

Applicant Information

NANCY L BIRKHEAD
 666-70-1451
 Year of Birth: 1938

378 EAST ST
 BLOOMSBURG PA 178151847
 Reported On: 2015-02-01 2: Reported via A/R tape
 Last Updated Date: 2016-05-01

Previous Addresses

372 E EAST ST APT A
 BLOOMSBURG PA 178151847
 Reported On: 2013-09-01 1: Reported via A/R tape, but different from inquiry
 Last Updated Date: 2015-02-01

370 EAST ST APT A
 BLOOMSBURG PA 178151847
 Reported On: 2013-06-01 1: Reported via A/R tape, but different from inquiry
 Last Updated Date: 2013-10-01

Average Occupancy	Reported Addresses
Not Reported*	3

* Based on reported data

Collections	Public Records	Score
NO	NO	789

Credit Overview

Delinquencies	0
Collections	0
Public Records	0
Inquiries	0
Current \ Past \ Open Accounts	21 \ 0 \ 21

Income	Employer

Employment Information

Company Name: SCHOOL OF VISUAL ARTS
 209 E 23RD ST
 NY NY
 10010

Date Hired:
 Date Reported: 2004-10-01
 Separation Date:

Occupation:
 Income:

Geo Code

State Code:	County Code: 037
Block Code: 4	Block Group Status:
Census Track Code: 0511	Census Track Suffix: 100
State Code:	County Code: 037
Block Code: 2	Block Group Status:
Census Track Code: 0512	Census Track Suffix: 200
State Code:	County Code: 037
Block Code: 4	Block Group Status:
Census Track Code: 0511	Census Track Suffix: 100

Report Summary

Total Number of Trades:	21	30 Days:	0	Accounts Balance:	\$247,009
Current Trades:	21	60 Days:	0	Monthly Payment:	\$3,970
Unrated Trades:	0	90+ Days:	0	Credit Limit:	\$50,500
Current Negative Trades:	0	Inquiries:	0	High Credit:	\$45,282
Historically Negative Trades:	0	Inquiries last 6 months:	0	Total Real Estate Balance:	\$0
Number of Paid Accounts:	6	Public Records:	0	Total Revolving Balance:	\$15,846
Current Past Due:	0	Collections:	0	Total Installment Balance:	\$231,163
Amount Past Due:	\$0	Oldest Trade:	1900-02-01	Available %:	69

Scorecard

Score

Experian/Fair Isaac Risk Model V2

Factors

RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH

TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS

TOO MANY ACCOUNTS RECENTLY OPENED

TOO MANY ACCOUNTS WITH BALANCES

For information regarding this report's compliance with new Risk Based Pricing, please [click this link](#).

[Click this link for signature page version](#).

This scorecard ranges from 300 to 850 with 300 being the lowest possible score **0789**



300 Experian/Fair Isaac Risk Model V2 850

Trade Lines

1 CHASE NA 4114695024805

Account Type: Revolving

02-01-19004 CLOSED

KOB: Bank Credit Cards

Owner: Individual

Credit Limit	High Credit	Balance	\$0
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Payment	Past Due	Mon. Reviewed	99
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30	60	90	120	24 Month Payment History																			
0	0	0	-	B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Balance Date: 11-13-2006 Last Activity: Reported: 11-01-2006

2 UNVL/CITI 4784550008178327

Account Type: Revolving

01-01-20014 CLOSED

KOB: Bank Credit Cards

Owner: Joint Participant

Credit Limit	High Credit	Balance	\$17,758
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Payment	Past Due	Mon. Reviewed	99
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30	60	90	120	24 Month Payment History																			
0	0	0	-	B	0	C	0	0	0	0	0	0	0	0	C	C	C	C	C	C	C	C	C

Balance Date: 02-17-2016 Last Activity: 04-05-2015 Reported: 02-01-2016

3 CHASE CARD 5466470304390817

Credit Limit	High Credit	Balance	\$91
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Account Type: Revolving
06-01-20054 OPEN
KOB: Bank Credit Cards

Owner: Individual

Payment	Past Due	Mon. Reviewed 99
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30	60	90	120	24 Month Payment History																		
0	0	0	-	0	C	0	0	C	C	C	C	C	C	C	C	C	0	C	C	C	C	C

Balance Date: 07-19-2016 Last Activity: 03-08-2016 Reported: 07-01-2016

9 BLMDSNB 6129302757

Account Type: Revolving
11-01-20124 OPEN
KOB: Miscellaneous Department, Variety or Retail

Owner: Authorized User

Credit Limit \$500	High Credit	Balance \$0
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Payment	Past Due	Mon. Reviewed 45
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30	60	90	120	24 Month Payment History																		
0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Balance Date: 07-17-2016 Last Activity: Reported: 07-01-2016

10 BLMDSNB 6129302786

Account Type: Revolving
11-01-20124 OPEN
KOB: Miscellaneous Department, Variety or Retail

Owner: Authorized User

Credit Limit \$500	High Credit \$3,423	Balance \$0
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Payment	Past Due	Mon. Reviewed 45
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30	60	90	120	24 Month Payment History																		
0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Balance Date: 07-17-2016 Last Activity: Reported: 07-01-2016

11 MACYS 335978105075

Account Type: Revolving
06-01-20054 OPEN
KOB: Miscellaneous Department, Variety or Retail

Owner: Individual

Credit Limit \$500	High Credit \$265	Balance \$0
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Payment	Past Due	Mon. Reviewed 99
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30	60	90	120	24 Month Payment History																		
0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Balance Date: 07-13-2016 Last Activity: 01-09-2010 Reported: 07-01-2016

12 CHASE CARD 5466470304905749

Account Type: Revolving
07-01-20054 OPEN
KOB: Bank Credit Cards

Owner: Individual

Credit Limit \$16,400	High Credit \$14,488	Balance \$10,736
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Payment \$214	Past Due	Mon. Reviewed 90
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30	60	90	120	24 Month Payment History																		
0	0	0	-	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Balance Date: 07-12-2016 Last Activity: 06-28-2016 Reported: 07-01-2016

13 AMEX 002421189017375873

Credit Limit \$8,500	High Credit \$2,611	Balance \$0
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Account Type: Revolving 
 05-01-20004 OPEN
 KOB: Bank Credit Cards

Owner: Joint Participant

Payment	Past Due	Mon. Reviewed ¹
30 60 90 120	24 Month Payment History	
0 0 0 -	0 0	

Balance Date: 07-04-2016 Last Activity: Reported: 07-01-2016

14 AMEX 002421189017382272


Account Type: Revolving 
 01-01-20004 OPEN
 KOB: Bank Credit Cards

Owner: Joint Participant

Credit Limit	High Credit \$3,358	Balance \$1,662
Payment	Past Due	Mon. Reviewed ¹
30 60 90 120	24 Month Payment History	
0 0 0 -	0 C	

Balance Date: 07-04-2016 Last Activity: Reported: 07-01-2016

15 AMEX 002421189017582272

Account Type: Revolving 
 01-01-20004 OPEN
 KOB: Bank Credit Cards

Owner: Joint Participant

Credit Limit	High Credit \$5,191	Balance \$1,981
Payment	Past Due	Mon. Reviewed ¹
30 60 90 120	24 Month Payment History	
0 0 0 -	0 C	

Balance Date: 07-04-2016 Last Activity: Reported: 07-01-2016

16 CBNA 5121079617682452

Account Type: Revolving 
 11-01-20044 OPEN
 KOB: Bank Credit Cards

Owner: Individual

Credit Limit \$3,900	High Credit \$1,445	Balance \$0
Payment	Past Due	Mon. Reviewed ⁹⁹
30 60 90 120	24 Month Payment History	
0 0 0 -	0 0	

Balance Date: 07-03-2016 Last Activity: 05-24-2014 Reported: 07-01-2016

17 TRUMARK FINANCIAL CU 1010008187

Account Type: Installment 
 06-01-20134 OPEN
 KOB: Credit Unions

Owner: Joint Contractual

Credit Limit \$200,000	High Credit	Balance \$151,146
Payment \$2,013	Past Due	Mon. Reviewed ³⁶
30 60 90 120	24 Month Payment History	
0 0 0 -	C C	

Balance Date: 06-28-2016 Last Activity: 06-13-2016 Reported: 06-01-2016

18 CHASE CARD 4408041011762541

Credit Limit \$12,300	High Credit \$3,588	Balance \$3,129
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Account Type: Revolving
 12-01-20154 OPEN
 KOB: Bank Credit Cards

Owner: Joint Participant

Payment	\$62	Past Due	Mon. Reviewed	6
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30	60	90	120	24 Month Payment History																																							
0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	C	C	C	C	C	C

Balance Date: 06-27-2016 Last Activity: 06-16-2016 Reported: 06-01-2016

19 CAPITAL ONE BANK USA N 5291492186974303

Account Type: Revolving
 10-01-20124 OPEN
 KOB: Bank Credit Cards

Owner: Individual

Credit Limit	High Credit	Balance	\$9,544	\$0
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Payment	Past Due	Mon. Reviewed	45
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30	60	90	120	24 Month Payment History																																						
0	0	0	-	0	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Balance Date: 06-23-2016 Last Activity: 11-03-2015 Reported: 06-01-2016

20 STRAWBRIDGES R00300716921

Account Type: Revolving
 07-01-19764 OPEN
 KOB: Complete Department Stores

Owner: Individual

Credit Limit	High Credit	Balance	\$1,369	\$0
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Payment	Past Due	Mon. Reviewed	59
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30	60	90	120	24 Month Payment History																																						
0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Balance Date: 11-06-2014 Last Activity: 07-28-2008 Reported: 11-01-2014

21 TRUMARK FINANCIAL CU 101000000052255

Account Type: Installment
 09-01-20044 OPEN
 KOB: Credit Unions

Owner: Joint Contractual

Credit Limit	High Credit	Balance	\$148,000	\$78,355
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Payment	Past Due	Mon. Reviewed	\$1,681	99
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30	60	90	120	24 Month Payment History																																						
0	0	0	-	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Balance Date: 05-01-2013 Last Activity: 04-28-2013 Reported: 05-01-2013

Verification Messages

Messages

Type	Code	Description
	06& 06-22-14	
	0000000 ID	
	FRAUD VICTIM	
	ALERT:	

FRAUDULENT
APPLICATIONS
MAY BE
SUBMITTED IN
MY NAME OR
MY IDENTITY
MAY HAVE
BEEN USED
WITHOUT MY
CONSENT TO
FRAUDULENTLY
OBTAIN GOODS
OR SERVICES.

DO NOT
EXTEND
CREDIT
WITHOUT FIRST
CONTACTING
ME
PERSONALLY
AND VERIFYING
ALL
APPLICATION
INFORMATION
AT DAY 555-
555-5555 OR
EVENING. THIS
VICTIM ALERT
WILL BE
MAINTAINED
FOR SEVEN
YEARS
BEGINNING 12-
19-13.

06& 06-22-14 0000000 ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 555-555-5555 OR EVENING. THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 12-19-13.

365: Message Text

337: Origination Code

Inquiry

Warning Messages

Fraud Services: Record Type Subsegment data only

Fraud Services: Fraud Indicators SECURITY STATEMENT PRESENT ON REPORT

Fraud Services Social Counter: Social has been used 0000 times since 050116.

Fraud Services Social Error: Indicates that no error conditions occur.

Fraud Services Address Counter: Address has been used 0000 times since 050116.

Fraud Services Address Error: Indicates that no error conditions occur.

Fraud Services: SSN Issued First Possible Year: 1936

Fraud Services: SSN Issued Last Possible Year: 1952

