

MARSHA L BANKS

CLARITY CLEAR CREDIT RISK SCORE - 501
 NON-MLA COVERED BORROWER
 AUTOMATED INCOME CHECK - 1 Employment Record Found

Red Flag Compliance





PASS

Clarity Credit Profile

Date Reported: 06/19/2019

Personal Information

Risk Score

Name: BANKS, MARSHA L Address: 3 CARROL DR CLARKSVILLE, MO 63336 SSN: ###-##-2081 Date of Birth: 02/10/1963 Drivers License #: N7128223	 Clarity Clear Credit Risk Score
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Employment Information

Occupation Type: NURSE	Net Monthly Income: \$6000
Employer: HANNIBAL REGIONAL HOSPITAL	Pay Frequency: -
Address: 6000 HOSPITAL DR HANNIBAL, MO	Date of Next Paycheck: -
Work Phone: -	Time at Employer in Mnths: 57
Extension: -	Employers Last 6 Mnths: 1
Fax: -	Reported Income Date: 03/14/2019
	Reported Income Amt: \$3943

Automated Income Check

Employment Status: Active	Date Reported: 03/08/2019
Company Name: Enterprise	Occupation: HR ADMININSTRATOR
Projected Income: \$48036.02	Length of Emp: 18 Yrs. 4 Mos.

Liens and Judgments Summary

[Hide Details](#)

Total # of Evictions: 0	Total # of Liens: 2	Total # of Fed Liens: 0	
Evictions Last 12 Mnths: 0	Mnths Since Last Lien: 18	Mnths Since Last Fed Lien: N/A	
Mnths Since Last Eviction: N/A	Liens Amt: \$4798	Fed Liens Amt: \$0	
Total # of Jdgs: 1	Tax Liens: 2	Other Liens: 0	
Mnths Since Last Jdg: 39	Mnths Since Last Tax Lien: 18	Total # of Liens/Jdgs: 3	
Jdgs Amt: \$3332	Tax Liens Amt: \$4798	Liens/Jdgs Last 12 Mnths: 0	
Small Claims Jdgs: 0	Total # of State Liens: 2	Mnths Since Last Lien/Jdg: 18	
Court Jdgs: 1	Mnths Since Last State Lien: 18	Liens/Jdgs Amt: \$8130	
Foreclosure Jdgs: 0	State Liens Amt: \$4798	Lien/Jdg Severity: 4	

Liens and Judgments

Agency County/State Case Number Plaintiff	Date Filed Updated Type	Amount Eviction	Released Date Released	Filing Book Filing Page
NEW JERSEY STATE SUPERIOR COURT MERCER/NJ 999DJ17128715	09/24/2015 STATE TAX LIEN	\$2,897		
NEW JERSEY STATE SUPERIOR COURT MERCER/NJ 999AJ11929815	07/01/2014 STATE TAX LIEN	\$1,901		
MONMOUTH COUNTY SPECIAL CIVIL PART MONMOUTH/NJ 999DC01236613 ABC CORP	12/16/2013 CIVIL JUDGMENT	\$3,332 N		3251 111

Scorecard

Scorecard:	CLARITY CLEAR CREDIT RISK SCORE
Score:	501
Reasons:	(20) Length of time since online payday loan opened (35) Insufficient email addresses recently reported (36) Lack of sufficient relevant account information (17) Lack of sufficient relevant retail account information

All Loan Stability Matrix

	15 Days	30 Days	60 Days	90 Days	180 Days	1 Year	2 Yrs	3 Yrs	7 Yrs
Total Number	-	1	1	2	2	2	4	4	6
Total Amount	-	\$2500	\$2500	\$4000	\$4000	\$4000	\$12500	\$12500	\$21500
Number with Late Payment	-	-	-	1	1	1	2	2	3
Amount with Late Payment	-	-	-	\$310	\$487	\$573	\$867	\$1232	\$2364
Days with Late Payment	-	-	-	23	68	79	79	79	91
Number in Collections	-	-	-	-	-	-	-	-	1
Amount in Collections	-	-	-	-	-	-	-	-	\$4653
Days in Collections	-	-	-	-	-	-	-	-	867
Number Charged Off	-	-	-	-	-	-	-	-	1
Amount Charged Off	-	-	-	-	-	-	-	-	\$1243
Days Open	-	-	-	23	112	243	532	532	532

Validation

SSN Valid:	No	Bank Routing Valid:	No
SSN Deceased:	No	# of SSN's w/ Bank Acct:	-
Date of Last Activity:	-	Total Inquiries:	1
Last Seen by Group:	Never	SSN First Appearance:	Yes
Last Seen by Account:	Never	SSN/First Name Cnt:	1
Last Seen by Location:	Never	SSN/Last Name Cnt:	1
Last Purch. by Group:	Never	SSN/First/Last Name Cnt:	1
Last Purch. by Lender:	Never	SSN/Distinct Name Cnt:	1

Bank Information

Bank Account Type	-
Paycheck Direct Deposit	-
Bank Routing Number	-
Bank Account Number	-
Number of bank accounts seen on this consumer	1
Number of days since the first/oldest bank account was first seen by Clarity	802
Number of days since the first/oldest bank account was previously seen by Clarity	108
Number of days since the previous/newest bank account was first seen by Clarity	802
Number of days since the previous/newest bank account was previously seen by Clarity	108

Tradelines

Member ID	Opened	High Credit	Terms	Cycles	1/2/3 Cycles
Account #	Reported	Credit Limit	Past Due	MOP	Pay Ptn
Trade Type	Closed	Balance	EOCA		
8495-2894-5615	05/11/2018	\$2500	1-30-386	1	0/0/0
123456	05/21/2018		\$0	P0	-----
(12) Education Loan		\$2402	1		-----0
8495-1489-6489	03/05/2018	\$1500	1-30-386	1	0/0/0
165894	04/01/2018		\$436	P0	-----
(C1) SPML		\$1429	1		-----9V
8495-2894-5615	11/16/2016	\$2500	1-30-386	1	0/0/0
218596	01/31/2017		\$648	P0	00400800V402
(12) Education Loan		\$1584	1		01080402005V
1562-4189-2651	08/21/2016	\$6000	1-30-386	1	0/0/0
894115	10/21/2016		\$1351	P0	---900043000
(00) Auto		\$4051	1		4800070000VW
4891-1256-8791	05/09/2015		1-48-754	1	0/0/0
654891	07/01/2015	\$4000	\$0	P0	000000000000
(18) Credit Card		\$3484	1		000000000000
8489-3548-2914	03/11/2014	\$9000	1-30-189	1	0/0/0
489819	05/01/2014		\$0	P0	A00000006004
(00) Auto	03/11/2017	\$0	1		0@-----

Tradeline Information

Total number of loans opened	6
Total amount of loans opened	\$21500
Number of current and open loans	2
Total amount of current and open loans	\$4000
Number of days since the first loan was opened	2464
Number of days since the last loan was opened	29
Number of days since first on-time payment on a loan was made	2424
Number of days since last on-time payment on a loan was made	9
Number of days since last payment was made	9
Number of open and past due loans	0
Total amount of open and past due loans	\$0
Worst payment rating on a loan	1
Highest number of days a loan is past due	91
Number of days since last loan was in collection	-
Number of paid off loans	4
Total amount of paid off loans	\$17500
Number of days since first paid off loan	-
Number of days since last paid off loan	-
Number of days since last loan was charged off	-

Online Unsecured Loan Stability Matrix

	15 Days	30 Days	60 Days	90 Days	180 Days	1 Year	2 Yrs	3 Yrs	7 Yrs
Total Number	-	-	-	-	-	-	-	-	-
Total Amount	-	-	-	-	-	-	-	-	-
Number with Late Payment	-	-	-	-	-	-	-	-	-
Amount with Late Payment	-	-	-	-	-	-	-	-	-
Days with Late Payment	-	-	-	-	-	-	-	-	-
Number in Collections	-	-	-	-	-	-	-	-	-
Amount in Collections	-	-	-	-	-	-	-	-	-
Days in Collections	-	-	-	-	-	-	-	-	-
Number Charged Off	-	-	-	-	-	-	-	-	-
Amount Charged Off	-	-	-	-	-	-	-	-	-
Days Open	-	-	-	-	-	-	-	-	-

Online Installment Loan Stability Matrix

	15 Days	30 Days	60 Days	90 Days	180 Days	1 Year	2 Yrs	3 Yrs	7 Yrs
Total Number	-	-	-	-	-	-	-	-	-
Total Amount	-	-	-	-	-	-	-	-	-
Number with Late Payment	-	-	-	-	-	-	-	-	-
Amount with Late Payment	-	-	-	-	-	-	-	-	-
Days with Late Payment	-	-	-	-	-	-	-	-	-
Number in Collections	-	-	-	-	-	-	-	-	-
Amount in Collections	-	-	-	-	-	-	-	-	-
Days in Collections	-	-	-	-	-	-	-	-	-
Number Charged Off	-	-	-	-	-	-	-	-	-
C3.aco	-	-	-	-	-	-	-	-	-
Days Open	-	-	-	-	-	-	-	-	-

Inquiries Seen by Others

Date	Purpose Type	Tradeline Type	Member ID
11/24/2018	(AR) New Credit	(C11) Storefront Title Loans	1111-0000-0000
12/30/2016	(AR) New Credit	(C6) Storefront Installment Loan	1111-0000-0000
12/29/2015	(AR) New Credit	(4D) Telecommunications / Cellular	1111-0000-0000

Inquiry Information

Number of days since Clarity first saw consumer	1169
Number of days since Clarity previously saw consumer	108
Clarity has a previous inquiry or tradeline on the consumer	-
Clarity has previous non-traditional credit inquiry excluding collection and traditional credit inquiries on the consumer	Yes
Clarity has previous non-traditional inquiry including collection on the consumer	Yes
Current inquiry cluster position	1

Inquiry Stability Matrix by Tradeline Type

Tradeline Type	24 Hrs	7 Days	15 Days	30 Days	60 Days	90 Days	180 Days	1 Year
(C1) Online Unsecured	1	1	1	1	1	1	1	1
(C3) Online Installment	4	4	4	4	4	4	4	4
Total	5	5	5	5	5	5	5	5

CLARITY SERVICES INC, PO BOX 5717 CLEARWATER, FL 33758 727-489-7266

CBC Automotive Group

Your Credit Score and the Price You Pay for Credit

Applicant Name MARSHA BANKS	Source Clarity	Your Score 501	Date 06/19/2019
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Understanding Your Credit Score

What you should know about your credit scores:

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

How we use your credit score:

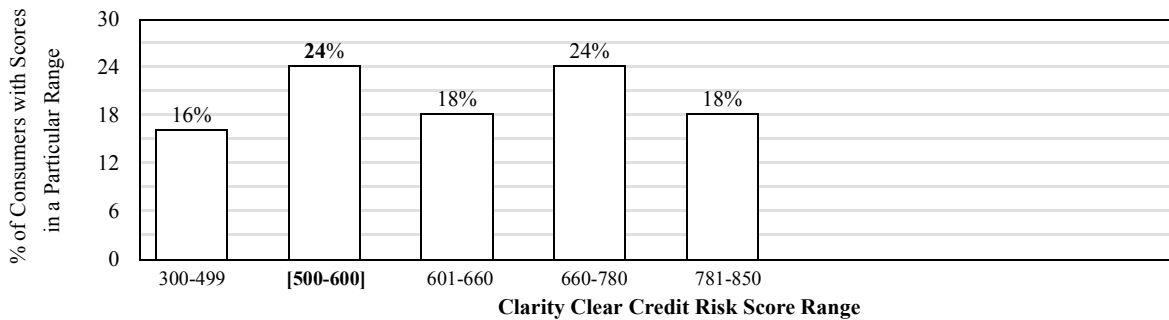
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

The range of scores:

Scores range from a low of **300** to a high of **850**.

Generally, the higher your score, the more likely you are to be offered better credit terms.

How your score compares to the scores of other consumers:



Checking Your Credit Report

What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report:

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit www.annualcreditreport.com (<https://www.annualcreditreport.com>)

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at: <http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf> (<http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf>)) to:

Annual Credit Report Request Service
P.O. box 105281
Atlanta, GA 30348-5281

How can you get more information?

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov (<http://www.federalreserve.gov>), or the Federal Trade Commission's web site at www.ftc.gov (<http://www.ftc.gov>).

Applicant's Signature _____

Date _____

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CBC-FORM NO. CSD02 (Rev. 10/10)