

# ALEXANDER JOHN HAMILTON

SSN Message: Exact SSN match

## AKA

First Name	Middle Name	Last Name	Suffix
AL	J	HAMILTON	
ALEX	J	HAMILTON	
A		HAMILTON	

## Address

### Current Address

123 MAIN ST  
JACKSON NJ 12345  
Reported: 10/16

### Address Discrepancy

The provided address does not match those in the consumers file.

### Phone

908-555.1212

### Previous Address

100 ELM ST  
JACKSON NJ 12345  
Reported: 08/20

## Fraud Indicators

### Description

Current address mismatch - Input does not match file.

## Profile Summary

### Record Counts

Tradelines:

11

Collections:

N/A

Public Records:

N/A

Inquiries:

N/A

### Derogatory Items

Negative Tradelines:

0

Tradelines with any historical negatives:

0

Occurrence of any historical negatives:

0

## Tradeline Summary

Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
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**SAMPLE**

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$30,536	\$34,450	\$1,273	\$0	\$70	96%
Installment	8	\$67,750	N/A	\$74,452	N/A	N/A	N/A
Mortgage	0	N/A	N/A	N/A	N/A	N/A	N/A
Open	1	\$38,664	N/A	\$2,315	N/A	N/A	94%
Closed w Bal	-	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>11</b>	<b>\$136,950</b>	<b>\$34,450</b>	<b>\$78,040</b>	<b>N/A</b>	<b>\$70</b>	<b>N/A</b>

## Resident Score

Resident Score

**786**

## Score Factors

Insufficient payment activity over the last year

Not enough balance decreases on active non-mortgage accounts

## Tradelines

### Trade Total

Count	Balance Total	Total Credit Limit	Total Past Due
11	\$78,040	\$34,450	N/A

## Trades

### APEX LENDING

**Industry:** Finance or Personal

**Loan Type:** Student Loan

**Loan Terms:** Installment

**Account Type:** Primary borrower on account

**Status:** Paid or paying as agreed

**Remarks:** Principal deferred/interest payment only

**Notes:** Automated Account

**Payment History Summary**

(15 months)

**Opened:** 08/19

**Verified:** 12/20

**Closed:**

**Paid:**

**Balance:** \$30,018

**Past Due:** N/A

**Credit Limit:** N/A

**Payment Amount:** N/A

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

## Payment History

2020	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	Dec	Nov	Oct	Sep							

**SAMPLE**

✓ ✓ ✓ ✓

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## ACME LENDING

**Industry:** Banks  
**Loan Type:** Credit Card  
**Loan Terms:** Revolving MIN  
**Account Type:** Individual account  
**Status:** Paid or paying as agreed  
**Notes:** Automated Account  
**Payment History Summary**  
(7 months)

**Opened:** 04/20  
**Verified:** 12/20  
**Closed:**  
**Paid:**

**Balance:** \$179  
**Past Due:** N/A  
**Credit Limit:** \$2,450  
**Payment Amount:** \$35

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

## Payment History

2020	Nov	Oct	Sep	Aug	Jul	Jun	May
	✓	✓	✓	✓	✓	✓	✓

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## DEPARTMENT OF EDUCATION

**Industry:** Banks  
**Loan Type:** Student Loan  
**Loan Terms:** Installment  
**Account Type:** Individual account  
**Status:** Paid or paying as agreed  
**Remarks:** Payment deferred  
**Notes:** Automated Account  
**Payment History Summary**  
(3 months)

**Opened:** 08/20  
**Verified:** 11/20  
**Closed:**  
**Paid:**

**Balance:** \$1,000  
**Past Due:** N/A  
**Credit Limit:** N/A  
**Payment Amount:** N/A

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

## Payment History

2020	Oct	Sep	Aug
	✓	✓	✓

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## DEPARTMENT OF EDUCATION

**Industry:** Banks

**Opened:** 08/20

**Balance:** \$2,750

**SAMPLE**

**Loan Type:** Student Loan  
**Loan Terms:** Installment  
**Account Type:** Individual account  
**Status:** Paid or paying as agreed  
**Remarks:** Payment deferred  
**Notes:** Automated Account

**Verified:** 11/20  
**Closed:**  
**Paid:**

**Past Due:** N/A  
**Credit Limit:** N/A  
**Payment Amount:** N/A

**Payment History Summary**  
(3 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

### Payment History

2020	Oct	Sep	Aug
	✓	✓	✓

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### DEPARTMENT OF EDUCATION

**Industry:** Banks  
**Loan Type:** Student Loan  
**Loan Terms:** Installment  
**Account Type:** Individual account  
**Status:** Paid or paying as agreed  
**Remarks:** Payment deferred  
**Notes:** Automated Account

**Opened:** 08/19  
**Verified:** 11/20  
**Closed:**  
**Paid:**

**Balance:** \$2,033  
**Past Due:** N/A  
**Credit Limit:** N/A  
**Payment Amount:** N/A

**Payment History Summary**  
(15 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

### Payment History

2020	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	Dec	Nov	Oct	Sep	Aug					
	✓	✓	✓	✓	✓					

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### DEPARTMENT OF EDUCATION

**Industry:** Banks  
**Loan Type:** Student Loan  
**Loan Terms:** Installment

**Opened:** 08/19  
**Verified:** 11/20  
**Closed:**

**Balance:** \$4,500  
**Past Due:** N/A  
**Credit Limit:** N/A

**SAMPLE**

**Account Type:** Individual account  
**Status:** Paid or paying as agreed  
**Remarks:** Payment deferred  
**Notes:** Automated Account  
**Payment History Summary**  
 (15 months)

**Paid:**

**Payment Amount:** N/A

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

### Payment History

2020	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	Dec	Nov	Oct	Sep	Aug					
	✓	✓	✓	✓	✓					

### DEPARTMENT OF EDUCATION

**Industry:** Banks  
**Loan Type:** Student Loan  
**Loan Terms:** Installment  
**Account Type:** Individual account  
**Status:** Paid or paying as agreed  
**Remarks:** Payment deferred  
**Notes:** Automated Account  
**Payment History Summary**  
 (27 months)

**Opened:** 08/18  
**Verified:** 11/20  
**Closed:**  
**Paid:**

**Balance:** \$2,137  
**Past Due:** N/A  
**Credit Limit:** N/A  
**Payment Amount:** N/A

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

### Payment History

2020	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2019	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	Dec	Nov	Oct	Sep	Aug							
	✓	✓	✓	✓	✓							

**SAMPLE**

## DEPARTMENT OF EDUCATION

Industry: Banks  
Loan Type: Student Loan  
Loan Terms: Installment  
Account Type: Individual account  
Status: Paid or paying as agreed  
Remarks: Payment deferred  
Notes: Automated Account  
Payment History Summary  
(27 months)

Opened: 08/18  
Verified: 11/20  
Closed:  
Paid:

Balance: \$3,500  
Past Due: N/A  
Credit Limit: N/A  
Payment Amount: N/A

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

### Payment History

2020	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2019	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	Dec	Nov	Oct	Sep	Aug							
	✓	✓	✓	✓	✓							

## DEPARTMENT OF EDUCATION

Industry: Banks  
Loan Type: Student Loan  
Loan Terms: Installment 180 Monthly  
Account Type: Joint account  
Status: Paid or paying as agreed  
Remarks: Payment deferred  
Notes: Automated Account  
Payment History Summary  
(26 months)

Opened: 07/18  
Verified: 11/20  
Closed:  
Paid:

Balance: \$28,514  
Past Due: N/A  
Credit Limit: N/A  
Payment Amount: N/A

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

### Payment History

2020	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**SAMPLE**

2019	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	Dec	Nov	Oct	Sep								
	✓	✓	✓	✓								

### FIRST BANK AND TRUST

<b>Industry:</b> Banks	<b>Opened:</b> 08/01	<b>Balance:</b> \$1,094
<b>Loan Type:</b> Credit Card	<b>Verified:</b> 11/20	<b>Past Due:</b> N/A
<b>Loan Terms:</b> Revolving MIN	<b>Closed:</b>	<b>Credit Limit:</b> \$32,000
<b>Account Type:</b> Authorized user on account	<b>Paid:</b>	<b>Payment Amount:</b> \$35
<b>Status:</b> Paid or paying as agreed		
<b>Remarks:</b> Dispute resolved reported by grantor		
<b>Notes:</b> Automated Account		
<b>Payment History Summary</b>		
(43 months)		

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

### Payment History

2020	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2019	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr			
	✓	✓	✓	✓	✓	✓	✓	✓	✓			

### SPAMEX

<b>Industry:</b> Banks	<b>Opened:</b> 07/20	<b>Balance:</b> \$2,315
<b>Loan Type:</b> Credit Card	<b>Verified:</b> 11/20	<b>Past Due:</b> N/A
<b>Loan Terms:</b> Open	<b>Closed:</b>	<b>Credit Limit:</b> N/A
<b>Account Type:</b> Authorized user on account	<b>Paid:</b>	<b>Payment Amount:</b> N/A

**SAMPLE**

Status: Paid or paying as agreed

Notes: Automated Account

**Payment History Summary**

(3 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

**Payment History**

2020	Oct	Sep	Aug
	✓	✓	✓

**SAMPLE**

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END OF SAMPLE REPORT  
END OF SAMPLE REPORT