

CREDIT REPORT

for the purposes of Pre-qualifying only, not to be used for credit application, a full file is required



PHILLIP E BLACKWELL
318 WESTMINSER PL
GARFIELD, NJ 07026

Date: 05/02/2018 7:50:06 AM

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 :Y00Y 0000
SSN Verified :0083 SSN NOT PROVIDED

Score Summary

ScoreCard	Score	Code	Score Factor Description
FICO RISK V8	572	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

Public Records

Public Record Type Owner / Member Code Court Name/ Code	Plaintiff Attorney Docket #	Date Filed Date Verified Date Paid	Amount Balance
-	-	-	-
- / -	-	-	-
- / -	-	-	-

Trades - Revolving 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
SUN TRUST/1202850	11/15	\$3,000	\$0	-	Revolving
-	01/18	\$3,033	-	22	1 1 0
Revolving/ Bank Credit Cards		-	OPEN		21CCCCCCCCC
DELINQ 60 /	01/13/2018	-	Individual		CCCCCCCCCC
MILITARY STAR/3902439	07/13	-	\$1,685	\$57	Revolving
-	03/18	-	-	53	0 0 0
Revolving/ Federal Government	03/06/2018	-	OPEN		CCCCCCCCCCCC
CURR ACCT /	03/28/2018	-	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 /	11/01/2017	-	Individual		CCCCCCCCCC
COMENITYBANK/VICTORIA/2375577	01/17	\$350	\$0	-	Revolving
-	10/17	\$61	-	05	0 0 0
Revolving/ Specialty Clothing Store	10/02/2017	-	OPEN		0CCCC
CURR ACCT /	10/13/2017	-	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 /	09/28/2017	-	Individual		CCCCCC
MACYS/GCCCC/2304140	11/15	\$700	\$0	-	Revolving
-	06/16	\$60	-	05	0 0 0
Revolving/ Complete Department Stores	06/10/2016	-	OPEN		0CCCC
CURR ACCT /	06/26/2016	-	Individual		
PEOPLES UNITED BANK/1260195	03/15	\$5,170	\$5,058	-	Revolving
-	01/18	-	-	33	2 0 0
Revolving/ Bank Credit Cards	10/01/2017	\$5,058	CLOSED		9991CC1CCCCC
30 2 TIMES /	03/28/2018	\$109	Individual		CCCCCCCCCCCC
BANK CREDIT CARD/1230465	04/14	\$4,000	\$3,710	-	Revolving
-	02/18	-	-	44	0 0 0
Revolving/ Bank Credit Cards	10/07/2017	\$3,710	CLOSED		99---CCCCCCC
CURR ACCT /	03/28/2018	-	Individual		CCCCCCCCCCCC
CITI/3278165	11/15	\$300	\$266	-	Revolving
-	11/17	-	-	21	0 0 0
Revolving/ Bank Credit Cards	09/28/2017	\$266	CLOSED		99999CCCCC-
CURR ACCT /	03/15/2018	-	Individual		00000000
MACYS/2390220	11/15	\$700	\$108	-	Revolving
-	11/17	-	-	15	0 0 0
Revolving/ Retail, Not Elsewhere Classified	09/12/2017	\$108	CLOSED		9-CCCC00CCC
CURR ACCT /	11/28/2017	\$108	Individual		000
MACYS/FDSB/1391674	11/15	\$650	\$504	-	Revolving
-	10/17	-	-	21	0 0 0
Revolving/ Retail, Not Elsewhere Classified	09/02/2017	\$504	CLOSED		9CCCCCCCCC
CURR ACCT /	10/28/2017	\$504	Individual		CCCCCCCC
MACYS/2390220	07/02	-	\$0	-	Revolving
-	10/12	-	-	99	0 0 0
Revolving/ Retail, Not Elsewhere Classified		-	CLOSED		9
CHARGOFF/	10/15/2012	-	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 /	03/23/2018	-	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		B0C000000000
CURR ACCT /	06/28/2017	-	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	-	35 Months
340292236630	12/17	-	\$6,836	18	0 0 0
Installment/ Automobile Financing Company		-	OPEN		0CCCCCCCCC
CURR ACCT /	12/28/2017	-	Individual		CCCCC
G M A C/1610340	09/09	-	\$0	-	60 Months
340192832612	02/15	-	\$8,958	61	0 0 0
Installment/ Automobile Financing Company		-	CLOSED		B
CURR ACCT /	02/01/2015	-	Joint Account		

Inquiry

Date	Subscriber Name Subscriber Number	Type	Amount
05/09/2017	COMENITYBANK/VICTORIA 2375577	-	-
03/10/2017	USAA SAVINGS BANK 3273787	-	-
12/16/2016	MACYS/FDSB 2301014	-	-

Owning Bureau Information

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