

Credit Report as of: June 15, 2026  
Requested By: John Doe

## Applicant Information Submitted

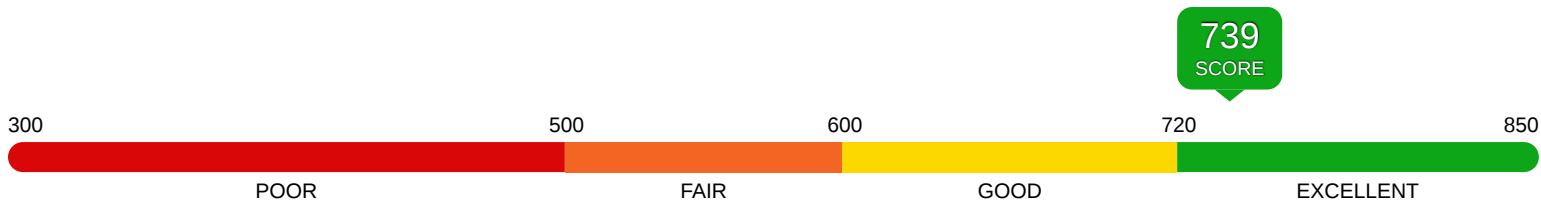
Name: Jon Consumer  
Current Address: 10655 North Birch, Burbank, California, US  
Date of Birth: March 15, 1994

# TransUnion Credit Report With Vantage Score

## CREDIT SUMMARY

Past Due	Collections	Debt	Other
Delinquent Accts.: 0 Accts w/Late Pays: 0 Amount: \$0 30 Days: 0 60 Days: 0 90 Days: 0	Collections: 0 Currently Owed: \$0 Charge Offs: 0  <b>Bankruptcies</b>  Bankruptcies: 2	Total Debt: \$36,029 Payment/Mo: \$838 Mortgage: \$0 Revolving: \$4,772 Installment: \$31,257 Debt Ratio: 0% Available: 57%	Total Accts.: 27 Inquiries: 7 High Credit: \$82,851 Credit Limit: \$40,230 Oldest Acct.: 06/01/10

## CREDIT SCORE BY TRANSUNION/VANTAGESCORE 4.0



This score and scale is provided by TRANSUNION/VANTAGESCORE 4.0, [see score factors](#) to learn more.

## TRANSUNION INCOME ESTIMATOR

Estimated income: \$116,000  
Estimated range: \$100,000 - \$124,999

## PERSONAL INFO

Name: JONATHAN CONSUMER  
SSN: XXX-XX-9999

AKA'S:  
JONATHAN CONSUMER DOB: 01/01/XXXX  
JONATHAN BOB CONSTANT DOB: N/A  
JONATHAN ANN BUYER DOB: N/A

## Addresses



#2 BK OF AMER

Account #:
Recent Balance: \$3,888
Monthly Payment: \$122
Terms:
Credit Limit: 4200
High Credit: 4200
Account Type: RR / REV
Remark:

Opened: 9/01/2013
Last Reported: 201709
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 25 columns representing months from 2015 to 2017, all cells containing 'OK'.

#3 DEPT OF EDUCATION/NELN

Account #: 321321321321321
Recent Balance: \$1,632
Monthly Payment: \$73
Terms: 120 months
Credit Limit:
High Credit: 6000
Account Type: IE / EDU
Remark:

Opened: 10/01/2010
Last Reported: 201709
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 24 columns representing months from 2015 to 2017, all cells containing 'OK'.

#5 SYNCB/GAPDC

Account #:
Recent Balance: \$793
Monthly Payment: \$34
Terms:
Credit Limit: 10000
High Credit: 10000
Account Type: RR / REV
Remark:

Opened: 12/01/2013
Last Reported: 201710
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 25 columns representing months from 2015 to 2017, all cells containing 'OK'.

#6 CHASE CARD

Account #:
Recent Balance: \$91
Monthly Payment: \$25
Terms:
Credit Limit: 2000
High Credit: 2000
Account Type: RR / REV
Remark: FLEXIBLE SPENDING CREDIT CARD

Opened: 2/01/2017
Last Reported: 201706
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 7 columns representing months from 2017, all cells containing 'OK'.

#7 COMENITY BANK/EXPRESS

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 1050
High Credit: 1050
Account Type: RR / REV
Remark:

Opened: 2/01/2014
Last Reported: 201501
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 2 rows of month headers (2015, 2014) and 12 columns of 'OK' status indicators.

#8 COMENITY BANK/NWYRK&CO

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 500
High Credit: 500
Account Type: RR / REV
Remark:

Opened: 9/01/2014
Last Reported: 201411
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 2 rows of month headers (2014) and 4 columns of 'OK' status indicators.

#9 COMENITYBK/VICTORIASEC

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 880
High Credit: 880
Account Type: RR / REV
Remark:

Opened: 5/01/2012
Last Reported: 201604
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 3 rows of month headers (2017, 2016, 2015) and 24 columns of 'OK' status indicators.

#10 COMENITYCAP/CHLDPLCE

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 500
High Credit: 500
Account Type: RR / REV
Remark:

Opened: 6/01/2017
Last Reported: 201707
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 2 rows of month headers (2017) and 4 columns of 'OK' status indicators.



#15 DON ROBERTO JEWELERS

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit:
High Credit: 391
Account Type: RR / REV
Remark: AUTHORIZED USER

Opened: 7/01/2010
Last Reported: 201102
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 02 / INACTIVE

Payment History:

Table with 2 rows of years (2011, 2010) and 10 columns of months (MAR to JUL). All cells contain 'OK'.

#16 KIA MOTORS FINANCE

Account #: 321321321321321
Recent Balance: \$0
Monthly Payment: \$0
Terms: 60 months
Credit Limit:
High Credit: 25790
Account Type: IA / AUTO
Remark:

Opened: 1/01/2012
Last Reported: 201702
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 20 / AS AGREED

Payment History:

Table with 2 rows of years (2017, 2016) and 24 columns of months (FEB to FEB). Most cells contain 'OK', with the first cell of the first row containing 'UKN'.

#17 KOHLS/CAPONE

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 800
High Credit: 800
Account Type: RR / REV
Remark:

Opened: 11/01/2013
Last Reported: 201603
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 2 rows of years (2017, 2016) and 24 columns of months (SEP to SEP). All cells contain 'OK'.

#18 MCYDSNB

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 700
High Credit: 700
Account Type: RR / REV
Remark: ACCOUNT CLOSED DUE TO TRANSFER

Opened: 3/01/2013
Last Reported: 201310
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 20 / AS AGREED

Payment History:

Table with 2 rows of years (2015, 2014) and 24 columns of months (SEP to SEP). All cells contain 'OK'.

#19 MCYDSNB

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 1300
High Credit: 1300
Account Type: RR / REV
Remark:

Opened: 12/01/2011
Last Reported: 201609
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 24 columns representing months from 2017 to 2015. Status indicators include OK, UKN, and OK.

#20 NORDSTROM/TD BANK USA

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 1000
High Credit: 1000
Account Type: RR / REV
Remark:

Opened: 10/01/2011
Last Reported: 201402
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 24 columns representing months from 2017 to 2015. Status indicators include OK, UKN, and OK.

#21 SYNCB/AMAZON

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 2200
High Credit: 2200
Account Type: RR / REV
Remark:

Opened: 2/01/2017
Last Reported: 201706
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 8 columns representing months from 2017. Status indicators include OK, UKN, and OK.

#22 SYNCB/JCP

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 700
High Credit: 700
Account Type: RR / REV
Remark:

Opened: 8/01/2011
Last Reported:
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 20 / AS AGREED

Payment History:

Table with 14 columns representing months from 2012 to 2011. Status indicators include UKN, OK, and OK.

#23 SYNCB/JCP

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 4900
High Credit: 4900
Account Type: RR / REV
Remark:

Opened: 8/01/2013
Last Reported: 201704
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 24 columns representing months from OCT 2017 to OCT 2015. All cells contain 'OK' in a green box.

#24 SYNCB/SAMS CLUB

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 2700
High Credit: 2700
Account Type: RR / REV
Remark:

Opened: 9/01/2013
Last Reported: 201709
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 10 / AS AGREED

Payment History:

Table with 24 columns representing months from SEP 2017 to SEP 2015. All cells contain 'OK' in a green box.

#25 SYNCB/TOYSRUS

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 0
High Credit: 0
Account Type: RR / REV
Remark:

Opened: 4/01/2013
Last Reported: 201305
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 20 / AS AGREED

Payment History:

Table with 24 columns representing months from SEP 2017 to SEP 2013. SEP 2017 is 'UKN', others are 'OK' in a green box.

#26 TD BANK USA/TARGETCRED

Account #:
Recent Balance: \$0
Monthly Payment: \$0
Terms:
Credit Limit: 300
High Credit: 300
Account Type: RR / REV
Remark: CLOSED DUE TO INACTIVITY

Opened: 5/01/2013
Last Reported: 201606
Date Last Past Due:
Past Due Amount: \$0
30 / 60 / 90: 0 / 0 / 0
Account Status: 20 / AS AGREED

Payment History:

Table with 24 columns representing months from AUG 2017 to AUG 2015. AUG 2017 is 'UKN', others are 'OK' in a green box.

Account #:  
 Recent Balance: \$0  
 Monthly Payment: \$0  
 Terms:  
 Credit Limit: 2700  
 High Credit: 2700  
 Account Type: RR / REV  
 Remark: CREDIT CARD LOST OR STOLEN

Opened: 9/01/2013  
 Last Reported: 201503  
 Date Last Past Due:  
 Past Due Amount: \$0  
 30 / 60 / 90: 0 / 0 / 0  
 Account Status: 01 / CRCDLOST

Payment History:

2015		2014											2013											
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP
UKN	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**INQUIRIES**

DATE	SUBCODE	CREDITOR	DESCRIPTION
06/05/17	3278143	CREDIT ONE BANK NA	Banks and S&L
02/22/17	1203600	CHASE CARD	Banks and S&L
12/11/16	2453030	PCB/COMMERCE HOME MORT	Finance, Personal
02/02/16	1512470	WFDS	Finance, Personal
02/02/16	1546298	R&R/CABE TOYOTA	Automotive
02/02/16	1739160	LBS FINANCIAL CREDIT U	Finance, Personal
02/02/16	1254780	CAPITAL ONE AUTO FIN	Finance, Personal

**SCORE FACTORS**

**A 739 SCORE WAS CALCULATED BY THE FOLLOW FACTORS:**

- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TOO MANY INQUIRIES LAST 12 MONTHS
- TOO MANY ACCOUNTS WITH BALANCES

## CREDITORS

SUBCODE	NAME	TELEPHONE	ADDRESS
1230206	BK OF AMER	800-421-2110	PO BOX 982238 EL PASO, TX 79998
1254780	CAPITAL ONE AUTO FIN	800-946-0332	3905 N DALLAS PKWY PLANO, TX 75093
1638640	CAPITAL ONE AUTO FINAN	BYMAILONLY	3901 DALLAS PKWY PLANO, TX 75093
1203600	CHASE CARD	800-432-3117	PO BOX 15298 WILMINGTON, DE 19850
2322630	COMENITY BANK/NWYRK&CO	BYMAILONLY	220 W SCHROCK RD WESTERVILLE, OH 43081
1348810	COMENITYBK/VICTORIASEC	BYMAILONLY	PO BOX 182789 COLUMBUS, OH 43218
1992420	COMENITYCAP/CHLDPLCE	(212) 614-1262	PO BOX 182120 COLUMBUS, OH 43218
3278143	CREDIT ONE BANK NA	702-269-1000	PO BOX 98875 LAS VEGAS, NV 89193
1888080	CURACAO	213-386-4412	1605 W OLYMPIC BLVD STE LOS ANGELES, CA 90015
1884330	DEPT OF EDUCATION/NELN	888-486-4722	121 S 13TH ST LINCOLN, NE 68508
3394657	DON ROBERTO JEWELERS	949-361-6700	205 AVENIDA FABRICANTE SAN CLEMENTE, CA 92672
1546298	FIRST FAMILY FINCL SVCS	(706) 632-3408	VALLEY VILLAGE SHPG CTR BLUE RIDGE GA 30513
1642890	KIA MOTORS FINANCE	866-331-5632	4000 MACARTHUR BLVD STE NEWPORT BEACH, CA 92660
1926781	KOHL'S/CAPONE	800-564-5740	N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI 53051
1739160	LBS FINANCIAL CREDIT U	714-893-5111	5505 GARDEN GROVE BLVD WESTMINSTER, CA 92683
1362830	MCYDSNB	800-243-6552	PO BOX 8218 MASON, OH 45040
1391135	NORDSTROM/TD BANK USA	800-964-1800	13531 E CALEY AVE ENGLEWOOD, CO 80111
2453030	PCB/COMMERCE HOME MORT	925-275-6844	1330 CROW CANYON PL #300 SAN RAMON, CA 94583
1004694	SYNCB/AMAZON	866-634-8379	PO BOX 965015 ORLANDO, FL 32896
3321860	SYNCB/JCP	800-542-0800	PO BOX 965007 ORLANDO, FL 32896
3308810	SYNCB/SAMS CLUB	800-964-1917	PO BOX 965005 ORLANDO, FL 32896
1948369	TD BANK USA/TARGETCRED	888-755-5856	PO BOX 673 MINNEAPOLIS, MN 55440
1512470	WFDS	949-754-7911	15750 ALTON PKWY IRVINE, CA 92618

## WARNINGS

**DESCRIPTION:**

**ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE**

**TRANSUNION MESSAGE: SSN MATCHES**

To further investigate the information provided below we recommend ordering a manual repository search. To learn more contact us.

## 2 criminal record(s) were found

### Criminal Record 1

Full Name: Jon Consumer

Date of Birth: MATCH

Address: 10655 North Birch

#### Offense 1 of 3

Offense Name: Offense 1

Statute: Statute

Disposition  
Date: 20250603

Sentence:

Disposition: Disposition

Plea: Plea

Court Fee /  
Fine: CourtFee / Fine

#### Offense 2 of 3

Offense Name: Offense 2

Statute: Statute

Disposition  
Date: 20250603

Sentence:

Disposition: Disposition

Plea: Plea

Court Fee /  
Fine: CourtFee / Fine

#### Offense 3 of 3

Offense Name: Offense 3

Statute: Statute

Disposition  
Date: 20250603

Sentence:

Disposition: Disposition

Plea: Plea

Court Fee /  
Fine: CourtFee / Fine

## Criminal Record 2

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Full Name: Jon Consumer

Date of Birth: MATCH

Address: 10655 North Birch

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### Offense 1 of 2

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Offense Name: Offense 1

Statute: Statute

Disposition  
Date: 20250603

Sentence:

Disposition: Disposition

Plea: Plea

Court Fee /  
Fine: CourtFee / Fine

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### Offense 2 of 2

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Offense Name: Offense 2

Statute: Statute

Disposition  
Date: 20250603

Sentence:

Disposition: Disposition

Plea: Plea

Court Fee /  
Fine: CourtFee / Fine

Summary Information: This report is solely based on the SSN provided.

<u>Name Variations:</u>	<u>Names:</u>	<u>Addresses / Unique:</u>	<u>Jurisdictions:</u>	<u>SSN Issued:</u>	<u>Phones:</u>
1	JON CONSUMER	4 / 4	2	1994	(555) 555-0012 (320) 451-1111 (320) 551-1111 (320) 243-6111 (320) 340-1111

<u>#</u>	<u>ADDRESS:</u>	<u>COUNTY:</u>	<u>DATES:</u>
1	10655 NORTH BIRCH BURBANK CA 91502	MEEKER	12/01/2020 - 01/16/2024
2	215 SIBLEY AVE 3 LITCHFIELD MN 55355	MEEKER	10/09/2018 - 01/16/2024
3	502 SWISE LIGE LIGEVILLE MN 55355	MEEKER	10/01/2018 - 10/01/2018
4	135 MARKET ST BLAIRSVILLE PA 15717	INDIANA	03/04/2014 - 03/04/2014

The TeleCheck Response Message Conditions helps separate good check writers from bad ones. Armed with national databases containing real-time information from more than 306,000 businesses and financial institutions, TeleCheck offers the most accurate response message conditions in the industry. This database comprises more than 51 million bad check records. These databases provide with continually updated information including bad check activity as it occurs, automated inquiries using the consumer's identification (Driver's License or state ID) as well as checking account data (MICR #).

**Full Name:** Jon Consumer

**Result:** Contact Customer Service

**Driver's License #:** C123456

**Message:** Drivers license may be invalid.

**Driver's License State:** CA

1 eviction record(s) were found

## Eviction Record 1

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<b>Agency State:</b> CA	<b>Plaintiff:</b> FANCHER CREEK LP
<b>Court Name:</b> FRESNO	<b>Defendant Full Name:</b> Jon Consumer
<b>Case Number:</b> 19CECL10482	<b>Defendant Address:</b> 10655 North Birch
<b>File Date:</b> 04/08/2024	<b>City, State, Zip:</b> Burbank CA 91502
<b>Judgment Date:</b> 04/08/2024	