PAID ACCOUNT. ZERO BALANCE (EFX1);										
KEYBANK NA 341256452949402	03/01/18 B	07/01/12 05/01/13	\$1671 INST	- PAID	\$0 \$0		0	0	0	TooNew EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); ACCOUNT TRANSFERRED TO ANOTHER LENDER (EFX1);										

