

**CLIENT INFORMATION** 

ORDER #: 3010369635PQ **DATE UPDATED:** 01/29/20 **RQT BY** Kash Santos

**CLIENT ID:** 8888888 **DATE ORDERED:** 01/29/20

IRDS TEST CLIENT SEND TO: REPOSITORIES: EFX **REPORT TYPE:** Premier Report

13030 S Euclid St PRICE: \$21.00 Garden Grove CA 928431234 LOAN #: loan1234

**BORROWER INFORMATION CO-BORROWER INFORMATION** 

**BORROWER:** ERIA LAMBERT **CO-BORROWER:** 

SOC SEC #: XXX-XX-2955 DOB: 10/10/1981 SOC SEC #: DOB:

**MARITAL STATUS: DEPENDENTS:** 

CURRENT ADDRESS: 220 LOCUST AVE, MELON PARK, CA 94025 LENGTH:

LENGTH: **PREVIOUS ADDRESS:** 

## **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

			COLLEC	TION ACCOUN	NTS					
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	мо РМТ	30	60	90+	STATUS
CREDITOR	ECOA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV	3	60	90+	SOURCE
UM ST LN	06/01/18	04/01/15	\$2139	-	\$1304					Collection
124534125645291	В	04/01/15	INST	INST	\$1389	34	-	-	-	EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (	EFX1); COLLECTI	ON ACCOUNT (EF	X1);							
OSU ST LN	11/01/16	07/01/11	\$1300	-	\$561	\$1300				Collection
607016425343GGD	В	10/01/12	INST	INST	\$561	39	-	-	-	EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (	EFX1); COLLECTI	ON ACCOUNT (EF	X1);							
PHEAA	05/01/18	11/01/13	\$3667	-	\$0					Collection
3412564529012	В	11/01/13	INST	PAID	\$0	1	-	-	-	EFX1
LOAN TYPE: COLLECTION										

PAID COLLECTION (EFX1); PAID ACCOUNT. ZERO BALANCE (EFX1);

		OPER	N IKADELINES	<u> </u>					
DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	мо РМТ	20	60	00+	STATUS
ECOA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV	30	00	90+	SOURCE
06/01/18	03/01/16	\$112000	-	\$110000	\$1004	0	0	0	AsAgreed
			11/151	<b>\$</b> 0	21				EFX1
07/01/18 B	09/01/15 07/01/18	\$57953 INST	- INST	\$57464 \$0	\$463	0	0	1	TooNew EFX1
_				τ*					
07/01/18 B	10/01/17 07/01/18	\$14901 INST	- INST	\$10761 \$0	\$413 8	0	0	0	AsAgreed EFX1
07/01/18 B	04/01/18 07/01/18	\$3760 INST	- INST	\$3760 \$0	\$26 2	0	0	0	AsAgreed EFX1
EFX1);									
06/01/18 B	06/01/18 06/01/18	\$19 REV	- REV	\$19 \$0	\$10	0	0	0	TooNew EFX1
	. ,								
	ECOA  06/01/18  B  FX1); FHA HOME  07/01/18  B  EFX1); STUDENT  07/01/18  B  07/01/18  B  EFX1); 06/01/18	ECOA  06/01/18  03/01/16  B  06/01/18  06/01/18  FX1); FHA HOME IMPROVEMENT L  07/01/18  07/01/18  07/01/18  07/01/18  10/01/17  B  07/01/18  07/01/18  07/01/18  07/01/18  EFX1);  06/01/18  06/01/18	DATE RPT         DATE OPENED         HIGH CREDIT           ECOA         DLA         ACCT TYPE           06/01/18         03/01/16         \$112000           B         06/01/18         MTG           FX1); FHA HOME IMPROVEMENT LOAN (EFX1);         07/01/18         \$57953           B         07/01/18         INST           EFX1); STUDENT LOAN PAYMENT DEFERRED (EFX1)         07/01/18         10/01/17         \$14901           B         07/01/18         INST           07/01/18         04/01/18         \$3760           B         07/01/18         INST           EFX1);         06/01/18         \$19	DATE RPT         DATE OPENED         HIGH CREDIT         CREDIT LIMIT           ECOA         DLA         ACCT TYPE         TERMS           06/01/18         03/01/16         \$112000         -           B         06/01/18         MTG         INST           FX1); FHA HOME IMPROVEMENT LOAN (EFX1);         07/01/18         09/01/15         \$57953         -           B         07/01/18         INST         INST           EFX1); STUDENT LOAN PAYMENT DEFERRED (EFX1);         07/01/18         10/01/17         \$14901         -           B         07/01/18         INST         INST           07/01/18         04/01/18         \$3760         -           B         07/01/18         INST         INST	ECOA         DLA         ACCT TYPE         TERMS         PAST DUE           06/01/18         03/01/16         \$112000         -         \$110000           B         06/01/18         MTG         INST         \$0           FX1); FHA HOME IMPROVEMENT LOAN (EFX1);	DATE RPT         DATE OPENED         HIGH CREDIT         CREDIT LIMIT         BALANCE         MO PMT           ECOA         DLA         ACCT TYPE         TERMS         PAST DUE         MO REV           06/01/18         03/01/16         \$112000         -         \$110000         \$1004           B         06/01/18         MTG         INST         \$0         21           FX1); FHA HOME IMPROVEMENT LOAN (EFX1);         07/01/18         09/01/15         \$57953         -         \$57464         \$463           B         07/01/18         INST         INST         \$0         Last Past Egot Past Egot Past Instruction           EFX1); STUDENT LOAN PAYMENT DEFERRED (EFX1);         \$10761         \$413         \$413           B         07/01/18         INST         INST         \$0         8           07/01/18         10/01/18         \$3760         -         \$3760         \$26           B         07/01/18         INST         INST         \$0         2           EFX1);         06/01/18         \$19         -         \$19         \$10	DATE RPT   DATE OPENED   HIGH CREDIT   CREDIT LIMIT   BALANCE   MO PMT   MO REV	DATE RPT         DATE OPENED         HIGH CREDIT         CREDIT LIMIT         BALANCE         MO PMT         30         60           ECOA         DLA         ACCT TYPE         TERMS         PAST DUE         MO REV         30         60           06/01/18         03/01/16         \$112000         -         \$110000         \$1004         0         0           EX1); FHA HOME IMPROVEMENT LOAN (EFX1);         07/01/18         09/01/15         \$57953         -         \$57464         \$463         0         0           EFX1); STUDENT LOAN PAYMENT DEFERRED (EFX1);         Last Past Due 90+ Days         01/17 90+ Days         01/17           07/01/18         10/01/17         \$14901         -         \$10761         \$413 90 8         0         0           07/01/18         10/01/17         \$14901         -         \$10761         \$413 8         0         0           07/01/18         04/01/18         \$3760         -         \$3760         \$26 0         0         0           EFX1);         06/01/18         \$105         -         \$107         \$107         0         0	DATE RPT   DATE OPENED   HIGH CREDIT   CREDIT LIMIT   BALANCE   MO PMT   BCOA   DLA   ACCT TYPE   TEMS   PAST DUE   MO REV   0   0   0   0   0   0   0   0   0

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			OPE	N TRADELINES	5					
CDEDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	мо РМТ	20		00.	STATUS
CREDITOR	ECOA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV	30	60	90+	SOURCE
APITAL ONE BANK USA N	12/05/18	04/03/01	-	\$10000	\$0		0	0	0	AsAgreed
306665935568749	В	08/01/16	REV	REV	\$0	63	U	U	U	EFX1
DAN TYPE: CREDITCARD REDIT CARD (EFX1); AMOL	JNT IN H/C COLU	UMN IS CREDIT LI	MIT (EFX1);							
/NCB/WALMART	12/17/18	03/16/07	-	\$5000	\$0		0	0		AsAgreed
489338618505099	В	04/01/15	REV	REV	\$0	99	0	0	0	EFX1
DAN TYPE: CREDITCARD REDIT CARD (EFX1); AMOL	JNT IN H/C COLU	UMN IS CREDIT LI	MIT (EFX1);							
NVL/CITI	05/20/18	03/11/04	-	\$1000	\$0					AsAgreed
308144337095100	В	06/01/15	REV	REV	\$0	99	0	0	0	EFX1
OAN TYPE: CREDITCARD REDIT CARD (EFX1); AMOU	JNT IN H/C COLU	UMN IS CREDIT LI	MIT (EFX1);							
SAA SAVINGS BANK	11/20/18	07/21/96	-	\$1000	\$0					AsAgreed
223011370593154	В	12/01/15	REV	REV	\$0	30	0	0	0	EFX1
OAN TYPE: CREDITCARD REDIT CARD (EFX1); AMOU	INT IN H/C COLL		MIT (FFY1)							
CEDIT CARD (ELXI), AMOC	SIVI IIVII/C COLO	OF IN 15 CREDIT EI		R TRADELINE	S					
	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	мо РМТ				STATUS
CREDITOR	ECOA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV	30	60	90+	SOURCE
ES/PHEAA	03/01/18	07/01/12	\$1671	_	\$0					NoDataAvailab
11256452978032	B	01/01/14	INST	PAID	\$0	55	0	0	4	EFX1
DAN TYPE: EDUCATIONAL	J	01/01/11	11131	1745	ΨΟ		07/	11.4		LIXI
FUDENT LOAN ACCOUNT (	EFX1); ACCOUN	T TRANSFERRED T	O ANOTHER LENI	DER (EFX1);		Last Past I 90+ Day		14 14, 10/13	3, 09/13	
ES/PHEAA	03/01/18	07/01/12	\$1671	-	\$0		0	0	0	TooNew
41256452978033	В	01/01/14	INST	PAID	\$0	26	Ū	O	Ū	EFX1
DAN TYPE: EDUCATIONAL TUDENT LOAN ACCOUNT (	EFX1); ACCOUN	T TRANSFERRED T	O ANOTHER LENI	DER (EFX1);						
ES/PHEAA	10/01/17	04/01/12	\$7500	-	\$0		0	0	0	TooNew
41256452978120	В	02/01/15	INST	PAID	\$0		U	U	U	EFX1
DAN TYPE: EDUCATIONAL TUDENT LOAN ACCOUNT (	EFX1); ACCOUN	T TRANSFERRED T	O ANOTHER LENI	DER (EFX1);						
DUSER-MSD	11/01/13	09/01/06	\$10223	-	\$0		0	0		TooNew
34125645292	В	12/01/12	INST	PAID	\$0		0	0	6	EFX1
DAN TYPE: UNKNOWNLOAI						Last Past I	<b>Due</b> 08/	13		•
Tudent Loan Payment D	eferred (efx1)	); ACCOUNT TRAN	SFERRED TO ANO	other Lender (E	FX1);	90+ Day	08/	13, 07/13	3, 05/13, 0	04/13, 08/12,
DUSER-MSD	11/01/13	05/01/10	\$15000	_	\$0					TooNew
34125645294	В	07/01/13	INST	PAID	\$0 \$0		0	0	0	EFX1
DAN TYPE: UNKNOWNLOAI		07,01,13	11131	1745	40					LIXI
Tudent Loan Payment D		); ACCOUNT TRAN	SFERRED TO ANO	THER LENDER (E	FX1);					
DUSERV	10/01/15	06/01/15	\$48039	-	\$0		0	0	0	AsAgreed
1212013	В	10/01/15	INST	PAID	\$0	3	U	U	U	EFX1
DAN TYPE: EDUCATIONAL TUDENT LOAN ACCOUNT (	EFX1); ACCOUNT	T TRANSFERRED T	O ANOTHER LENI	DER (EFX1);						
MCC	10/01/17	05/01/16	\$20866	-	\$0					AsAgreed
FQ43288Z8	В	09/01/17	INST	PAID	\$0	17	0	0	0	EFX1
DAN TYPE: LEASE AID ACCOUNT. ZERO BALA	NCE (EFX1); LEA	SE (EFX1);								
EYBANK NA	10/01/17	04/01/12	\$7500	-	\$0				_	TooNew
41256452949340	В	05/01/13	INST	PAID	\$0		0	0	0	EFX1
OAN TYPE: EDUCATIONAL TUDENT LOAN ACCOUNT (					•					
EYBANK NA	03/01/18	07/01/12	\$1671	-	\$0					TooNew
41256452949402	B	05/01/13	INST	PAID	\$0		0	0	0	EFX1
-		03,01,13	1.101	1,410	40					-i /\1

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LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (EFX1); ACCOUNT TRANSFERRED TO ANOTHER LENDER (EFX1);

			OTHE	R TRADELINE	S					
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
CREDITOR	ECOA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV	30	00	<b>9</b> 0+	SOURCE
KEYBANK NA	03/01/18	07/01/12	\$1671	-	\$0		0	0	0	TooNew
341256452949403	В	05/01/13	INST	PAID	\$0	26	U	U	U	EFX1
LOAN TYPE: EDUCATIONAL STUDENT LOAN ACCOUNT (	EFX1); ACCOUNT	TRANSFERRED T	O ANOTHER LENI	DER (EFX1);						
M&T BANK	06/01/16	03/01/16	\$112000	-	\$0		0	0	0	AsAgreed
78120401890	В	06/01/16	MTG	PAID	\$0	2	U	U	U	EFX1
LOAN TYPE: MORTGAGE ACCOUNT TRANSFERRED TO	) another Lene	DER (EFX1); REAL	ESTATE MORTGA	GE (EFX1);						
UM ST LN	06/01/18	04/01/09	\$2250	-	\$0		_	0	24	NoDataAvailable
125612230102451	В	06/01/15	INST	PAID	\$0	84	0	0	31	EFX1
LOAN TYPE: EDUCATIONAL						Last Past Du	<b>e</b> 06	5/16		
STUDENT LOAN ACCOUNT (F	EFX1); PAID ACC	OUNT. ZERO BALA	ANCE (EFX1);			90+ Days	06	5/16, 05/15	, 10/14	
UM ST LN	06/01/18	04/01/09	\$3775	-	\$0		0	0	2	NoDataAvailable
125645341290011	В	06/01/15	INST	PAID	\$0	38	U	U		EFX1
LOAN TYPE: EDUCATIONAL						Last Past Du	<b>e</b> 06	5/16		
STUDENT LOAN ACCOUNT (F	EFX1); PAID ACC	OUNT. ZERO BALA	ANCE (EFX1);			90+ Days	06	5/16, 05/15		

### **PUBLIC RECORDS**

None Reported

**INQUIRIES BUREAU(S) ECOA** DATE NAME **TYPE** RESELLER NONE REPORTED

# **CONSUMER STATEMENTS**

None Reported

#### **ALERTS**

EFX1 FACTA: Risk Score Value - Number of inquiries adversely affected the score but not significantly DOB: 08/01/1960 Age: 58

CREDITOR INFORMATION L
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**CREDITOR NAME PHONE NUMBER** STREET ADDRESS CITY, STATE, ZIP RICHMOND, VA, 23285-5075 CAP ONE PO BOX 85015

## **SOURCES OF INFORMATION**

EQUIFAX - PULLED ON: 10/15/18

NAME : ERICA E LAMBERT ADDRESS : 409 GLENWOOD - REPORTED 12/01/18

EMPLOYER: YRUBHV VDWHU VHBPRXU SH | DWWRUQHB | PRIOR |
EMPLOYER: ZLOLDP Z SDWPRQ DWWB | CURRENT |
EMPLOYER: ZLOLDP Z SDWPRQ DWWB | DWWRUQHB | PRIOR |

#### **PAYMENT NOTE**

IF A MONTHLY PAYMENT AMOUNT IS NOT REPORTED BY THE BUREAU(S), THIS VALUE WILL BE CALCULATED AT THE PERCENTAGE DEFINED BY YOUR COMPANY (DEFAULT IS 5 PERCENT OF THE BALANCE) OR AT THE PRE-DETERMINED MINIMUM AMOUNT OF \$10, WHICHEVER IS GREATER. FOR AMEX ACCOUNTS, THE MONTHLY PAYMENT AMOUNT(S) ARE CALCULATED AT 5 PERCENT OF THE BALANCE OR AT THE PRE-DETERMINED MINIMUM AMOUNT OF \$10, WHICHEVER IS GREATER. CALCULATED MONTHLY PAYMENT AMOUNT WILL BE IDENTIFIED BY A "\*".

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