

iSoftpull

Sample Soft Credit Check

p. 760-579-6171
info@isoftpull.com

David L Pogue - Summary

Applicant Supplied Information

Phone (555) 555-5555
 Email Address dabidpogue4321@test.com
 Address 128 N Bertrand #121C, Knoxville, Tennessee, 37917

Credit Report Summary

Report Date 08/27/19
 Result **A Paper**
 Score 802
 Score Model FICO Risk Model V2

Debt-to-Income (DTI)

Annual Household Income -
 Total Aggregate Balances (Debt) \$37,084
 Total Monthly Payments \$1,711
 Debt-to-Income (DTI) Ratio -
 Total Aggregate Balances (Debt) **Excluding Real Estate** \$37,084
 Total Monthly Payments **Excluding Real Estate** \$1,711
 Debt-to-Income (DTI) Ratio **Excluding Real Estate** -

Credit Utilization on Open Accounts - Revolving Credit

Total Aggregate Credit (Credit Limit) \$11,571
 Total Aggregate Balance \$511
 Utilization Ratio (Debt-to-Credit) 4.42%
 Total Aggregate Credit (Credit Limit) **Excluding Secured Accounts** \$11,571
 Total Aggregate Balance **Excluding Secured Accounts** \$511
 Utilization Ratio (Debt-to-Credit) **Excluding Secured Accounts** 4.42%

David L Pogue - Profile

Addresses

Current
 128 N BERTRAND ST
 KNOXVILLE, TN 379178030

Dwelling Type:
 Apartment complex
Home Ownership:
 Unknown
First Reported:
 03/06/2019
Last Reported:
 03/06/2019

Previous:
 2053 BETHEL AVE
 KNOXVILLE, TN 379152049

Dwelling Type:
 Multi-family dwelling
Home Ownership:
 Unknown
First Reported:
 05/05/2015
Last Reported:
 05/05/2015

Employment

Current:
 LAKE SUPERIOR WELDING

Previous:
 UNKNOWN

Previous:

1805 ALBERTA AVE
 BELLEVUE, NE 68005

Dwelling Type:

Single-family dwelling

Home Ownership:

Unknown

First Reported:

04/02/2014

Last Reported:

04/02/2014

David L Pogue - Account History

Payment History Codes

0	Current with zero balance – update received	8	Foreclosure Proceedings Started, Deed in Lieu, or Voluntary Surrender, or Repossession
1	30 days delinquent	9	Settled, Insurance Claim, Term Default, Government Claim, Paid by Dealer, BK Chapter 7, 11 or 12 Petitioned, or Discharged and BK Chapter 7, 11 or 12 Reaffirmation of Debt Rescinded, or Collection, or Charge Off
2	60 days delinquent	C	Current
3	90 days delinquent	B	Account Condition Changed – Payment Code Not Applicable
4	120 days delinquent	N	Current with zero balance
5	150 days delinquent	-	No update received
6	180 days delinquent		
7	Bankruptcy Chapter 13 Petitioned, or Discharged and Bankruptcy Chapter 13 Reaffirmation of Debt Rescinded		

Account #1

Account Status: Open	Open Date: 07/01/2014	Account Type: Revolving Charge Account
Balance Date: 05/28/2019	Balance Amount: \$511	Terms Duration: Revolving
Status Date: 08/01/2016	Credit Limit: \$1,961	Amount Past Due: \$0
First Delinquent Cycle: 07/01/2016	High Balance: \$1,948	Max Delinquency Date: 07/01/2016
Times 30 Days Late: 01	Status: Current account/was 30 days past due date	Evaluation: Closer review is required
Times 60 Days Late: 00	Monthly Payment: \$0	Monthly Payment Type: Estimated
Times 90 Days Late: 00	Kind of Business: Federal Government	Responsibility: Individual
Months History: 60		

Payment History:

2019 MAY C	APR C	MAR C	FEB C	JAN C	2018 DEC C	NOV C	OCT C	SEP C	AUG C	JUL C	JUN C	MAY C	APR C	MAR C	FEB C	JAN C	2017 DEC C	NOV C	OCT C	SEP C
AUG C	JUL C	JUN C	MAY C																	

Account #2

Account Status: Open	Open Date: 07/24/2015	Account Type: Credit Card, Terms REV
Balance Date: 06/23/2019	Balance Amount: \$0	Terms Duration: Revolving
Status Date: 06/01/2019	Credit Limit: \$2,000	Amount Past Due: \$0
Times 30 Days Late: 00	High Balance: \$1,583	Evaluation: No additional review is required
Times 60 Days Late: 00	Status: This is an account in good standing	Monthly Payment Type: Estimated
Times 90 Days Late: 00	Monthly Payment: \$0	Responsibility: Individual
Months History: 28	Kind of Business: Bank Credit Cards	

Payment History:

2019 JUN 0	MAY 0	APR 0	MAR 0	FEB 0	JAN 0	2018 DEC 0	NOV 0	OCT 0	SEP 0	AUG 0	JUL C	JUN C	MAY C	APR C	MAR C	FEB 0	JAN C	2017 DEC C	NOV C	OCT C
SEP C	AUG C	JUL C	JUN C																	

Account #3

Account Status: Open	Open Date: 04/08/2016	Account Type: Revolving Charge Account
Balance Date: 06/09/2019	Balance Amount: \$0	Terms Duration: Revolving
Status Date: 06/01/2019	Credit Limit: \$550	Amount Past Due: \$0
Times 30 Days Late: 00	High Balance: \$259	Evaluation: No additional review is required
Times 60 Days Late: 00	Status: This is an account in good standing	Monthly Payment Type: Estimated
Times 90 Days Late: 00	Monthly Payment: \$0	Responsibility: Individual
Months History: 40	Kind of Business: General Clothing Store	

Payment History:

2019 JUN 0	MAY 0	APR 0	MAR 0	FEB 0	JAN 0	2018 DEC 0	NOV 0	OCT 0	SEP 0	AUG 0	JUL 0	JUN C	MAY C	APR C	MAR C	FEB C	JAN 0	2017 DEC 0	NOV 0	OCT 0
SEP 0	AUG C	JUL C	JUN C																	

Account #4

Account Status: Open	Open Date: 11/17/2015	Account Type: Credit Card, Terms REV
Balance Date: 06/07/2019	Balance Amount: \$0	Terms Duration: Revolving
Status Date: 06/01/2019	Credit Limit: \$552	Amount Past Due: \$0
Times 30 Days Late: 00	High Balance: \$552	Evaluation: No additional review is required
Times 60 Days Late: 00	Status: This is an account in good standing	Monthly Payment Type: Estimated
Times 90 Days Late: 00	Monthly Payment: \$0	Responsibility: Individual
Months History: 44	Kind of Business: Bank Credit Cards	

Payment History:

2019 JUN 0	MAY C	APR C	MAR C	FEB C	JAN C	2018 DEC C	NOV C	OCT C	SEP C	AUG C	JUL C	JUN C	MAY C	APR C	MAR C	FEB C	JAN C	2017 DEC C	NOV C	OCT C
SEP C	AUG C	JUL C	JUN C																	

Account #5

Account Status: Open	Open Date: 02/18/2019	Account Type: Residential Rental
Balance Date: 05/28/2019	Balance Amount: \$10,800	Terms Duration:
Status Date: 05/01/2019	Status: This is an account in good standing	Amount Past Due: \$0
Times 30 Days Late: 00	Monthly Payment: \$1200	Evaluation: No additional review is required
Times 60 Days Late: 00	Kind of Business: Property And Property Management Companies	Monthly Payment Type: Scheduled Term
Times 90 Days Late: 00		Responsibility: Individual
Months History: 03		

Payment History:

2019 MAY C	APR C	MAR C																	
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Account #6

Account Status: Open	Open Date: 06/02/2014	Account Type: Revolving Charge Account
Balance Date: 05/28/2019	Balance Amount: \$0	Terms Duration: Revolving
Status Date: 05/01/2019	Credit Limit: \$3,008	Amount Past Due: \$0
Times 30 Days Late: 00	High Balance: \$3,008	Evaluation: No additional review is required
Times 60 Days Late: 00	Status: This is an account in good standing	Monthly Payment Type: Estimated
Times 90 Days Late: 00	Monthly Payment: \$0	Responsibility: Individual
Months History: 14	Kind of Business: Jewelers	

Payment History:

2019					2018									
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account #7

Account Status: Open	Open Date: 10/05/2018	Account Type: Auto Loan
Balance Date: 04/18/2019	Balance Amount: \$25,773	Terms Duration: \$0
Status Date: 04/01/2019	Status: This is an account in good standing	Amount Past Due: \$0
Times 30 Days Late: 00	Monthly Payment: \$486	Evaluation: No additional review is required
Times 60 Days Late: 00	Kind of Business: Credit Unions	Monthly Payment Type: Scheduled Term
Times 90 Days Late: 00		Responsibility: Individual
Months History: 05		

Payment History:

2019				2018
APR	MAR	FEB	JAN	DEC
C	C	C	-	C

Account #8

Account Status: Open	Open Date: 07/16/2013	Account Type: Revolving Charge Account
Balance Date: 01/05/2019	Balance Amount: \$0	Terms Duration: Revolving
Status Date: 01/01/2019	Credit Limit: \$3,500	Amount Past Due: \$0
Times 30 Days Late: 00	High Balance: \$2,681	Evaluation: No additional review is required
Times 60 Days Late: 00	Status: This is an account in good standing	Monthly Payment Type: Estimated
Times 90 Days Late: 00	Monthly Payment: \$0	Responsibility: Individual
Months History: 53	Kind of Business: Retail, Not Elsewhere Classified	

Payment History:

2019	2018												2017							
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY
0	0	0	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	0	0	0
APR	MAR	FEB	JAN																	
0	0	0	0																	

Account #9

Account Status: Open	Open Date: 03/05/2010	Account Type: Revolving Charge Account
Balance Date: 12/08/2016	Balance Amount: \$0	Terms Duration: One Month
Status Date: 12/01/2016	Status: This is an account in good standing	Amount Past Due: \$0
Times 30 Days Late: 00	Monthly Payment: \$0	Evaluation: No additional review is required
Times 60 Days Late: 00	Kind of Business: Utilities And Fuel -- Non-Specific	Responsibility: Individual
Times 90 Days Late: 00		
Months History: 92		

Payment History:

2016 DEC 0	NOV 0	OCT 0	SEP 0	AUG 0	JUL 0	JUN 0	MAY 0	APR 0	MAR 0	FEB 0	JAN 0	2015 DEC 0	NOV 0	OCT 0	SEP 0	AUG 0	JUL 0	JUN 0	MAY 0	APR 0
MAR 0	FEB 0	JAN 0	2014 DEC 0																	

Account #10

Account Status: Closed	Open Date: 07/24/2015	Account Type: Credit Card, Terms REV
Balance Date: 02/19/2019	Balance Amount: \$0	Terms Duration: Revolving
Status Date: 02/01/2019	Credit Limit: \$2,000	Amount Past Due: \$0
Times 30 Days Late: 00	High Balance: \$1,583	Evaluation: Closer review is required
Times 60 Days Late: 00	Status: Credit card lost or stolen	Monthly Payment Type: Estimated
Times 90 Days Late: 00	Monthly Payment: \$0	Responsibility: Individual
Months History: 43	Kind of Business: Bank Credit Cards	Comment: Credit card lost or stolen

Payment History:

2019 FEB B	JAN 0	2018 DEC 0	NOV 0	OCT 0	SEP 0	AUG 0	JUL C	JUN C	MAY C	APR C	MAR C	FEB 0	JAN C	2017 DEC C	NOV C	OCT C	SEP C	AUG C	JUL C	JUN C
MAY C	APR C	MAR C	FEB C																	

Account #11

Account Status: Closed	Open Date: 10/10/2016	Account Type: Auto Loan
Balance Date: 10/28/2018	Balance Amount: \$0	Terms Duration: \$0
Status Date: 10/01/2018	Status: Account/paid satisfactorily	Amount Past Due: \$0
Times 30 Days Late: 00	Monthly Payment: \$0	Evaluation: No additional review is required
Times 60 Days Late: 00	Kind of Business: All Banks -- Non-Specific	Monthly Payment Type: Estimated
Times 90 Days Late: 00		Responsibility: Individual
Months History: 25		

Payment History:

2018 OCT B	SEP C	AUG C	JUL C	JUN C	MAY C	APR C	MAR C	FEB C	JAN C	2017 DEC C	NOV C	OCT C	SEP C	AUG C	JUL C	JUN C	MAY C	APR C	MAR C	FEB C
JAN C	2016 DEC C	NOV C	OCT C																	

Account #12

Account Status: Closed	Open Date: 02/26/2016	Account Type: Auto Loan
Balance Date: 07/27/2016	Balance Amount: \$0	Terms Duration:
Status Date: 07/01/2016	Status: Account/paid satisfactorily	Amount Past Due: \$0
Times 30 Days Late: 00	Monthly Payment: \$0	Evaluation: No additional review is required
Times 60 Days Late: 00	Kind of Business: Credit Unions	Responsibility: Individual
Times 90 Days Late: 00		
Months History: 05		

Payment History:

2016 JUL B	JUN -	MAY C	APR C	MAR C
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Account #13

Account Status: Closed	Open Date: 02/23/2013	Account Type: Auto Loan
Balance Date: 12/05/2015	Balance Amount: \$0	Terms Duration:
Status Date: 12/01/2015	Status: Account/paid satisfactorily	Amount Past Due: \$0
Times 30 Days Late: 00	Monthly Payment: \$0	Evaluation: No additional review is required
Times 60 Days Late: 00	Kind of Business: Credit Unions	Responsibility: Individual
Times 90 Days Late: 00		
Months History: 34		

Payment History:

2015 DEC B	NOV -	OCT C	SEP C	AUG C	JUL C	JUN C	MAY C	APR C	MAR C	FEB C	JAN -	2014 DEC C	NOV -	OCT C	SEP C	AUG C	JUL C	JUN C	MAY C	APR C
MAR C	FEB C	JAN C	2013 DEC C																	

Account #14

Account Status: Closed	Open Date: 10/01/2012	Account Type: Unsecured Loan
Balance Date: 08/28/2013	Balance Amount: \$0	Terms Duration: \$0
Status Date: 08/01/2013	Status: Account/paid satisfactorily	Amount Past Due: \$0
Times 30 Days Late: 00	Monthly Payment: \$0	Evaluation: No additional review is required
Times 60 Days Late: 00	Kind of Business: Credit Unions	Responsibility: Individual
Times 90 Days Late: 00		
Months History: 11		

Payment History:

2013								2012		
AUG B	JUL C	JUN C	MAY C	APR C	MAR C	FEB C	JAN C	DEC C	NOV C	OCT C

Account #15

Account Status: Closed	Open Date: 08/20/2009	Account Type: Credit Card, Terms REV
Balance Date: 02/20/2013	Balance Amount: \$0	Terms Duration: Revolving
Status Date: 02/01/2013	Credit Limit: \$1,446	Amount Past Due: \$0
Times 30 Days Late: 00	High Balance: \$1,446	Evaluation: Closer review is required
Times 60 Days Late: 00	Status: Account/paid satisfactorily	Responsibility: Individual
Times 90 Days Late: 00	Monthly Payment: \$0	Comment: Account closed at consumer's request
Months History: 43	Kind of Business: Bank Credit Cards	

Payment History:

2013		2012												2011						
FEB B	JAN C	DEC C	NOV C	OCT C	SEP C	AUG C	JUL C	JUN C	MAY C	APR C	MAR C	FEB C	JAN C	DEC C	NOV C	OCT C	SEP C	AUG C	JUL C	JUN C
MAY C	APR C	MAR C	FEB C																	

David L Pogue - Inquiries

When one applies for credit, one authorizes lenders or other financial institutions to ask or 'inquire' for a copy of your credit report from a credit bureau for their review. When you later check your Credit Report you may notice that their credit inquiries are listed. You may also see inquiries by businesses that you may not know. The only inquiries that work toward your score are the ones that result from applications for new credit.

Inquiries Summary

Total Inquiries	2
Inquiries in Past 6 Months	0
Inquiries in Past 12 Months	1
Inquiries in Past 24 Months	2

LEXISNEXIS/RESIDENT DA

Date of Inquiry: 01/01/2019	Type: Rental Agreement	Amount: UNKNOWN
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WEBBANK/DFS

Date of Inquiry:
06/23/2018

Type:
Unknown - Credit Extension,
Review, Or Collection

Amount:
UNKNOWN

David L Pogue - Public Records

Information in this area is derived from state and county court records, federal district bankruptcy records, tax liens and monetary judgments & in some states, overdue child support records. Public records stay on your credit report for 7-10 years.

Most consumers do not have public records information on their credit reports. There is no need to be concerned if no information is available in this view of your credit report profile.

This Report Does Not List any Public Records.