

Red Flag Summary

Name: PHILLIP BLACKWELL

Red Flag Score: 45

Score Risk Level: High Risk ?

Status: Out of Wallet Required

Out of Wallet Questions

Section	Result	Alert	Next Steps
▶ OFAC	✔ Clear		
▶ ID Match	! Alert	No match to name - residential address Unit number is missing - expected at this address SSN format is invalid	Out of Wallet Questions
▶ Red Flag Alerts	! Alert	Inquiry/Online current address conflict Input SSN invalid SSN not provided or Validated Invalid Format SSN not provided or Validated	Out of Wallet Questions
▶ ID Verification	✘ Incomplete	Verification of ID Required	Verify ID

View Detail Report

Score Summary - Phillip blackwell

FICO Auto 9-EFX-F

599

FICO Auto V8F-610

FICO SCORE 9 AUTO

585

FICO AUTO V8- 600

VantageScore 3.0

825

CREDIT REPORT

PHILLIP E BLACKWELL **DOB:** 1921 **Date:** 05/02/18 07:41:34

318 WESTMINSER PL
GARFIELD, NJ 07026

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
800 RICE VALLEY RD N	TUSCALOOSA	AL	35406	01/16
2505 COLUMBIA DR	DECATUR	GA	30034	03/09

Special Messages

SSN Verified : REQUESTED PRODUCT OPTION NOT ALLOWED

SSN Verified : SSN NOT PROVIDED

SSN Verified : MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

SSN Verified : CKPT: INPUT SSN INVALID-9 DIGITS ARE THE SAME

SSN Verified : FE08TOO MANY INQUIRIES LAST 12 MONTHS

SSN Verified : AG08TOO MANY INQUIRIES LAST 12 MONTHS

SSN Verified : V 08TOO MANY INQUIRIES LAST 12 MONTHS

Score Summary

ScoreCard	Score	Code	Score Factor	Description
FICO AUTO V8	600	38		serious delinquency and public record or collection filed
		18		number of accounts with delinquency
		32		lack of recent installment loan information
		10		ratio of balance to limit on bank revolving or other rev accts too high
FICO Auto V2	578	38		serious delinquency and public record or collection filed
		10		ratio of balance to limit on bank revolving or other rev accts too high
		18		number of accounts with delinquency
		32		lack of recent installment loan information
FICO SCORE 9 AUTO	585	38		serious delinquency and public record or collection filed
		13		time since delinquency is too recent or unknown
		10		ratio of balance to limit on bank revolving or other rev accts too high
		05		too many accounts with balances
		08		too many inquiries last 12 months

700Credit Auto Summary

Total Balance	Monthly Payment	Total Auto	Open Auto	30	60	90
\$0	\$0	2	0	0	0	0

Trades:

Account Name	Status	Date Open	Current Balance	Original Amount	Status	Monthly Pay	Mos Rep	Payment Pattern	
Account Number		Opn/Clsd	Int Rate	Date	Past Due	30	60	90	
G M A C/1610340	CURR ACCT	09/09	\$0	02/15	-			61	B
340192832612		Closed	\$8,958		-		0	0	0
			-						
G M A C/1610340	CURR ACCT	03/16	\$0	12/17	-			18	0CCCCCCCCC
340292236630		Closed	\$6,836		-		0	0	0
			-						CCCCC

700Credit Summary

Total Trades	Oldest Trade	Current	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
16	0702	0	0	1	0	4	2	0	3	0

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	14	\$8,289	\$8,580	\$1,685	\$721	\$57	80
Mortgage	0	\$0	\$0	\$0	\$0	\$0	
Installment	2	\$0	\$0	\$0	\$0	\$0	
TOTALS	16	\$8,289	\$8,580	\$1,685	\$721	\$57	

Public Records

Public Record Type	Plaintiff	Date Filed	Amount
Owner / Member Code	Attorney	Date Verified	Balance
Court Name/ Code	Docket #	Date Paid	
Bankruptcy chapter 7 - discharged	-	10/17/17	-
Individual/ -	-	01/28/18	-
US BKPT CT GA ATLANTA/ 1008000	9778661	-	

Trades - Revolving Accounts

Account Name/Id	Opened Reported	Credit Limit	Balance	Month Pay	Terms
Account #	Paid	High Credit	Orig Amt	MOS Rep	30 60 90
Trade Type/KOB	Bal Date	Charge Off	Closed Ind	Date Closed	Payment Pattern
Status/Acct Type		Past Due	Owner		
Comments					
SUN TRUST/1202850	11/15	\$3,000	\$0	-	Revolving
-	01/18	\$3,033	-	22	1 1 0
Revolving/ Bank Credit Cards	-	-	OPEN	-	21CCCCCCCC
DELINQ 60 / Credit Card, Terms REV	01/13/18	-	Individual		CCCCCCCC

MILITARY STAR/3902439	07/13	-	\$1,685	\$57	Revolving
-	03/18	-	-	53	0 0 0
Revolving/ Federal Government	03/06/18	-	OPEN	-	CCCCCCCCCCCC
CURR ACCT / Revolving Charge Account	03/28/18	-	Individual	-	CCCCCCCCCCCC
CAP1/BSTBY/1300410	09/15	\$1,501	\$0	-	Revolving
-	11/17	\$1,502	-	22	0 0 0
Revolving/ Retail, Not Elsewhere Classified	-	-	OPEN	-	CCCCCCCCCCCC
CURR ACCT / Revolving Charge Account	11/01/17	-	Individual	-	CCCCCCCC
COMENITYBANK/VICTORIA/2375577	01/17	\$350	\$0	-	Revolving
-	10/17	\$61	-	05	0 0 0
Revolving/ Specialty Clothing Store	10/02/17	-	OPEN	-	0CCCC
CURR ACCT / Revolving Charge Account	10/13/17	-	Individual	-	
USAA SAVINGS BANK/3271200	11/15	\$3,029	\$0	-	Revolving
-	09/17	\$3,064	-	20	0 0 0
Revolving/ Bank Credit Cards	-	-	OPEN	-	CCCCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	09/28/17	-	Individual	-	CCCCCC
MACYS/GCCCC/2304140	11/15	\$700	\$0	-	Revolving
-	06/16	\$60	-	05	0 0 0
Revolving/ Complete Department Stores	06/10/16	-	OPEN	-	0CCCC
CURR ACCT / Revolving Charge Account	06/26/16	-	Individual	-	
PEOPLES UNITED BANK/1260195	03/15	\$5,170	\$5,058	-	Revolving
-	01/18	-	-	33	2 0 0
Revolving/ Bank Credit Cards	10/01/17	\$5,058	CLOSED	-	9991CC1CCCCC
30 2 TIMES / Credit Card, Terms REV	03/28/18	\$109	Individual	-	CCCCCCCCCCCC
BANK CREDIT CARD/1230465	04/14	\$4,000	\$3,710	-	Revolving
-	02/18	-	-	44	0 0 0
Revolving/ Bank Credit Cards	10/07/17	\$3,710	CLOSED	-	99---CCCCCCC
CURR ACCT / Credit Card, Terms REV	03/28/18	-	Individual	-	CCCCCCCCCCCC
CITI/3278165	11/15	\$300	\$266	-	Revolving
-	11/17	-	-	21	0 0 0
Revolving/ Bank Credit Cards	09/28/17	\$266	CLOSED	-	99999CCCCC-
CURR ACCT / Credit Card, Terms REV	03/15/18	-	Individual	-	00000000
MACYS/2390220	11/15	\$700	\$108	-	Revolving
-	11/17	-	-	15	0 0 0
Revolving/ Retail, Not Elsewhere Classified	09/12/17	\$108	CLOSED	-	9-CCCC00CCC
CURR ACCT / Revolving Charge Account	11/28/17	\$108	Individual	-	000
MACYS/FDSB/1391674	11/15	\$650	\$504	-	Revolving
-	10/17	-	-	21	0 0 0
Revolving/ Retail, Not Elsewhere Classified	09/02/17	\$504	CLOSED	-	9CCCCCCCCC
CURR ACCT / Revolving Charge Account	10/28/17	\$504	Individual	-	CCCCCCCC
MACYS/2390220	07/02	-	\$0	-	Revolving
-	10/12	-	-	99	0 0 0
Revolving/ Retail, Not Elsewhere Classified	-	-	CLOSED	-	9
CHARGOFF / Revolving Charge Account	10/15/12	-	Individual	-	
JC PENNEY/MCCBG/1300068	08/15	-	\$0	-	Revolving
-	03/18	\$279	-	32	1 1 0
Revolving/ Complete Department Stores	-	-	CLOSED	-	B-21CCCCCCCC
DELINQ 60 / Revolving Charge Account	03/23/18	-	Individual	-	CCCCCCCCCCCC
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST					
CITI/3278165	11/15	\$300	\$0	-	Revolving
-	06/17	\$290	-	16	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	-	B0C00000000
CURR ACCT / Credit Card, Terms REV	06/28/17	-	Individual	-	0CC
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST					

Trades - Installment Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments	Opened Reported Paid Bal Date	Credit Limit High Credit Charge Off Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
G M A C/1610340	03/16	-	\$0	-	035 Months
340292236630	12/17	-	\$6,836	18	0 0 0

Installment/ Automobile Financing Company	-	-	OPEN	-	0CCCCCCCCC
CURR ACCT / Lease	12/28/17	-	Individual		CCCCC
G M A C /1610340	09/09	-	\$0	-	060 Months
340192832612	02/15	-	\$8,958	61	0 0 0
Installment/ Automobile Financing Company	-	-	CLOSED	-	B
CURR ACCT / Auto Loan	02/01/15	-	Joint Account		

Inquiry

Date	Subscriber Name Subscriber Number	Type	Amount
05/09/17	COMENITYBANK/VICTORIA 2375577	-	-
03/10/17	USAA SAVINGS BANK 3273787	-	-
12/16/16	MACYS/FDSB 2301014	-	-

Owning Bureau Information

Consumer Assistance Contact:
 EXPERIAN
 701 Experian Parkway,
 PO Box 2002, ALLEN,
 TX 75013
 888.397.3742