



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: 03/26/2021 3:03:28 PM

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
800 RICE VALLEY RD N	TUSCALOOSA	AL	35406	11/18
2505 COLUMBIA DR	DECATUR	GA	30034	01/12

Special Messages

SSN Verified :0084 SSN MATCHES

Score Summary

ScoreCard	Score	Code	Score Factor Description
FICO AUTO V8	601	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

700Credit Auto Summary

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

Trades:

Account Name Account Number	Status	Date Open Opn/Clsd	Current Balance		Status Date	Monthly Pay Past Due	Mos Rep			Payment Pattern
			Original Amount	Int Rate			30	60	90	
G M A C/1610340 340192832612	CURR ACCT	07/12 Closed	\$0 \$8,958		12/17	- -			61 0 0 0	B
G M A C/1610340 340292236630	CURR ACCT	01/19 Closed	\$0 \$6,836		10/20	- -			18 0 0 0	0CCCCCCCCCCC CCCCC

700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
7	05-05	3	1	7	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		08/17/2020	-
Individual/ -	-	11/28/2020	-
US BKPT CT GA ATLANTA/ 1008000	9778661	-	

Trades - Revolving Accounts

Account Name/Id	Opened	Credit Limit	Balance	Month Pay	Terms
Account #	Reported	High Credit	Orig Amt	MOS Rep	30 60 90
Trade Type/KOB	Paid	Charge Off	Closed Ind	Date Closed	Payment Pattern
Status/Acct Type	Bal Date	Past Due	Owner		
Comments					
SUN TRUST/1202850	09/18	\$3,000	\$0	-	Revolving
-	11/20	\$3,033	-	22	1 1 0
Revolving/ Bank Credit Cards		-	OPEN		21CCCCCCCCCCC
DELINQ 60 / Credit Card, Terms REV	11/13/2020	-	Individual		CCCCCCCCCCC
MILITARY STAR/3902439	05/16	-	\$1,685	\$57	Revolving
-	01/21	-	-	54	0 0 0
Revolving/ Federal Government	01/06/2021	-	OPEN		CCCCCCCCCCCCC
CURR ACCT / Revolving Charge Account	01/28/2021	-	Individual		CCCCCCCCCCCCC
CAP1/BEST BUY/1300410	07/18	\$1,501	\$0	-	Revolving
-	09/20	\$1,502	-	22	0 0 0
Revolving/ Retail, Not Elsewhere Classified		-	OPEN		CCCCCCCCCCCCC
CURR ACCT / Revolving Charge Account	09/01/2020	-	Individual		CCCCCCCCCCC
COMENITYBANK/VICTORIA/2375577	11/19	\$350	\$0	-	Revolving
-	08/20	\$61	-	05	0 0 0
Revolving/ Specialty Clothing Store	08/02/2020	-	OPEN		0CCCC
CURR ACCT / Revolving Charge Account	08/13/2020	-	Individual		
USAA SAVINGS BANK/3271200	09/18	\$3,029	\$0	-	Revolving
-	07/20	\$3,064	-	20	0 0 0
Revolving/ Bank Credit Cards		-	OPEN		CCCCCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	07/28/2020	-	Individual		CCCCCCC
MACYS/GCCCC/2304140	09/18	\$700	\$0	-	Revolving
-	04/19	\$60	-	05	0 0 0
Revolving/ Complete Department Stores					0CCCC

CURR ACCT / Revolving Charge Account	04/10/2019	-	OPEN		
	04/26/2019	-	Individual		
PEOPLES UNITED BANK/1260195	01/18	\$5,170	\$5,058	-	Revolving
-	11/20	-	-	33	2 0 0
Revolving/ Bank Credit Cards	08/01/2020	\$5,058	CLOSED	11/01/20	9991CC1CCCCC
30 2 TIMES / Credit Card, Terms REV	01/28/2021	\$109	Individual		CCCCCCCCCCCC
BANK CREDIT CARD/1230465	02/17	\$4,000	\$3,710	-	Revolving
-	12/20	-	-	44	0 0 0
Revolving/ Bank Credit Cards	08/07/2020	\$3,710	CLOSED	12/01/20	99---CCCCCCC
CURR ACCT / Credit Card, Terms REV	01/28/2021	-	Individual		CCCCCCCCCCCC
CITICARDS CBNA/3278165	09/18	\$300	\$266	-	Revolving
-	09/20	-	-	22	0 0 0
Revolving/ Bank Credit Cards	07/28/2020	\$266	CLOSED	09/01/20	99999CCCCCCC
CURR ACCT / Credit Card, Terms REV	01/15/2021	-	Individual		0000000000
RETAIL NOT ELSEWHERE C/2390220	09/18	\$700	\$108	-	Revolving
-	09/20	-	-	15	0 0 0
Revolving/ Retail, Not Elsewhere Classified	07/12/2020	\$108	CLOSED	09/01/20	9-CCCCC0CCCC
CURR ACCT / Revolving Charge Account	09/28/2020	\$108	Individual		000
MACYS/FDSB/1391674	09/18	\$650	\$504	-	Revolving
-	08/20	-	-	21	0 0 0
Revolving/ Retail, Not Elsewhere Classified	07/02/2020	\$504	CLOSED	08/01/20	9CCCCCCCCCCC
CURR ACCT / Revolving Charge Account	08/28/2020	\$504	Individual		CCCCCCCC
RETAIL NOT ELSEWHERE C/2390220	05/05	-	\$0	-	Revolving
-	08/15	-	-	99	0 0 0
Revolving/ Retail, Not Elsewhere Classified		-	CLOSED	08/01/15	9
CHARGOFF / Revolving Charge Account	08/15/2015	-	Individual		
JC PENNEY/MCCBG/1300068	06/18	-	\$0	-	Revolving
-	01/21	\$279	-	32	1 1 0
Revolving/ Complete Department Stores		-	CLOSED	01/01/21	B-21CCCCCCCC
DELINQ 60 / Revolving Charge Account	01/23/2021	-	Individual		CCCCCCCCCCCC
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST					
CITICARDS CBNA/3278165	09/18	\$300	\$0	-	Revolving
-	04/20	\$290	-	16	0 0 0
Revolving/ Bank Credit Cards		-	CLOSED	04/01/20	B0C000000000
CURR ACCT / Credit Card, Terms REV	04/28/2020	-	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 340292236630 Installment/ Automobile Financing Company CURR ACCT / Lease	01/19 10/20 10/28/2020	- - -	\$0 \$6,836 Individual	- 18	35 Months 0 0 0 CCCCCCCCCCCC
G M A C/1610340 340192832612 Installment/ Automobile Financing Company	07/12 12/17	- -	\$0 \$8,958	- 61 12/01/17	60 Months 0 0 0 B

CURR ACCT / Auto Loan

12/01/2017

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CLOSED

Joint Account

Inquiry

Date	Subscriber Name Subscriber Number	Type	Amount
03/09/2020	COMENITYBANK/VICTORIA 2375577	-	-
01/10/2020	USAA SAVINGS BANK 3273787	-	-
10/16/2019	COMPLETE DEPT. STORES 2301014	-	-

Owning Bureau Information

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