

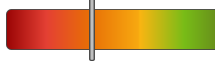
# Identity Verification

Name: PHILIP BLACKWELL

Status: Quiz Required

Red Flag Score: 46

Score Risk Level: High Risk ?



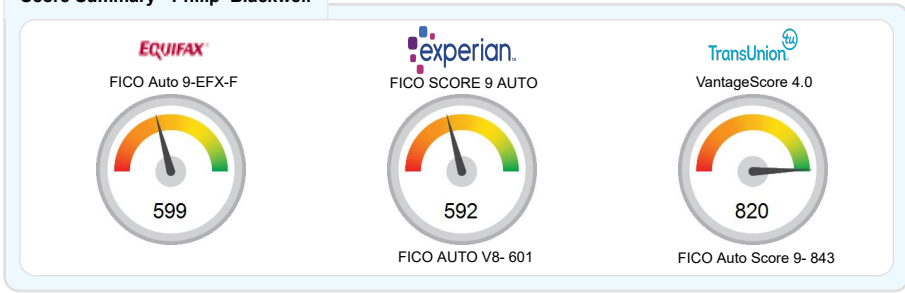
[ID Verification Quiz](#)

| Section           | Result     | Alert  | Next Steps                |
|-------------------|------------|--|---------------------------|
| ▶ OFAC            | Clear      |  | -                         |
| ▶ ID Match        | Caution    | No match to name - residential address<br>No match to name - business address<br>Unit number is missing - expected at this address | <a href="#">IDV Quiz</a>  |
| ▶ Red Flag Alerts | Alert      | SSN not provided or Validated<br>SSN not provided or Validated   | <a href="#">IDV Quiz</a>  |
| ▶ Synthetic ID    | -          | Synthetic Fraud Detection now available <a href="#">CLICK TO ENROLL</a>  |                           |
| ▶ MLA Search      | -          | -  | -                         |
| ▶ ID Verification | Incomplete | Verification of ID Required  | <a href="#">Verify ID</a> |

[View Detail Report](#)



Score Summary - Philip Blackwell



Credit Report

MERGE CREDIT REPORT

REPORT DATE: 02-24-22  
 700Credit Executive Summary  
 Prepared for: Test Dealer Rick

APPLICANT INFORMATION

App: BLACKWELL, PHILIP Age:  
 Curr Addr: 800 RICE VALLEY N APT F44, TUSCALOOSA, AL 35406  
 Prev Addr:

BUREAU SCORE INFORMATION:

EXPERIAN FICO SCORE 9 AUTO = 592  
 TRANSUNION VantageScore 4.0 = 820  
 EQUIFAX FICO Auto 9-EFX-F = 599

AUTO & REAL ESTATE LOAN INFORMATION:

OPEN AUTO: 0 Total Bal: \$0 Total Mnthly Pay: \$0  
 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+

CLOSED AUTO: 2 Past Repossessions: 0  
 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+

OPEN REAL ESTATE: 1 Total Bal: \$126,558 Total Mnthly Pay: \$1,441  
 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+  
 1. BegBal-\$153,000 MnthlyPay-\$1,441 Term-360 Rem-246 mth CURRENT LastDlq-N/A

TOTAL AVAILABLE CREDIT: Revolving-80% Balance-\$6,895

INSTANT MERGE SUMMARY

| ACCOUNT DISTRIBUTION |           |                  |                | CURRENT STATUS(tradelines) |           |           |          |          |          |
|----------------------|-----------|------------------|----------------|----------------------------|-----------|-----------|----------|----------|----------|
| Account Type         | Count     | Balance          | Payments       | Curr                       | Clsd      | Unrt      | 30       | 60       | 90+      |
| Real Estate          | 3         | \$126,558        | \$1,441        | 3                          | 1         | -         | -        | -        | -        |
| Installment          | 4         | \$0              | \$0            | 3                          | 2         | 1         | -        | -        | -        |
| Revolving            | 24        | \$3,267          | \$92           | 14                         | 11        | 9         | -        | -        | 1        |
| Other                | 0         | \$0              | \$0            | -                          | -         | -         | -        | -        | -        |
| <b>Total</b>         | <b>31</b> | <b>\$129,825</b> | <b>\$1,533</b> | <b>20</b>                  | <b>14</b> | <b>10</b> | <b>-</b> | <b>-</b> | <b>1</b> |

AVAILABLE CREDIT  
 Revolving 82% \$28,813

| INQUIRIES       |       | PUBLIC RECORDS |     | HISTORICAL DELINQUENCIES(count) |         |    |    |     |
|-----------------|-------|----------------|-----|---------------------------------|---------|----|----|-----|
|                 |       |                |     | Account Type                    | LastDlq | 30 | 60 | 90+ |
| 6 Month Total   | 3     | EFX            | N/A | Real Estate                     |         | -  | -  | -   |
| Elim.same day   | 0     | XPN            | 1   | Installment                     |         | -  | -  | 11  |
| Adjusted Total  | 3     | TUC            | N/A | Revolving                       |         | 4  | 2  | -   |
| New Trades(6MO) | 24    | Last 2yrs      | N   | Other                           |         | -  | -  | -   |
| Oldest Trd:     | 03-06 | On File:       |     | Total                           |         | 4  | 2  | 11  |

Only Applicant information included in the Summary.

BUREAU SCORE INFORMATION

XPN FICO SCORE 9 AUTO (APP)= 592 Factor: 38, 13, 10, 05  
 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

XPN FICO AUTO V8 (APP)= 601 Factor: 38, 18, 32, 10  
 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

XPN FICO AUTO V2 (APP)= 590 Factor: 38, 10, 18, 32  
 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

TU VANTAGESCORE 4.0 (APP)= 820 Factor: 49, 64, 48, 04, I  
 49 NOT ENOUGH BALANCE PAID DOWN OVER TIME ON REVOLVING ACCOUNTS  
 64 NOT ENOUGH BALANCE PAID DOWN OVER TIME ON REAL ESTATE SECURED LOANS  
 48 LACK OF RETAIL ACCOUNT INFORMATION  
 04 BALANCES ON ACCOUNTS TOO HIGH COMPARED TO CREDIT LIMITS AND LOAN AMOUNTS  
 I INQUIRIES DID IMPACT THE CREDIT SCORE AND, FOR MODELS THAT INDICATE IT, NO DEROGATORY INFO WAS FOUND IN THE FILE

TU FICO AUTO SCORE 9 (APP)= 843 Factor: 003, 097, 008, 014  
 003 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH  
 097 LACK OF RECENT AUTO LOAN INFORMATION  
 008 TOO MANY INQUIRIES LAST 12 MONTHS  
 014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TU VANTAGESCORE 3.0 (APP)= 812 Factor: 43, 08, 55, 85  
 43 LACK OF SUFFICIENT CREDIT HISTORY ON BANKCARD OR REVOLVING ACCOUNTS  
 08 YOU HAVE EITHER VERY FEW LOANS OR TOO MANY LOANS WITH RECENT DELINQUENCIES  
 55 OPEN REAL ESTATE ACCOUNT BALANCES ARE TOO HIGH COMPARED TO THEIR LOAN AMOUNTS

85 YOU HAVE TOO MANY INQUIRIES ON YOUR CREDIT REPORT

EFX FICO AUTO 9-EFX-F (APP) =599 Factor: 00039,00010,00008,00019,  
 00039 SERIOUS DELINQUENCY  
 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 00008 TOO MANY INQUIRIES LAST 12 MONTHS  
 00019 TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED

\*\*\*\*\* DEROGATORY ITEMS \*\*\*\*\*

- - DEROGATORY ACCOUNTS UNDER APPLICANT - -

| Account Name/Number (Sources)   | Open    | High | Payment  | Balance MOP | Status   | Past Due Rptd           | Last DLQ |
|---|---------|------|----------|-------------|----------|-------------------------|----------|
| 1 BANK OF AMERICA (EFX-8010N00119) (APP)  | I 05-16 | 0    | 0        | 265 R-9     | COLL/P&L | 04-18                   | 04-18    |
| Hist: 04-18<br>Ctgy: OPEN Individual<br>Term:<br>Rem: CHARGED OFF ACCOUNT<br>Rem: ACCOUNT CLOSED BY CREDIT GRANTOR<br>Comments:charged off account  |         |      |          |             |          |                         |          |
| 2 SALLIE MAE STUDENT L (EFX-496FZ00045) (APP)   | I 06-17 | 3000 | 325      | 0 I-1       | CURRENT  | 11-19 00 00 11 01       |          |
| Hist: 11-19 *****955554*/*****9<br>Ctgy: OPEN Individual<br>Term:<br>Lates: 1x90:12-18; 4x120:04-19;03-19;02-19;01-19;<br>Rem: STUDENT LOAN<br>Rem: CLOSED ACCOUNT<br>Comments:student loan |         |      |          |             |          |                         |          |
| 3 PEOPLES UNITED BANK (XPN-BC1260195) (APP)   | I 12-18 | N/A  | 5058 R-9 |             | COLL/P&L | 12-21 02 00 00 33 12-21 |          |
| Hist: 12-21 99921121111111111111111111111111<br>Ctgy: Credit Card, Terms REV<br>Term: REV Lmt: 5170<br>Lates: 2x30:08-21,05-21;<br>Past Due 109<br>Comments:                                |         |      |          |             |          |                         |          |
| 4 RETAIL NOT ELSEWHERE C (XPN-ZR2390220) (APP)  | I 04-06 | N/A  | 0 R-9    |             | COLL/P&L | 07-16 00 00 00 99 07-16 |          |
| Hist: 07-16 9<br>Ctgy: Revolving Charge Account<br>Term: REV<br>Comments:   |         |      |          |             |          |                         |          |
| 5 JC PENNEY/MCCBG (XPN-DC1300068) (APP)   | I 05-19 | 279  | N/A      | 0 R-U       | UNRATED  | 12-21 01 01 00 32 10-21 |          |
| Hist: 12-21 U-32111111111111111111111111111111<br>Ctgy: Revolving Charge Account<br>Term: REV<br>Lates: 1x30:08-21; 1x60:09-21;<br>Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST     |         |      |          |             |          |                         |          |
| 6 TRUIST BANK (XPN-BC1202850) (APP)   | I 08-19 | 3033 | N/A      | 0 R-3       | DEL 60   | 10-21 01 01 00 22 10-21 |          |
| Hist: 10-21 32111111111111111111111111111111<br>Ctgy: Credit Card, Terms REV<br>Term: REV Lmt: 3000<br>Lates: 1x30:08-21; 1x60:09-21;<br>Comments:  |         |      |          |             |          |                         |          |

- - PUBLIC RECORD INFORMATION - -

1 07-21 Individual; Status Bankruptcy chapter 7 - discharged 10-21; Docket 9778 661; Court 1008000 US BKPT CT GA ATLANTA (XPN-1008000) (APP)

\*\*\*\*\* END OF DEROGATORY ITEMS \*\*\*\*\*

TRADE LINE ACCOUNTS

- - JOINT ACCOUNTS - -

| Account Name/Number (Sources)                           | Open    | High | Payment | Balance MOP | Status  | Past Due Rptd | Last DLQ |
|---|---------|------|---------|-------------|---------|---------------|----------|
| 1 JCPENNEY-MONOGRAM CC (EFX-906DC00185) (APP)           | J 03-14 | 578  | 0       | 0 R-1       | CURRENT | 12-17         | 40       |
| Hist: 12-17<br>Ctgy: OPEN Joint<br>Term:<br>Rem: CHARGE |         |      |         |             |         |               |          |

2 JCPENNEY-MONOGRAM CC (EFX-906DC00193) (APP)  
 J 03-14 2895 0 0 I-1 CURRENT 12-17 13  
 Hist: 12-17 CLSD Joint  
 Ctg: Term:  
 Rem: CLOSED OR PAID ACCOUNT/ZERO BALANCE

3 1ST NATIONWIDE MORTG (EFX-491FM00698) (APP)  
 J 06-11 78780 847 0 I-1 CURRENT 09-16 60  
 Hist: 09-16 OPEN Joint  
 Ctg: Term:  
 Rem: REAL ESTATE MORTGAGE

4 BANKAMERICA3440 (TU-B06331059) (APP)  
 C 01-98 4531 15 1238 R-1 CURRENT 01-22 00 00 00 44  
 Hist: 12-21 11111111111111111111111111111111 OPEN Joint  
 1111111111  
 Ctg: Credit Card Term: MIN Lmt: 25000

5 CITIMORTGAGE9X8X2X2X7X (TU-B04625015) (APP)  
 C 08-12 153000 1441 126558 M-1 CURRENT 12-21 00 00 00 48  
 Hist: 11-21 11111111111111111111111111111111 OPEN Joint  
 11111111111111  
 Ctg: Conventional Real Estate Mortgage Term: 360

6 BANKAMERICA0776 (TU-B06331059) (APP)  
 C 01-98 4211 0 0 R-1 CURRENT 05-19 00 00 00 48  
 Hist: 04-19 11111111111111111111111111111111 CLSD Joint  
 11111111111111  
 Ctg: Credit Card Term: Lmt: 25000  
 Rem: Credit card lost or stolen

7 JPMCB HOME1X0X2X9X2X (TU-B0722T001) (APP)  
 C 02-09 157500 0 0 M-1 CURRENT 09-12 00 00 00 32  
 Hist: 08-12 1111111111111111110011111111001111111111111111111111111111111111 CLSD Joint  
 Ctg: Conventional Real Estate Mortgage Term: 360  
 Rem: Closed

8 G M A C/340192832612 (XPN-FA1610340) (APP)  
 J 06-13 8958 N/A 0 I-U UNRATED 11-18 00 00 00 61  
 Hist: 11-18 U CLOSED Joint Account  
 Ctg: Auto Loan Term: 60M  
 Comments:

- - ACCOUNTS UNDER APPLICANT - -

| Account Name/Number (Sources)                  | Open   | High | Payment | Balance | MOP | Status                           | Past Due         | Last       |
|--|--|------|---------|---------|-----|----------------------------------|------------------|------------|
|  |  |      |         |         |     |                                  | Rptd 30 60 90 MR | DLQ        |
| 9 CAPITAL ONE BANK USA (EFX-850BB01498) (APP)  | I 07-21  | 77   | 20      | 79      | R-1 | CURRENT 10-21                    |                  | 03         |
|  | Hist: 10-21                                      |      |         |         |     | OPEN Individual                  |                  |            |
|  | Ctg:   |      |         |         |     | Term:                            |                  |            |
|  | Rem: CREDIT CARD                                 |      |         |         |     |                                  |                  |            |
|  | Comments:credit card                             |      |         |         |     |                                  |                  |            |
| 10 HOUSEHOLD FINANCE CO (EFX-155FP22776) (APP) | S 08-13  | 0    | 0       | 0       | R-1 | CURRENT 05-19                    |                  | 67         |
|  | Hist: 05-19                                      |      |         |         |     | CLSD Shared                      |                  |            |
|  | Ctg:   |      |         |         |     | Term:                            |                  |            |
|  | Rem: CLOSED OR PAID ACCOUNT/ZERO BALANCE         |      |         |         |     |                                  |                  |            |
|  | Rem: ACCOUNT CLOSED BY CONSUMER                  |      |         |         |     |                                  |                  |            |
|  | Comments:closed or paid account/zero balance     |      |         |         |     |                                  |                  |            |
| 11 MACYS/FDSB (EFX-728DC00031) (APP)           | S 03-06  | 0    | 0       | 0       | R-1 | CURRENT 05-18                    |                  | 99         |
|  | Hist: 05-18                                      |      |         |         |     | OPEN Shared                      |                  |            |
|  | Ctg:   |      |         |         |     | Term:                            |                  | Lmt: 300   |
|  | Rem: CHARGE                                      |      |         |         |     |                                  |                  |            |
|  | Comments:charge                                  |      |         |         |     |                                  |                  |            |
| 12 HOUSEHOLD FIN SERVIC (EFX-155BB20861) (APP) | S 10-12  | 2844 | 0       | 0       | R-1 | CURRENT 04-18                    |                  | 36         |
|  | Hist: 04-18                                      |      |         |         |     | CLSD Shared                      |                  |            |
|  | Ctg:   |      |         |         |     | Term:                            |                  |            |
|  | Rem: CLOSED OR PAID ACCOUNT/ZERO BALANCE         |      |         |         |     |                                  |                  |            |
|  | Rem: CLOSED ACCOUNT                              |      |         |         |     |                                  |                  |            |
|  | Comments:closed or paid account/zero balance     |      |         |         |     |                                  |                  |            |
| 13 CBUSASEARS (EFX-906DC00029) (APP)           | I 05-15  | 0    | 0       | 0       | R-1 | CURRENT 01-16                    |                  | 08         |
|  | Hist: 01-16                                      |      |         |         |     | OPEN Individual                  |                  |            |
|  | Ctg:   |      |         |         |     | Term:                            |                  | Lmt: 828   |
|  | Comments:  |      |         |         |     |                                  |                  |            |
| 14 BK OF AMER3060 (TU-B01597029) (APP)         | I 10-10  | 940  | 0       | 0       | R-1 | CURRENT 12-21 00 00 00 48        |                  |            |
|  | Hist: 11-21 110001101110000000111001100001111    |      |         |         |     | OPEN Individual                  |                  |            |
|  | 1100011111111111                                 |      |         |         |     |                                  |                  |            |
|  | Ctg: Credit Card                                 |      |         |         |     | Term:                            |                  | Lmt: 30000 |
|  | Comments:  |      |         |         |     |                                  |                  |            |
| 15 BANK CREDIT CARD (XPN-BC1230465) (APP)      | I 01-18  | N/A  | 3710    | 0       | R-9 | COLL/P&L 12-21 00 00 00 44 12-21 |                  |            |
|  | Hist: 12-21 99--11111111111111111111111111111111 |      |         |         |     | CLOSED Individual                |                  |            |
|  | Ctg: Credit Card, Terms REV                      |      |         |         |     | Term: REV                        |                  | Lmt: 4000  |
|  | Comments:  |      |         |         |     |                                  |                  |            |

|  |       |      |      |                     |          |                   |                   |
|--|-------|------|------|---------------------|----------|-------------------|-------------------|
| 16 CITICARDS CBNA (XPN-BC3278165) (APP)              |       |      |      |                     |          |                   |                   |
| I  | 08-19 | N/A  | 266  | R-9                 | COLL/P&L | 12-21 00 00 00 22 | 12-21             |
| Hist: 12-21 99999111111-0000000000                   |       |      |      | CLOSED Individual   |          |                   |                   |
| Ctgy: Credit Card, Terms REV                         |       |      |      | Term: REV Lmt: 300  |          |                   |                   |
| Comments:  |       |      |      |                     |          |                   |                   |
| 17 RETAIL NOT ELSEWHERE C (XPN-ZR2390220) (APP)      |       |      |      |                     |          |                   |                   |
| I  | 08-19 | N/A  | 108  | R-9                 | COLL/P&L | 08-21 00 00 00 15 | 08-21             |
| Hist: 08-21 9-1111100111000                          |       |      |      | CLOSED Individual   |          |                   |                   |
| Ctgy: Revolving Charge Account                       |       |      |      | Term: REV Lmt: 700  |          |                   |                   |
| Past Due 108   |       |      |      | Comments:           |          |                   |                   |
| 18 MACYS/FDSB (XPN-ZR1391674) (APP)                  |       |      |      |                     |          |                   |                   |
| I  | 08-19 | N/A  | 504  | R-9                 | COLL/P&L | 07-21 00 00 00 21 | 07-21             |
| Hist: 07-21 91111111111111111111                     |       |      |      | CLOSED Individual   |          |                   |                   |
| Ctgy: Revolving Charge Account                       |       |      |      | Term: REV Lmt: 650  |          |                   |                   |
| Past Due 504   |       |      |      | Comments:           |          |                   |                   |
| 19 CITICARDS CBNA (XPN-BC3278165) (APP)              |       |      |      |                     |          |                   |                   |
| I  | 08-19 | 290  | N/A  | 0                   | R-U      | UNRATED           | 03-21 00 00 00 16 |
| Hist: 03-21 U0100000000011                           |       |      |      | CLOSED Individual   |          |                   |                   |
| Ctgy: Credit Card, Terms REV                         |       |      |      | Term: REV Lmt: 300  |          |                   |                   |
| Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST |       |      |      |                     |          |                   |                   |
| 20 MILITARY STAR (XPN-VF3902439) (APP)               |       |      |      |                     |          |                   |                   |
| I  | 04-17 | 57   | 1685 | R-1                 | CURRENT  | 12-21 00 00 00 54 |                   |
| Hist: 12-21 1111111111111111111111111111             |       |      |      | OPEN Individual     |          |                   |                   |
| Ctgy: Revolving Charge Account                       |       |      |      | Term: REV           |          |                   |                   |
| Comments:  |       |      |      |                     |          |                   |                   |
| 21 G M A C/340292236630 (XPN-FA1610340) (APP)        |       |      |      |                     |          |                   |                   |
| I  | 12-19 | 6836 | N/A  | 0                   | I-0      | CURRENT           | 09-21 00 00 00 18 |
| Hist: 09-21 01111111111111111111                     |       |      |      | OPEN Individual     |          |                   |                   |
| Ctgy: Lease  |       |      |      | Term: 35M           |          |                   |                   |
| Comments:  |       |      |      |                     |          |                   |                   |
| 22 CAP1/BEST BUY (XPN-ZR1300410) (APP)               |       |      |      |                     |          |                   |                   |
| I  | 06-19 | 1502 | N/A  | 0                   | R-1      | CURRENT           | 08-21 00 00 00 22 |
| Hist: 08-21 1111111111111111111111111111             |       |      |      | OPEN Individual     |          |                   |                   |
| Ctgy: Revolving Charge Account                       |       |      |      | Term: REV Lmt: 1501 |          |                   |                   |
| Comments:  |       |      |      |                     |          |                   |                   |
| 23 COMENITYBANK/VICTORIA (XPN-CS2375577) (APP)       |       |      |      |                     |          |                   |                   |
| I  | 10-20 | 61   | N/A  | 0                   | R-0      | CURRENT           | 07-21 00 00 00 05 |
| Hist: 07-21 01111                                    |       |      |      | OPEN Individual     |          |                   |                   |
| Ctgy: Revolving Charge Account                       |       |      |      | Term: REV Lmt: 350  |          |                   |                   |
| Comments:  |       |      |      |                     |          |                   |                   |
| 24 USAA SAVINGS BANK (XPN-BC3271200) (APP)           |       |      |      |                     |          |                   |                   |
| I  | 08-19 | 3064 | N/A  | 0                   | R-1      | CURRENT           | 06-21 00 00 00 20 |
| Hist: 06-21 1111111111111111111111111111             |       |      |      | OPEN Individual     |          |                   |                   |
| Ctgy: Credit Card, Terms REV                         |       |      |      | Term: REV Lmt: 3029 |          |                   |                   |
| Comments:  |       |      |      |                     |          |                   |                   |
| 25 MACYS/GCCCC (XPN-DC2304140) (APP)                 |       |      |      |                     |          |                   |                   |
| I  | 08-19 | 60   | N/A  | 0                   | R-0      | CURRENT           | 03-20 00 00 00 05 |
| Hist: 03-20 01111                                    |       |      |      | OPEN Individual     |          |                   |                   |
| Ctgy: Revolving Charge Account                       |       |      |      | Term: REV Lmt: 700  |          |                   |                   |
| Comments:  |       |      |      |                     |          |                   |                   |

IDENTIFICATION INFORMATION

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|   |                      |      |       |
|---|----------------------|------|-------|
| 1 | BLACKWELL, PHILLIP E | SSN: | (TU)  |
| 2 | BLACKWELL, PHILLIP E | SSN: | (EFX) |

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INQUIRIES Made In Last 2 Years

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|    |          |                       |                      |       |
|----|----------|-----------------------|----------------------|-------|
| 1  | 02-09-21 | COMENITYBANK/VICTORIA | (XPN - CS2375577)    | (APP) |
| 2  | 12-10-20 | USAA SAVINGS BANK     | (XPN - BC3273787)    | (APP) |
| 3  | 09-16-20 | COMPLETE DEPT. STORES | (XPN - DC2301014)    | (APP) |
| 4  | 02-24-22 | ATLANTA REGI          | (TU - 05520222)      | (APP) |
| 5  | 01-10-22 | HSBC                  | (TU - 02382255)      | (APP) |
| 6  | 12-28-21 | LENDMARK FINANCIAL    | S (EFX - 999FP01083) | (APP) |
| 7  | 12-28-21 | LENDMARK FINANCIAL    | S (EFX - 999FP01083) | (APP) |
| 8  | 12-28-21 | LENDMARK FINANCIAL    | S (EFX - 999FP01083) | (APP) |
| 9  | 12-28-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB05047)   | (APP) |
| 10 | 12-28-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB05005)   | (APP) |
| 11 | 12-25-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB04990)   | (APP) |
| 12 | 12-23-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB04990)   | (APP) |
| 13 | 12-22-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB04990)   | (APP) |
| 14 | 12-21-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB04990)   | (APP) |
| 15 | 12-20-21 | EQF SOFTWARE QUALITY  | (EFX - 999CG00348)   | (APP) |
| 16 | 12-18-21 | EQF SOFTWARE QUALITY  | (EFX - 999CG00348)   | (APP) |
| 17 | 12-17-21 | EQF SOFTWARE QUALITY  | (EFX - 999CG00348)   | (APP) |
| 18 | 12-15-21 | EQF SOFTWARE QUALITY  | (EFX - 999CG00348)   | (APP) |
| 19 | 12-15-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB04990)   | (APP) |
| 20 | 12-14-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB04990)   | (APP) |
| 21 | 12-08-21 | CITICARD              | (EFX - 999BB12565)   | (APP) |
| 22 | 12-07-21 | EQF SOFTWARE QUALITY  | (EFX - 999CG00355)   | (APP) |
| 23 | 12-07-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB04990)   | (APP) |
| 24 | 12-06-21 | EQF SOFTWARE QUALITY  | (EFX - 999BB05054)   | (APP) |
| 25 | 12-05-21 | EQF SOFTWARE QUALITY  | (EFX - 999CG00348)   | (APP) |
| 26 | 12-02-21 | EQF SOFTWARE QUALITY  | (EFX - 999CG00413)   | (APP) |
| 27 | 10-22-21 | EQF SOFTWARE QUALITY  | (EFX - 999CG00348)   | (APP) |

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ADDRESS INFORMATION  
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- 1 800 RICE VALLEY N APT F44  
TUSCALOOSA, AL 35406 Rptd 12-21 (EFX) (APP)
- 2 800 N RICE VALLEY RD  
TUSCALOOSA, AL 35406 Rptd 01-22 (TU) (APP)
- 3 318 WESTMINER PL  
GARFIELD, NJ 07026 (XPN) (APP)
- 4 800 RICE VALLEY RD N  
TUSCALOOSA, AL 35406 Rptd 10/19 (XPN) (APP)
- 5 2505 COLUMBIA DR  
DECATUR, GA 30034 Rptd 12/12 (XPN) (APP)

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NAME AND AKA INFORMATION  
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- 1 BLACKWELL, PHILLIP E (EFX,TU,XPN) (APP)

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EMPLOYMENT INFORMATION  
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- 1 TTL Hired 02-14  
SOFTWARE ENG Rptd 01-22 (TU) (APP)
- 2 CNN  
Rptd 01-22 (TU) (APP)
- 3 UHW (EFX) (APP)
- 4 MRDQ IRUHW (EFX) (APP)

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MISCELLANEOUS INFORMATION  
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- 1 SSN NOT PROVIDED (XPN) (APP)
- 2 MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA (XPN) (APP)
- 3 No SSN on input but SSN on file (TU) (APP)

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FRAUD VERIFICATION INFORMATION  
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Hawk  
OFAC Name Screen - Clear (APP)  
EFX IDENTITY SCAN (APP)  
IDENTITY SCAN: UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT  
TELEPHONE INPUT  
EFX SSN INDICATOR (APP)  
Inquiry SSN:

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CONSUMER REFERRAL INFORMATION  
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XPN - EXPERIAN, PHONE: (888) 397-3742  
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013  
TU - TRANS UNION LLC, PHONE: (800) 888-4213  
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022  
EFX - EQUIFAX INFORMATION SERVICES LLC, PHONE: (800) 685-1111  
P O BOX 740241, ATLANTA, GA 303740241

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\*\*\*\*\*END OF INSTANT MERGE REPORT \* \*\*\*\*\*