

# How to Read Your Clarity Consumer File Disclosure

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# How to Read Your Clarity Consumer File Disclosure

## Overview

This document provides valuable information that will help you read and understand your Clarity consumer file disclosure.

Please contact Clarity if you wish to dispute information contained in your file disclosure. You may also provide additional documentation to support your dispute, but it is not required. If you requested your Clarity consumer file disclosure, but not your Clarity credit score, you may request and obtain a Clarity credit score.

The Office of Foreign Assets Control (OFAC) score and flag values are derived from information maintained by the OFAC, a division of the U.S. Department of Treasury. Social Security pre-randomization and deceased values are derived from information maintained by the Social Security Administration.

## Clarity Consumer File Disclosure for BREWER, JAY

### Consumer

#### Name

Brewer, Jay

#### Address

4158 32nd Avenue  
Roanoke, AL 75330

### Notices

The latest information on how to read your Clarity consumer file disclosure can also be found at:

[https://consumersupport.clarityservices.com/how\\_to\\_read\\_report](https://consumersupport.clarityservices.com/how_to_read_report)

Information on how to read your Clarity credit score can be found at:

[http://consumersupport.clarityservices.com/how\\_to\\_read\\_score](http://consumersupport.clarityservices.com/how_to_read_score)

### Accounts

#### Consumer

1 Name:	Jay Brewer	5 Date of Birth:	3/3/1977
2 Address:	4158 32nd Avenue, Roanoke, AL 75330		
3 Bank Routing Number:	065303124	6 Bank Account Number:	3092245687
4 Phone Number:			

# How to Read Your Clarity Consumer File Disclosure

## Current

7 Account #:	Jay Brewer	18 Company:	ABC Lender
8 Account Type:	Online Installment Loan	19 Credit Limit:	\$0
9 Ownership:	Individual	20 Current Loan Amount:	\$324
10 Number of Payments:	14	21 Current Balance:	\$0
11 Payment Frequency:	Biweekly	22 Past Due:	\$0
12 Open Date:	11/28/2020 12:22:58 pm EST	23 Actual Payment:	\$293
13 First Due Date:		24 Next Payment Amount:	\$0
14 Last Update Date:	12/28/2020 12:22:58 pm EST	25 Status:	Closed/Paid
15 Delinquency Date:		26 Closed Date:	12/28/2020 12:22:58 pm EST
16 Payment History:	C3210000	27 Closed Status:	
17 Comment:		28 Consumer Dispute:	

## Historical

29 Original Account Type:	Online Installment Loan	38 Original Loan Amount:	\$324
30 First Payment Date:	12/28/2020 12:22:58 pm EST	39 First On-Time Payment Date:	12/28/2020 12:22:58 pm EST
31 Last Payment Date:	12/28/2020 12:22:58 pm EST	40 Last On-Time Payment Date:	12/28/2020 12:22:58 pm EST
32 Total Late Payments:	0	41 Collections (#):	0
33 Amount of Late Payments:	\$0	42 Total Collections:	\$0
34 Total Days Late:	0	43 Days in Collections:	0
35 Longest Late Payment:	0	44 Last Collection Date:	
36 Charged Off Date:		45 Worst Payment Status:	Current
37 Charge Off Amount:		46 First Closed Date:	6/19/2018

## ACH Transactions

Test Bank (Routing: 065303124 Account: 3092245687)

47 Transaction Date	48 Transaction Type	49 Amount	50 Returned	51 Return Reason	52 Source
12/28/2020 12:22:58 pm EST	Debit	\$137.00	No	N/A	ABC Financial
12/28/2020 12:22:58 pm EST	Credit	\$125.00	No	N/A	ABC Financial

# How to Read Your Clarity Consumer File Disclosure

## Check Cashing Details (Check cashing information is furnished by VALID Systems)

Furnished on: 7/30/2019

- 53 Days Since Last Check Cashing Activity: n/a
- 54 Days Since Last Successfully Cashed Check: n/a

	24 Hours Ago	7 Days Ago	30 Days Ago	90 Days Ago	180 Days Ago	1 Year Ago	2 Years Ago
55 Number of Checks Cashed	0	0	0	0	0	0	0
56 Number of Checks Attempted	0	0	0	0	0	0	0
57 Dollar Amount of Checks Cashed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
58 Dollar Amount of Checks Attempted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
59 Average Dollar Amount of Checks Cashed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
60 Average Dollar Amount of Checks Attempted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Furnished on: 7/5/2019

- Days Since Last Check Cashing Activity: n/a
- Days Since Last Successfully Cashed Check: n/a

	24 Hours Ago	7 Days Ago	30 Days Ago	90 Days Ago	180 Days Ago	1 Year Ago	2 Years Ago
Number of Checks Cashed	0	0	0	0	0	0	0
Number of Checks Attempted	0	0	0	0	0	0	0
Dollar Amount of Checks Cashed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dollar Amount of Checks Attempted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Average Dollar Amount of Checks Cashed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Average Dollar Amount of Checks Attempted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

## Inquiries Seen by Others

The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your name, date of birth and driver's license/state, then all those data elements came from the same inquiry.

61 Date/Time/Tracking #	62 Purpose	63 Type	64 Company
7/22/2020 4:03:22 pm EDT 0gn63j0ehe	Credit Application	Online Payday Loan	ABC Financial
7/21/2019 3:12:44 pm EDT Akn57j0hek	Debt Collection	Online Payday Loan	Superior Lending

# How to Read Your Clarity Consumer File Disclosure

## Inquiries Not Seen by Others

The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your name, date of birth and driver's license/state, then all those data elements came from the same inquiry.

65 Date/Time/Tracking #	66 Purpose	67 Company
7/22/2020 4:03:22 pm EDT Brre69j0zyz	Prescreen	ABC Financial
7/21/2019 3:12:44 pm EDT Cdfd93jMeke	Prescreen	ABC Financial

## Validation

68 Social Security Pre-Randomization Valid	true	69 OFAC Score	30
70 Social Security Deceased	false	71 OFAC Flag	false

## Personal Information

The following information is reported to us by you, your creditors and/or other sources. Each source may report your information differently, which may result in variations of your name, address, phone number, employer, income, etc. This information is listed in no particular order and includes previously submitted information that you, your creditors and/or other sources have reported. The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your name, date of birth and driver's license/state, then all those data elements came from the same inquiry.

72 Name	73 First Reported (Date/Time/Tracking #)	74 Last Reported (Date/Time/Tracking #)	75 # of Times Reported
JAY BREWER	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	2

76 Date of Birth	77 First Reported (Date/Time/Tracking #)	78 Last Reported (Date/Time/Tracking #)	79 # of Times Reported
3/3/1977	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	2

80 Driver's License Number and State	81 First Reported (Date/Time/Tracking #)	82 Last Reported (Date/Time/Tracking #)	83 # of Times Reported
XXXXXXXX4957 FL	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	2

## Housing Information

The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your home address, housing status, and months at address, then all those data elements came from the same inquiry.

84 Home Address	85 First Reported (Date/Time/Tracking #)	86 Last Reported (Date/Time/Tracking #)	87 # of Times Reported
4158 32th Ave, Roanoke, AL 75330	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
1 Torque Dr, Oilslick, UT 84120	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

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88 Housing Status	89 First Reported (Date/Time/Tracking #)	90 Last Reported (Date/Time/Tracking #)	91 # of Times Reported
Rent	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
Family	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

92 Months at Address	93 First Reported (Date/Time/Tracking #)	94 Last Reported (Date/Time/Tracking #)	95 # of Times Reported
12	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
32	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

### Phone Information

The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your cell phone number, home phone number and work phone number, then all those data elements came from the same inquiry.

96 Cell Phone Number	97 First Reported (Date/Time/Tracking #)	98 Last Reported (Date/Time/Tracking #)	99 # of Times Reported
734-635-8377	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
813-393-8841	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

100 Home Phone Number	101 First Reported (Date/Time/Tracking #)	102 Last Reported (Date/Time/Tracking #)	103 # of Times Reported
617-310-0071	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
734-635-8377	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

104 Work Phone Number	105 First Reported (Date/Time/Tracking #)	106 Last Reported (Date/Time/Tracking #)	107 # of Times Reported
800-225-0400	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
800-336-6561	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

### Email Information

The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your email address and cell phone number, then all those data elements came from the same inquiry.

108 Email Address	109 First Reported (Date/Time/Tracking #)	110 Last Reported (Date/Time/Tracking #)	111 # of Times Reported
bketelsen1@myemail.com	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
brandonqaq@mail.ru	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

# How to Read Your Clarity Consumer File Disclosure

## Employment Information

Employment information is listed in no particular order and includes all previously submitted places of employment that you, your creditors and/or other sources have reported. The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your employer name, employer address, occupation and months at employer, then all those data elements came from the same inquiry.

112 Employer Name	113 First Reported (Date/Time/Tracking #)	114 Last Reported (Date/Time/Tracking #)	115 # of Times Reported
Cirque du Soleil	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
McDonald	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

116 Employer Address	117 First Reported (Date/Time/Tracking #)	118 Last Reported (Date/Time/Tracking #)	119 # of Times Reported
0520 Verla Track Claireland, MA	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
0687 Trantow Road Bridgetteville, ND	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

120 Occupation	121 First Reported (Date/Time/Tracking #)	122 Last Reported (Date/Time/Tracking #)	123 # of Times Reported
Cashier	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
Student	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

124 Months at Employer	125 First Reported (Date/Time/Tracking #)	126 Last Reported (Date/Time/Tracking #)	127 # of Times Reported
4	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
5	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

## Income Information

Income information is listed in no particular order and includes all previously submitted net monthly incomes that you, your creditors and/or other sources have reported. The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your net monthly income, pay frequency, date of next paycheck, and direct deposit, then all those data elements came from the same inquiry.

128 Net Monthly Income	129 First Reported (Date/Time/Tracking #)	130 Last Reported (Date/Time/Tracking #)	131 # of Times Reported
\$1,500.00	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
\$1,300.00	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

132 Pay Frequency	133 First Reported (Date/Time/Tracking #)	134 Last Reported (Date/Time/Tracking #)	135 # of Times Reported
Weekly	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
Weekly	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

136 Date of Next Paycheck	137 First Reported (Date/Time/Tracking #)	138 Last Reported (Date/Time/Tracking #)	139 # of Times Reported
7/28/2020	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
4/28/2017	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

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<sup>140</sup> Direct Deposit	<sup>141</sup> First Reported (Date/Time/Tracking #)	<sup>142</sup> Last Reported (Date/Time/Tracking #)	<sup>143</sup> # of Times Reported
Yes	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
Yes	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

## Banking Information

Banking information is listed in no particular order and includes all previously submitted banking information that you, your creditors and/or other sources have reported. The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your bank routing number and direct deposit, then all those data elements came from the same inquiry.

<sup>144</sup> Bank Routing Number:	065303124	<sup>148</sup> Bank Account Number:	3092245687
<sup>145</sup> Bank Routing Number First Reported (Date/Time/Tracking #):	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	<sup>149</sup> Bank Name:	West Regional Bank
<sup>146</sup> Bank Routing Number Last Reported (Date/Time/Tracking #):	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	<sup>150</sup> Main Office Address:	332 Gorge View Blvd Roanoke, AL 75325
<sup>147</sup> # of Times Bank Routing Number Reported:	1	<sup>151</sup> Main Office Phone:	800-531-1111

Bank Routing Number:	065303124	Bank Account Number:	XXXXX9114
Bank Routing Number First Reported (Date/Time/Tracking #):	7/21/2019 3:12:44 pm EDT Akn57j0hek	Bank Name:	Roanoke Credit Union
Bank Routing Number Last Reported (Date/Time/Tracking #):	7/21/2019 3:12:44 pm EDT Akn57j0hek	Main Office Address:	10084 Transmission Lane Roanoke, AL 75338
# of Times Bank Routing Number Reported:	1	Main Office Phone:	888-477-19711

## Debit Card Information

Debit card information is listed in no particular order and includes all previously submitted debit cards that you, your creditors and/or other sources have reported. The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your bank name, debit card and debit card expiration date, then all those data elements came from the same inquiry.

Bank Name	<sup>152</sup> Debit Card Number	<sup>153</sup> Debit Card Expiration Date	<sup>154</sup> First Reported (Date/Time/Tracking #)	<sup>155</sup> Last Reported (Date/Time/Tracking #)	<sup>156</sup> # of Times Reported
West Regional Bank	xxxxxxxxxxx4567	02/25	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
Roanoke Credit Union	xxxxxxxxxxx2825	08/23	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1



# How to Read Your Clarity Consumer File Disclosure

## CONSUMER SECTION

- 1. NAME:** Name of the consumer as reported by lender.
- 2. ADDRESS:** Address of the consumer reported by lender.
- 3. BANK ROUTING NUMBER:** Bank routing number as reported by lender.
- 4. PHONE NUMBER:** Phone number as reported by the lender.
- 5. DATE OF BIRTH:** Date of birth as reported by the lender.
- 6. BANK ACCOUNT NUMBER:** Bank account number as reported by the lender.

## CURRENT SECTION

- 7. ACCOUNT #:** The account number given by the lender.
- 8. ACCOUNT TYPE:** The type of account.
- 9. OWNERSHIP:** The relationship of the consumer to the account.
- 10. NUMBER OF PAYMENTS:** The number of payments to be made on the account.
- 11. PAYMENT FREQUENCY:** How often a payment is to be made on the account.
- 12. OPEN DATE:** The date the account was opened.
- 13. FIRST DUE DATE:** The date the first payment is due on the account.
- 14. LAST UPDATE DATE:** The date the lender last updated the account.
- 15. DELINQUENCY DATE:** The date the account became delinquent.
- 16. PAYMENT HISTORY:** Displays the historical performance of the account which will identify when an account was current, delinquent, derogatory or closed. Refer to Table 5 - Payment Rating Codes on this document.
- 17. COMMENT:** A special comment on the account.
- 18. COMPANY:** The name of the lender.
- 19. CREDIT LIMIT:** The max credit limit on the account.
- 20. CURRENT LOAN AMOUNT\*\*\*:** The current highest credit/loan amount on the account.
- 21. CURRENT BALANCE:** The current balance on the account.
- 22. PAST DUE:** The amount that is past due on the account.
- 23. ACTUAL PAYMENT:** The amount that was last paid on the account.
- 24. NEXT PAYMENT AMOUNT:** The amount that is due for the next payment on the account.
- 25. STATUS:** The current status of the account.
- 26. CLOSED DATE:** The date the account was closed.

**27. CLOSED STATUS:** The status of the account when the account was closed.

**28. CONSUMER DISPUTE:** The dispute statement given by the consumer.

## HISTORICAL SECTION

**29. ORIGINAL ACCOUNT TYPE:** The original account type of the account.

**30. FIRST PAYMENT DATE:** The date the consumer first made a payment on the account.

**31. LAST PAYMENT DATE:** The date the consumer last made a payment on the account.

**32. TOTAL LATE PAYMENTS(#):** The total times an account has had a late payment.

**33. AMOUNT OF LATE PAYMENTS:** The sum of the amount past due for all late payments.

**34. TOTAL DAYS LATE:** The total number of days the account has been reported past due.

**35. LONGEST LATE PAYMENT:** The maximum number of days an account was consecutively considered past due.

**36. CHARGED OFF DATE:** The first date a charged off status was reported on the account.

**37. CHARGED OFF AMOUNT:** The amount that was owed on the account when it was first reported charged off.

**38. ORIGINAL LOAN AMOUNT:** The original highest credit/loan amount on the account.

**39. FIRST ON-TIME PAYMENT DATE:** The date the consumer first made an on-time payment.

**40. LAST ON-TIME PAYMENT DATE:** The date the consumer last made an on-time payment.

**41. COLLECTIONS(#):** The number of times the account was reported with a collection status.

**42. TOTAL COLLECTIONS:** The sum of the amount of all collections occurrences as reported by the lender.

**43. DAYS IN COLLECTIONS:** The number of days an account has spent in a collections status.

**44. LAST COLLECTION DATE:** The date that the account was last reported in collection status.

**45. WORST PAYMENT STATUS:** The worst reported status of the account.

**46. FIRST CLOSED DATE:** The date the loan was first reported with a closed status.

# How to Read Your Clarity Consumer File Disclosure

## ACH SECTION

- 47. TRANSACTION DATE:** The date of the transaction.
- 48. TRANSACTION TYPE:** The type of transaction.
- 49. TRANSACTION AMOUNT (\$):** The dollar amount of the transaction.
- 50. RETURNED:** Indicates if the financial institution declined to honor the ACH transaction.
- 51. RETURN REASON:** The reason, provided by the financial institution, why an ACH transaction was not honored.
- 52. SOURCE:** The entity that furnished this information.

## CHECK CASHING DETAIL SECTION

- 53. DAYS SINCE LAST CHECK CASHING ACTIVITY:** The number of days since last check cashing activity.
- 54. DAYS SINCE LAST SUCCESSFUL CHECK CASHING ACTIVITY:** The number of days since last successful check cashing activity.
- 55. NUMBER OF CHECKS CASHED:** Number of checks successfully cashed during the identified time periods.
- 56. NUMBER OF CHECKS ATTEMPTED:** Number of check cashing attempts during the identified time periods.
- 57. DOLLAR AMOUNT OF CHECKS CASHED:** Dollar amounts of checks successfully cashed during the identified time periods.
- 58. DOLLAR AMOUNT OF CHECKS ATTEMPTED:** Dollar amount of check cashing attempts during the identified time periods.
- 59. AVERAGE DOLLAR AMOUNT OF CHECKS CASHED:** Average dollar amount of check successfully cashed during the identified time periods.
- 60. AVERAGE DOLLAR AMOUNT OF CHECKS ATTEMPTED:** Average dollar amount of check cashing attempts during the identified time periods.

## INQUIRIES SEEN BY OTHERS SECTION

- 61. DATE/TIME/TRACKING #:** The date the inquiry was received.
- 62. PURPOSE:** The purpose type of the inquiry.
- 63. TYPE:** Describes the type of account the consumer is applying for.
- 64. COMPANY:** Name of the company.

## INQUIRIES NOT SEEN BY OTHERS SECTION

- 65. DATE/TIME/TRACKING #:** The date the inquiry was received.
- 66. PURPOSE:** The purpose type of the inquiry.
- 67. COMPANY:** Name of the company.

## VALIDATION SECTION

- 68. SOCIAL SECURITY PRE-RANDOMIZATION VALID:** Determines if the SSN is valid.
- 69. SOCIAL SECURITY DECEASED:** Determines if the SSN is reported as deceased.
- 70. OFAC SCORE:** Likelihood t list(s) maintained by the Office of Foreign Assets Control of the U.S. Treasury Department. Lower is better (Score range is 0-100).
- 71. OFAC FLAG:** Indication that your information may match the Office of Foreign Assets Control of the U.S. Treasury Department list(s).

## PERSONAL INFORMATION SECTION

- 72. NAME:** Names that have been reported.
- 73. FIRST REPORTED:** The first time name was reported.
- 74. LAST REPORTED:** The last time name was reported.
- 75. # OF TIMES REPORTED:** The number of times a home address has been seen within the last five years.
- 76. DATE OF BIRTH:** Dates of birth that have been reported.
- 77. FIRST REPORTED:** The first time date of birth was reported.
- 78. LAST REPORTED:** The last time date of birth was reported.
- 79. # OF TIMES REPORTED:** The number of times a date of birth has been seen within the last five years.
- 80. DRIVER'S LICENSE NUMBER AND STATE:** Driver's license numbers and states that have been reported.
- 81. FIRST REPORTED:** The first time driver's license number/state was reported.
- 82. LAST REPORTED:** The last time driver's license number/state was reported.
- 83. # OF TIMES REPORTED:** The number of times a driver's license number/state has been seen within the last five years.

### Housing Information

- 84. HOME ADDRESS:** Home addresses that have been reported.
- 85. FIRST REPORTED:** The first time home address was reported.
- 86. LAST REPORTED:** The last time home address was reported.
- 87. # OF TIMES REPORTED:** The number of times a home address number has been seen within the last five years.
- 88. HOUSING STATUS:** The type of housing agreement.
- 89. FIRST REPORTED:** The first time housing status was reported.
- 90. LAST REPORTED:** The last time housing status was reported.
- 91. # OF TIMES REPORTED:** The number of times a housing status has been seen within the last five years.

## How to Read Your Clarity Consumer File Disclosure

### PERSONAL INFORMATION SECTION (CONTINUED)

- 92. MONTHS AT ADDRESS:** Total months at the current address.
- 93. FIRST REPORTED:** The first time months at address was reported.
- 94. LAST REPORTED:** The last time months at address was reported.
- 95. # OF TIMES REPORTED:** The number of times months at address has been seen within the last five years.

#### Phone Information

- 96. CELL PHONE NUMBER:** Cell phone numbers that have been reported.
- 97. FIRST REPORTED:** The first time cell phone number was reported.
- 98. LAST REPORTED:** The last time cell phone number was reported.
- 99. # OF TIMES REPORTED:** The number of times a cell phone number has been seen within the last five years.
- 100. HOME PHONE:** Home phone numbers that have been reported.
- 101. FIRST REPORTED:** The first time home phone number was reported.
- 102. LAST REPORTED:** The last time home phone number was reported.
- 103. # OF TIMES REPORTED:** The number of times a home phone number has been seen within the last five years.
- 104. WORK PHONE NUMBER:** Work phone numbers that have been reported.
- 105. FIRST REPORTED:** The first time work phone number was reported.
- 106. LAST REPORTED:** The last time work phone number was reported.
- 107. # OF TIMES REPORTED:** The number of times a work phone number has been seen within the last five years.

#### Email Information

- 108. EMAIL ADDRESS:** Email addresses that have been reported.
- 109. FIRST REPORTED:** The first time email address was reported.
- 110. LAST REPORTED:** The last time email address was reported.
- 111. # OF TIMES REPORTED:** The number of times an email address has been seen within the last five years.

### EMPLOYMENT INFORMATION SECTION

- 112. EMPLOYER NAME:** Employer names that have been reported.
- 113. FIRST REPORTED:** The first time employer was reported.
- 114. LAST REPORTED:** The last time employer was reported.

**115. # OF TIMES REPORTED:** The number of times an employer has been seen within the last five years.

**116. EMPLOYER ADDRESS:** Employer address that have been reported.

**117. FIRST REPORTED:** The first time employer address was reported.

**118. LAST REPORTED:** The last time employer address was reported.

**119. # OF TIMES REPORTED:** The number of times an employer address has been seen within the last five years.

**120. OCCUPATION:** Occupations at employers that have been reported.

**121. FIRST REPORTED:** The first time occupation was reported.

**122. LAST REPORTED:** The last time occupation was reported.

**123. # OF TIMES REPORTED:** The number of times an occupation has been seen within the last five years.

**124. MONTHS AT EMPLOYER:** Total months at the current employer.

**125. FIRST REPORTED:** The first time months at employer was reported.

**126. LAST REPORTED:** The last time months at employer was reported.

**127. # OF TIMES REPORTED:** The number of times months at employer has been seen within the last five years.

### INCOME INFORMATION SECTION

**128. NET MONTHLY INCOME:** Net monthly incomes that have been reported.

**129. FIRST REPORTED:** The first time net monthly income was reported.

**130. LAST REPORTED:** The last time net monthly income was reported.

**131. # OF TIMES REPORTED:** The number of times a net monthly income has been seen within the last five years.

**132. PAY FREQUENCY:** Pay frequency reported by employer.

**133. FIRST REPORTED:** The first time pay frequency was reported.

**134. LAST REPORTED:** The last time pay frequency was reported.

**135. # OF TIMES REPORTED:** The number of times pay frequency has been seen within the last five years.

**136. DATE OF NEXT PAYDAY:** The date of the next payday that was reported.

**137. FIRST REPORTED:** The first time date of the next payday was reported.

**138. LAST REPORTED:** The last time date of the next payday was reported.

## How to Read Your Clarity Consumer File Disclosure

### INCOME INFORMATION SECTION (CONTINUED)

- 139. # OF TIMES REPORTED:** The number of times date of the next payday has been seen within the last five years.
- 140. DIRECT DEPOSIT:** Returns whether the bank account can receive a direct deposit.
- 141. FIRST REPORTED:** The first time direct deposit was reported.
- 142. LAST REPORTED:** The last time direct deposit was reported.
- 143. # OF TIMES REPORTED:** The number of times direct deposit has been seen within the last five years.

### BANKING INFORMATION SECTION

- 144. BANK ROUTING NUMBER:** Bank routing numbers that have been reported.
- 145. BANK ROUTING NUMBER FIRST REPORTED:** The first time the bank routing and account number was reported.
- 146. BANK ROUTING NUMBER LAST REPORTED:** The last time the bank routing and account number was reported.
- 147. # OF TIMES REPORTED:** The number of times a bank routing and account number has been seen within the last five years.
- 148. BANK ACCOUNT NUMBER:** Bank account numbers that have been reported.
- 149. BANK NAME:** Bank names that have been reported.
- 150. MAIN OFFICE ADDRESS:** Main office address that have been reported.
- 151. MAIN OFFICE PHONE NUMBER:** Main office phone numbers that have been reported.

### DEBIT CARD INFORMATION SECTION

- 152. DEBIT CARD NUMBER:** Debit card numbers that have been reported.
- 153. DEBIT CARD EXPIRATION DATE:** Debit card expiration dates that have been reported.
- 154. FIRST REPORTED:** The first time debit card number was reported.
- 155. LAST REPORTED:** The last time debit card number was reported.
- 156. # OF TIMES REPORTED:** The number of times debit card number has been seen within the last five years.

# How to Read Your Clarity Consumer File Disclosure

Table 1 – Purpose

Inquiries seen by others:	Inquiries not seen by others:
<b>Credit Application</b> – A request for credit that was initiated by you. Credit may include applying for a new loan or opening a new account. These inquiries will be visible to others.	<b>Credit Application</b> – An inquiry that was initiated by a creditor prior to final approval of a new loan or new account. These inquiries will not be visible to others.
<b>Rent-to-Own</b> – A request in connection with lease or rental of real property, initiated by you. These inquiries will be visible to others.	<b>Pre-Screen</b> – An inquiry that was initiated by a creditor to ensure that you met the minimum requirements for an offer of credit. These inquiries will not be visible to others.
<b>Debt Collection</b> – A request to view your credit file that was initiated by a creditor or collection agency. These inquiries will be visible to other creditors.	<b>Account Review Soft</b> – An inquiry that was initiated by a creditor for purposes of reviewing an existing loan or account. These inquiries will not be visible to others.
<b>Check Cashing</b> – An inquiry that is related to the authorization of a check that is being cashed by you. These inquiries will be visible to others.	<b>Consumer Request</b> – A request to view your credit file or score that was initiated by you. These inquiries will not be visible to others.
<b>Account Verification</b> – An inquiry that is related to the authorization of a check or ACH payment that is being made for a new loan, account, or purchase. These inquiries will be visible to others.	<b>Credit Monitoring</b> – A request to view your credit file, on your behalf, by a credit monitoring service. These inquiries will not be visible to others.
	<b>Debt Collection</b> – A request to view your credit file that was initiated by a creditor or collection agency. These inquiries will not be visible to others.
	<b>Account Verification</b> – An inquiry that is related to the authorization of a check or ACH payment that is being made for an existing loan or account. These inquiries will not be visible to others.

## How to Read Your Clarity Consumer File Disclosure

**Table 2 – ACH Return Codes**

Code	Description	Code	Description
R01	Insufficient Funds	R39	Improper Source Document
R02	Account Closed	R40	Non Participant in E.N.R. Program
R03	No Account/Unable to Locate Account	R41	Invalid Transaction Code (E.N.R. only)
R04	Invalid Account Number	R42	Routing Number/Check Digit Error
R05	Reserved	R43	Invalid D.F.I. Account Number
R06	Returned per ODFI's Request	R44	Invalid Individual I.D. Number
R07	Authorization Revoked by Customer	R45	Invalid Individual Name
R08	Payment Stopped or Stop Payment on Item	R46	Invalid Representative Payee Indicator
R09	Uncollected Funds	R47	Duplicate Enrollment
R10	Customer Advises Not Authorized; Item Is Ineligible, Not Provided, Signatures Not Genuine, or Item Altered Notice	R50	State Law Prohibits Truncated Checks
R11	Check Truncation Entry Return or State Law Affecting Acceptance of PPD Debit Entry Constituting Notice of Presentment or PPD Accounts Receivable Truncated Check Debit Entry	R51	Notice Not Provided/Signature Not Authentic/Item Altered/ Ineligible for Conversion
R12	Branch Sold to Another DFI	R52	Stop Pay on Item
R13	RDFI Not Qualified To Participate	R53	Item and ACH Entry Presented for Payment
R14	Representative Payee Deceased or Unable to Continue in that Capacity	R61	Misrouted Return
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	R67	Duplicate Return
R16	Account Frozen	R68	Untimely Return
R17	File Record Edit Criteria	R69	Field Errors
R20	Non-Transaction Account	R70	Permissible Return Entry Not Accepted
R21	Invalid Company Identification	R71	Misrouted Dishonor Return
R22	Invalid Individual ID Number	R72	Untimely Dishonored Return
R23	Credit Entry Refused by Receiver	R73	Timely Original Return
R24	Duplicate Entry	R74	Corrected Return
R29	Corporate Customer Advises Not Authorized	R75	Original Return Not a Duplicate
R31	Permissible Return Entry	R76	No Errors Found
R33	Return of XCK Entry	R80	Cross-Border Payment Coding Error
R34	Limited Participation D.F.I.	R81	Non-Participant in Cross-Border Program
R35	Return of Improper Debit Entry	R82	Invalid Foreign Receiving D.F.I. Identification
R36	Return of Improper Credit Entry	R83	Foreign Receiving D.F.I. Unable to Settle
R37	Source Document Presented for Payment	R84	Entry Not Processed by O.G.O.
R38	Stop Payment on Source Document		

# How to Read Your Clarity Report

**Table 3 – Payment Frequency Codes**

Code	Description	Code	Description
D	Deferred	L	Bimonthly
P	Single Payment Loan	Q	Quarterly
W	Weekly	T	Triannually
B	Biweekly	S	Semiannually
E	Semimonthly	Y	Annually
M	Monthly		

**Table 4 – Types of Accounts**

Code	Description	Code	Description
C	Line of Credit	P	Single Payment Loan
I	Installment	B	Bill Pay
Q	Real Time Line of Credit	H	Check Cashing
O	Open Account	R	Revolving
N	Real Time Installment	M	Mortgage

## Example:

**Table 5 – Payment Rating Codes**

How to Read the Payment History with Payment Rating Codes

Your payment history reflects the previous payment history of the account. It will report unlimited payments reported by the lender. The payment history is read from left to right with left being the most recently reported status.

**C 3 2 1 0 0 0 0**

Interpreted as 8 payments reported with most recent payment first reported and translated below:

- C = 12 days past due
- 3 = 3 days past due
- 2 = 2 days past due
- 1 = 1 day past due
- 0 = Payment on time (current amount)
- 0 = Payment on time (current amount)
- 0 = Payment on time (current amount)
- 0 = Payment on time (current amount)

Current			
Account #:	Jay Brewer	Company:	ABC Lender
Account Type:	Online Installment Loan	Credit Limit:	\$0
Ownership:	Individual	Current Loan Amount:	\$324
Number of Payments:	14	Current Balance:	\$0
Payment Frequency:	Biweekly	Past Due:	\$0
Open Date:	11/28/2020 12:22:58 pm EST	Actual Payment:	\$293
First Due Date:		Next Payment Amount:	\$0
Last Update Date:	12/28/2020 12:22:58 pm EST	Status:	Closed/Paid
Delinquency Date:		Closed Date:	12/28/2020 12:22:58 pm EST
Payment History:	C3210000		

Code	Description	Code	Description
0	Payment on time (current account)	B	11 Days Past Due
1	1 Day Past Due	C	12 Days Past Due
2	2 Days Past Due	D	13 Days Past Due
3	3 Days Past Due	E	14 Days Past Due
4	4 Days Past Due	F	15 Days Past Due
5	5 Days Past Due	G	16 Days Past Due
6	6 Days Past Due	H	17 Days Past Due
7	7 Days Past Due	I	18 Days Past Due
8	8 Days Past Due	J	19 Days Past Due
9	9 Days Past Due	K	20 Days Past Due
A	10 Days Past due	L	21 Days Past Due

Code	Description	Code	Description
M	22 Days Past Due	W	60-89 Days Past Due
N	23 Days Past Due	X	90-119 Days Past Due
P	24 Days Past Due	Y	120-149 Days Past Due
Q	25 Days Past Due	Z	150+ Days Past Due
R	26 Days Past Due	-	No payment history available prior to this time. A dash may not be embedded within other values.
S	27 Days Past Due	?	No payment history available this month. "?" may be embedded in the payment pattern.
T	28 Days Past Due	@	Zero balance and closed account
U	29 Days Past Due	#	Collection
V	30-59 Days Past Due	+	Charge-off