

INQUIRY INFORMATION			09/29/2026 05:29:30 PM	
Borrower	Address	SSN	DOB	
DWIGHT SCHRUTE	1725 SLOUGH AVENUE SCRANTON, PA 18501	555-00-5555	10/17/1982	

APPLICANT INFORMATION			
Borrower	Address	SSN	DOB
DWIGHT SCHRUTE	1725 SLOUGH AVENUE SCRANTON, PA 18501	555-00-5555	10/17/1982
Name	Previous Address		Reported
DWIGHT SCHRUTE	1725 SLOUGH AVENUE SCRANTON, PA 18501		09/01/2025
DWIGHT K SCHRUTE	40 QLMONZ PRT HUNTSVILLE AL 35770		09/01/2025
DWIGHT SCHRUTE	6721 NCYQCLRP SPGS MOUNDVILLE AL 35474		09/01/2025
AKA (also known as)			
DWIGHT SCHRUTE DWIGHT KURT SCHRUTE			
Employer		Occupation	Reported
DUNDER MIFFLIN PAPER COMPANY		SALESPERSON	-
SCHRUTE FARMS		FARMER	-
SCHRUTE BEETS		SALESPERSON	-
CREDIT SCORE			
Score/Model	Score Factors		
557 V3	98 - THERE IS A BANKRUPTCY ON YOUR CREDIT REPORT 95 - YOU HAVE TOO MANY COLLECTION AGENCY ACCOUNTS THAT ARE UNPAID 95 - 2K OF SUFFICIENT DELINQUENT REAL ESTATE ACCOUNT INFORMATION		

CREDIT SCORE	
Score/Model	Score Factors
557 V3	98 - THERE IS A BANKRUPTCY ON YOUR CREDIT REPORT 95 - YOU HAVE TOO MANY COLLECTION AGENCY ACCOUNTS THAT ARE UNPAID 63 - LACK OF SUFFICIENT RELEVANT REAL ESTATE ACCOUNT INFORMATION 15 - NEWEST DELINQUENT OR DEROGATORY PAYMENT STATUS ON YOUR ACCOUNTS IS TOO RECENT
524 FICO 8-EFX-F	38 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 02 - LEVEL OF DELINQUENCY ON ACCOUNTS

PUBLIC RECORDS (BANKRUPTCIES)							
Public Record Type	Court Name	Docket	ECOA	Status	Filed Date	Reported Date	Discharge Date
DISMS/DCLSD CH13	-	-DSP-0920	Individual	DISMS/DCLSD CH13	12/19/2019	09/17/2024	-
DISMS/DCLSD CH13	-	-DSP-1120	Individual	DISMS/DCLSD CH13	09/01/2020	09/17/2024	-

CREDIT SUMMARY											
Category	Cnt	Open	Closed	Bal	Pmts	Pst Due	Curr	30 D	60 D	90+ D	Unrate d
Auto	3	2	1	\$1,892	\$560	\$0	2	2	1	7	0
Collection	3	1	2	\$3,447	\$760	\$0	0	0	0	0	0
Non-Auto Installment	2	2	0	\$1,684	\$51	\$0	2	4	4	8	0
Open 30 Day	1	1	0	\$0	\$0	\$0	1	0	0	0	0
Revolving	3	1	2	\$268	\$0	\$0	0	2	5	31	0
Rev. Credit Usage: 0%		Disputed Accounts: 1			Public Records: 2			Repossessions: 0			
Collections: 2		Open Collections: 2			Foreclosures: 0			Inquiries: 44			

Debt-to-Income
24%

COLLECTIONS						
Creditor/ID Account Number KOB/Trade Type Status/Acc Type Phone No Notes	Opened Reported Lst Pmt	Credit Lmt Hi Credit Charge Off Pst Due	Bal Orig Amt Open/Clsd Ind/lnt	Mo Pmt Mos Rptd Clsd Date	Terms 30 60 90+ Pattern	
-/999YC03485 - UNPAID/Collection - consumer disputes this account information	05/17/2022 05/09/2026 -	- - - -	\$760 \$760 Open Individual	- - -	- - Not Reported	
-/999YC03485 - PAID/Collection -	11/15/2020 10/06/2024 -	- - - -	\$0 \$88 Open Individual	- - -	- - Not Reported	

TRADELINES						
Creditor/ID Account Number KOB/Trade Type Status/Acc Type Phone No Notes	Opened Reported Lst Pmt	Credit Lmt Hi Credit Charge Off Pst Due	Bal Orig Amt Open/Clsd Ind/lnt	Mo Pmt Mos Rptd Clsd Date	Terms 30 60 90+ Pattern	
CAPITAL ONE 999FA05014755835 Automotive/Installment Pays account as agreed/Auto - auto	10/01/2024 07/01/2026 06/01/2026	- \$6,000 - -	\$1,892 \$6,000 Open Individual	\$310 19 -	24 11111111111111 11111111111111	
TRUSTY BANK 753755655745674576 Finance/Installment Pays account as agreed/Education Loan - student loan - payment deferred	06/01/2024 06/01/2026 -	- \$246 - -	\$323 \$246 Open Individual	\$10 14 -	120 2 2 4 -554321-432	
YOUNG CREDIT 787687858688553 Finance/Collection account (Enhanced Trade Only)/Debt Buyer Account collection account - -	- 06/01/2026 -	- \$2,687 - -	\$2,687 \$2,687 Closed Individual	\$0 3 -	- Not Reported	
V FORGE ACCT 67675675675 Automotive/Installment Charge-off/Auto account transferred or sold; auto - -	07/01/2022 06/01/2026 09/01/2025	- - - -	\$0 - Closed Co-maker	\$0 31 -	62 2 1 7 -9-9	
US GOVT 999FA05014755835 Finance/Installment Pays account as agreed/Education Loan - student loan - payment deferred	06/01/2024 06/01/2026 -	- \$1,312 - -	\$1,361 \$1,312 Open Individual	\$41 14 -	120 2 2 4 -554321-432	
CAPITAL ONE 5645456454564 Finance/Revolving Charge-off/Credit Card - charged off; account transferred or sold	02/01/2021 02/01/2026 06/01/2023	- \$500 - -	\$0 \$500 Closed Individual	\$0 26 -	0 3 29 -99-9999999	
EQUIFAX TEST DATA Finance/Revolving Charge-off/Credit Card charged off; account transferred to recovery - -	03/01/2023 07/01/2025 10/01/2023	- \$250 - -	\$268 \$250 Closed Individual	\$0 24 -	2 2 2 -554321321	
CC CARDS R US 546456456455 Finance/Revolving -Credit Card - - -	03/01/2023 07/01/2025 -	- - - -	- - Open Unknown	- - -	- Not Reported	
EQUIFAX TEST DATA/999BB44497 Finance/Installment Pays account as agreed/Unsecured single payment loan; unsecured - -	02/01/2025 05/01/2025 05/01/2025	- \$600 - -	\$0 \$600 Open Individual	- 2 -	0 0 11-	
CAPITAL ONE 475475475475 Automotive/Installment Pays account as agreed/Auto - auto	04/01/2022 02/01/2023 01/01/2023	- - - -	\$4,565 - Open Individual	\$250 10 -	- Not Reported	

INQUIRIES (Last 24 Months)			
Name	Industry	Sub Code	Date
LOANS R US	FP: Personal Loans Companies	999FP24665	07/28/2026
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BANKS R US	BB: All Banks	999BB44497	07/28/2026
BANKS R US	BB: All Banks	999BB44497	07/28/2026
BANKS R US	BB: All Banks	999BB44497	07/28/2026
AMEX	BB: All Banks	999BB44497	07/28/2026
CAPITAL ONE	FP: Personal Loans Companies	999FP24665	07/28/2026
VALLEY FORGE AUTO	FP: Personal Loans Companies	999FP24665	07/28/2026
KNIGHTS CRED	FP: Personal Loans Companies	999FP24665	07/28/2026
PAPER PRODS	FP: Personal Loans Companies	999FP24665	07/28/2026
EXT CRD	BB: All Banks	999BB44497	07/26/2026
HUMR SNC	BB: All Banks	999BB44497	07/26/2026
TRT FLD	BB: All Banks	999BB44497	07/25/2026
YNG AO LOANS	FP: Personal Loans Companies	999FP24665	07/25/2026
MATTRESS FIRM	SF: Sales Financing	999FP24665	07/24/2026

ALERTS/MESSAGES		
Type	Message	Date
SSN ALERT	INQUIRY SSN IS INVALID	-
SSN ALERT	INQUIRY SSN NOT PRESENT	-
OFAC	NO MATCH FOUND IN CDE'S OFAC DATABASE.	09/30/2026