

CHERI A BRIDWELL - No Program Passed

FICO Score 5-EFX-N - 715

AUTOMATED INCOME CHECK - SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

Equifax Credit Prequal

Date Reported: 10/15/2020

Decision Factors

Program Passed:	N/A	Curr Auto Derog. Trades:	0
Scorecard:	N/A	Inq. Last 6 Mnths:	17
Score:	N/A	Self Employed:	N/A
Bankruptcies:	0	Monthly Income:	N/A
Reposessions:	0	Time at Resid. in Mnths:	N/A
Open Auto Trades:	0	Time at Emp. in Mnths:	N/A
Open Trades:	4	Debt to Income Ratio:	N/A

Personal Information

Name:	CHERI A BRIDWELL	Date of Birth:	10/22/1963
SSN:	###-##-	Phone:	
On File Since:	06/28/2020		
Address:	3207 DORIS # 1 ANCHORAGE, AK 99517		
Reported On:	06/2020		

CBC Auto Summary

<u>Creditor Name</u>	<u>Original Amt Term</u>	<u>Balance</u>	<u>Payment</u>	<u>Months Remain</u>	<u>Status</u>	<u>Est APR</u>	<u>Co-Signer</u>	<u>Times Late Type</u>
NO AUTO LOANS ON FILE								

Report Summary

Total # of Trades:	8	30 Days:	7	Accounts Balance:	\$52,025
Current Trades:	7	60 Days:	0	Monthly Payment:	\$747
Unrated Trades:	0	90+ Days:	0	Credit Limit:	\$2,500
Curr Neg Trades:	1	Inquiries:	19	High Credit:	\$100,745
Hist Neg Trades:	4	Inq. Last 6 Mnths:	17	Total Real Est. Bal.:	\$0
No. of Accts Paid:	5	Public Records:	0	Total Rev. Bal.:	\$462
Curr Past Due:	1	Collections:	0	Tot. Installment Bal.:	\$51,563
Amount Past Due:	\$1,258	Oldest Trade:	02/2020	Available %:	82

Scorecards

Scorecard:	FICO Score 5-EFX-N
Score:	715
Reasons:	(18) Number of accounts with delinquency (10) Proportion of balances to credit limits, too high on bank/other revolving accts (30) Time since most recent account opening is too short (8) Too many inquiries last 12 months

Trade Lines

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u>	<u>30</u> <u>60</u> <u>90</u> <u>Pattern</u>	<u>90</u> <u>Terms</u>
AVCO FINANCE/906FP00509 (Installment) Pays account as agreed	02/2020 06/2020 Installment -	- \$2,875 - 06/2020	\$2,558 - -	\$105 3 Individual		
CAPITAL ONE BANK USA/850BB01498 (Revolving) Pays account as agreed CREDIT CARD	02/2019 06/2020 Revolving -	- \$643 - 06/2020	\$462 - -	\$13 16 Joint Account		
HOUSEHOLD FINANCE CO/155FP22776 (Revolving) Pays account as agreed CLOSED OR PAID ACCOUNT / ZERO BALANCE	07/2012 10/2019 Revolving -	- \$0 - 02/2016	\$0 - -	\$0 86 Joint Account	1 0 0	
CLS CORPORATION/496FZ00565 (Installment) Not more than two payments past due SECURED	08/2016 10/2017 Installment -	- \$50,000 - 10/2017	\$49,005 \$1,258 -	\$629 13 Joint Account	1 0 0 2***** **	
GMAC/906FA00034 (Installment) Pays account as agreed AUTO	07/2012 03/2015 Installment -	- \$9,227 - 12/2014	\$0 - -	\$226 30 Joint Account	2 0 0 **2****2*** *****	
COMERICA BANK-DETROI/906FM05865 (Installment) Pays account as agreed CLOSED OR PAID ACCOUNT / ZERO BALANCE	04/2008 09/2016 Installment -	- \$38,000 - 07/2016	\$0 - -	\$0 79 Joint Account		
CAPITAL ONE/163BB17526 (Revolving) Pays account as agreed CLOSED ACCOUNT	07/2012 06/2016 Revolving -	\$2,500 - - 12/2015	\$0 - -	\$0 46 Joint Account	3 0 0 ***** **2****2*2*	
CBUSASEARS/906DC00029 (Revolving) Pays account as agreed CLOSED ACCOUNT	07/2006 12/2015 Revolving -	- \$0 - 12/2015	\$0 - -	\$0 47 Authorized User		

Inquiries

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>
08/26/2020	CU DIRECT LENDING	999ZZ56258
08/17/2020	CORELOGIC	999ZB03393
08/09/2020	CORELOGIC	999ZB03393
08/09/2020	ADP	999AN00666
08/08/2020	CORELOGIC	999ZB03393
08/08/2020	CITICARD	999BB12565
08/07/2020	CORELOGIC	999ZB03393
08/07/2020	DISH NETWORK	999UZ00559
08/07/2020	CREDIT BUREAU CONNEC	999AN00740
08/04/2020	CORELOGIC	999ZB03393
08/04/2020	CREDIT BUREAU CONNEC	999AN00740
08/03/2020	CORELOGIC	999ZB03393
08/02/2020	CORELOGIC	999ZB03393
08/01/2020	CORELOGIC	999ZB03393
08/01/2020	CITICARD	999BB12565
08/01/2020	CREDIT BUREAU CONNEC	999AN00740

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>
06/14/2020	CITIFINANCIAL	243FP02906
06/15/2019	FACTUAL DATA	168FM13329
05/28/2019	FACTUAL DATA	168FM13329

Warning Messages

SAFESCANNED: Your inquiry has gone through our safescan data base.
(FACT ACT) Address Discrepancy Indicator: No substantial difference occurred.

Equifax, PO Box 740241 Atlanta, GA 30374-0241 1-800-685-1111