How to read your Clarity consumer file disclosure

Clarity Services, Inc. | PO Box 16, Allen, TX 75013 | Phone: 866 390 3118

Overview

This document provides valuable information to 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 the Treasury. Social Security pre-randomization and deceased values are derived from information maintained by the Social Security Administration (SSA).

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

Information on how to read your Clarity credit score can be found at:
http://consumersupport.clarityservices.com/how_to_read_score

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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:**				

Current

7	**Account #:**	xxxx4124	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

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

Furnished on: 7/30/2019
47 Days Since Last Check-Cashing Activity: n/a
48 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
49 Number of Checks Cashed	0	0	0	0	0	0	0
50 Number of Checks Attempted	0	0	0	0	0	0	0
51 Dollar Amount of Checks Cashed	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
52 Dollar Amount of Checks Attempted	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
53 Average Dollar Amount of Checks Cashed	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
54 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.
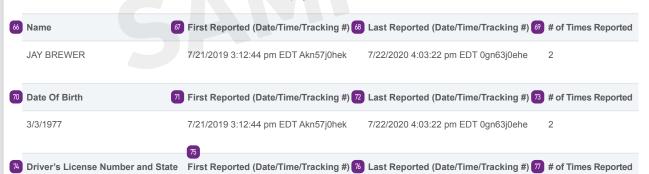
55 Date/Time/Tracking #	**56 Purpose**	**57 Type**	**58 Company**
7/22/2022 4:03:22 pm EDT 0gn63j0ehe	Credit Application	Online Payday Loan	ABC Financial
7/21/2021 3:12:44 pm EDT Akn57j0hek	Debt Collection	Online Payday Loan	Superior Lending

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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.

59 Date/Time/Tracking #	60 Purpose	61 Company
7/22/2020 4:03:22 pm EDT 2745368945	Prescreen	ABC Financial
7/21/2019 3:12:44 pm EDT 27453648855	Prescreen	ABC Financial

Validation

62 Social Security Pre-Randomization Valid	true	64 OFAC Score	30
63 Social Security Deceased	false	65 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.

66 Name	67 First Reported (Date/Time/Tracking #)	68 Last Reported (Date/Time/Tracking #)	69 # of Times Reported
JAY BREWER	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	2

70 Date Of Birth	71 First Reported (Date/Time/Tracking #)	72 Last Reported (Date/Time/Tracking #)	73 # 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

74 Driver's License Number and State	75 First Reported (Date/Time/Tracking #)	76 Last Reported (Date/Time/Tracking #)	77 # 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.

78 Home Address	79 First Reported (Date/Time/Tracking #)	80 Last Reported (Date/Time/Tracking #)	81 # 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

�82 Housing Status	⑧83 First Reported (Date/Time/Tracking #)	⑧84 Last Reported (Date/Time/Tracking #)	⑧85 # 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

⑧86 Months at Address	⑧87 First Reported (Date/Time/Tracking #)	⑧88 Last Reported (Date/Time/Tracking #)	⑧89 # of Times Reported
12 Months	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
32 Months	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.

⑨90 Cell Phone Number	⑨91 First Reported (Date/Time/Tracking #)	⑨92 Last Reported (Date/Time/Tracking #)	⑨93 # of Times Reported
123-635-8377	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
123-393-8841	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

⑨94 Home Phone Number	⑨95 First Reported (Date/Time/Tracking #)	⑨96 Last Reported (Date/Time/Tracking #)	⑨97 # of Times Reported
123-310-0071	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
123-635-8377	7/21/2019 3:12:44 pm EDT Akn57j0hek	7/21/2019 3:12:44 pm EDT Akn57j0hek	1

⑨98 Work Phone Number	⑨99 First Reported (Date/Time/Tracking #)	⑩100 Last Reported (Date/Time/Tracking #)	⑩101 # of Times Reported
123-225-0400	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
123-336-6561	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.

⑩102 Email Address	⑩103 First Reported (Date/Time/Tracking #)	⑩104 Last Reported (Date/Time/Tracking #)	⑩105 # 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

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.

106 Employer Name	107 First Reported (Date/Time/Tracking #)	108 Last Reported (Date/Time/Tracking #)	109 # 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

110 Employer Address	111 First Reported (Date/Time/Tracking #)	112 Last Reported (Date/Time/Tracking #)	113 # 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

114 Occupation	115 First Reported (Date/Time/Tracking #)	116 Last Reported (Date/Time/Tracking #)	117 # 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

118 Months at Employer	119 First Reported (Date/Time/Tracking #)	120 Last Reported (Date/Time/Tracking #)	121 # of Times Reported
4 Months	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	1
5 Months	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.

122 Net Monthly Income	123 First Reported (Date/Time/Tracking #)	124 Last Reported (Date/Time/Tracking #)	125 # 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

126 Pay Frequency	127 First Reported (Date/Time/Tracking #)	128 Last Reported (Date/Time/Tracking #)	129 # 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

130 Date of Next Paycheck	131 First Reported (Date/Time/Tracking #)	132 Last Reported (Date/Time/Tracking #)	133 # 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

(134) Direct Deposit	(135) First Reported (Date/Time/Tracking #)	(136) Last Reported (Date/Time/Tracking #)	(137) # 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.

(138) **Bank Routing Number:**	065303124	(142) **Bank Account Number:**	3092245687
(139) **Bank Routing Number First Reported (Date/Time/Tracking #):**	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	(143) **Bank Account Type:**	Checking
		(144) **Bank Account Type Last Reported:**	6/2/2022 3:34:43 pm EST cmcpabcdef
(140) **Bank Routing Number Last Reported (Date/Time/Tracking #):**	7/22/2020 4:03:22 pm EDT 0gn63j0ehe	(145) **Bank Name:**	West Regional Bank
		(146) **Main Office Address:**	332 Gorge View Blvd Roanoke, AL 75325
(141) **# Of Times Bank Routing Number Reported:**	1	(147) **Main Office Phone:**	123-531-1111

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 Account Type:**	Checking
		Bank Account Type Last Reported:	6/3/2022 4:34:43 pm EST cmcpabcdef
Bank Routing Number Last Reported (Date/Time/Tracking #):	7/21/2019 3:12:44 pm EDT Akn57j0hek	**Bank Name:**	Roanoke Credit Union
		Main Office Address:	10084 Transmission Lane Roanoke, AL 75338
# Of Times Bank Routing Number Reported:	1	**Main Office Phone:**	123-477-19711

How to read your Clarity consumer file disclosure

Consumer

1. **NAME:** Name of the consumer as reported by the lender.

2. **ADDRESS:** Address of the consumer reported by the 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

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 4).

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

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 combined amount of 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 collections 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 collections 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

Check-cashing details

47. DAYS SINCE LAST CHECK-CASHING ACTIVITY: The number of days since last check-cashing activity.

48. DAYS SINCE LAST SUCCESSFUL CHECK-CASHING ACTIVITY: The number of days since last successful check-cashing activity.

49. NUMBER OF CHECKS CASHED: Number of checks successfully cashed during the identified time periods.

50. NUMBER OF CHECKS ATTEMPTED: Number of check-cashing attempts during the identified time periods.

51. DOLLAR AMOUNT OF CHECKS CASHED: Dollar amount of checks successfully cashed during the identified time periods.

52. DOLLAR AMOUNT OF CHECKS ATTEMPTED: Dollar amount of check-cashing attempts during the identified time periods.

53. AVERAGE DOLLAR AMOUNT OF CHECKS CASHED: Average dollar amount of checks successfully cashed during the identified time periods.

54. AVERAGE DOLLAR AMOUNT OF CHECKS ATTEMPTED: Average dollar amount of check-cashing attempts during the identified time periods.

Inquiries seen by others
(Refer to Table 3 — Purpose)

55. DATE/TIME/TRACKING #: The date the inquiry was received.

56. PURPOSE: The purpose type of the inquiry. (See Table 3)

57. TYPE: The type of account the consumer is applying for.

58. COMPANY: Name of the company

Inquiries not seen by others
(Refer to Table 3 — Purpose)

59. DATE/TIME/TRACKING #: The date the inquiry was received.

60. PURPOSE: The purpose type of the inquiry

61. COMPANY: Name of the company

Validation

62. SOCIAL SECURITY PRE-RANDOMIZATION VALID: Determines if the SSN is valid

63. SOCIAL SECURITY DECEASED: Determines if the SSN is reported as deceased.

64. OFAC SCORE: Likelihood list(s) maintained by the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury. Lower is better (score range is 0-100).

65. OFAC FLAG: Indication that your information may match the OFAC of the U.S. Department of the Treasury list(s)

Personal information

66. NAME: Names that have been reported.

67. FIRST REPORTED: The first time name was reported.

68. LAST REPORTED: The last time name was reported.

69. # OF TIMES REPORTED: The number of times a home address has been seen within the last five years.

70. DATE OF BIRTH: Dates of birth that have been reported.

71. FIRST REPORTED: The first time date of birth was reported.

72. LAST REPORTED: The last time date of birth was reported.

73. # OF TIMES REPORTED: The number of times a date of birth has been seen within the last five years.

74. DRIVER'S LICENSE NUMBER AND STATE: Driver's license numbers and states that have been reported.

75. FIRST REPORTED: The first time driver's license number/state was reported.

76. LAST REPORTED: The last time driver's license number/state was reported.

77. # OF TIMES REPORTED: The number of times a driver's license number/state has been seen within the last five years.

Housing information

78. HOME ADDRESS: Home addresses that have been reported.

79. FIRST REPORTED: The first time home address was reported.

80. LAST REPORTED: The last time home address was reported.

81. # OF TIMES REPORTED: The number of times a home address number has been seen within the last five years.

82. HOUSING STATUS: The type of housing agreement

83. FIRST REPORTED: The first time housing status was reported.

84. LAST REPORTED: The last time housing status was reported.

85. # OF TIMES REPORTED: The number of times a housing status has been seen within the last five years.

86. MONTHS AT ADDRESS: Total months at the current address.

87. FIRST REPORTED: The first time months at address was reported.

88. LAST REPORTED: The last time months at address was reported.

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

Phone information

90. CELL PHONE NUMBER: Cell phone numbers that have been reported.

91. FIRST REPORTED: The first time cell phone number was reported.

Personal information (continued)

92. LAST REPORTED: The last time cell phone number was reported.

93. # OF TIMES REPORTED: The number of times a cell phone number has been seen within the last five years.

94. HOME PHONE: Home phone numbers that have been reported.

95. FIRST REPORTED: The first time home phone number was reported.

96. LAST REPORTED: The last time home phone number was reported.

97. # OF TIMES REPORTED: The number of times a home phone number has been seen within the last five years.

98. WORK PHONE NUMBER: Work phone numbers that have been reported.

99. FIRST REPORTED: The first time work phone number was reported.

100. LAST REPORTED: The last time work phone number was reported.

101. # OF TIMES REPORTED: The number of times a work phone number has been seen within the last five years.

Email information

102. EMAIL ADDRESS: Email addresses that have been reported.

103. FIRST REPORTED: The first time email address was reported.

104. LAST REPORTED: The last time email address was reported.

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

Employment information

106. EMPLOYER NAME: Employer names that have been reported.

107. FIRST REPORTED: The first time employer was reported.

108. LAST REPORTED: The last time employer was reported.

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

110. EMPLOYER ADDRESS: Employer addresses that have been reported.

111. FIRST REPORTED: The first time employer address was reported.

112. LAST REPORTED: The last time employer address was reported.

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

114. OCCUPATION: Occupations at employers that have been reported.

115. FIRST REPORTED: The first time occupation was reported.

116. LAST REPORTED: The last time occupation was reported.

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

118. MONTHS AT EMPLOYER: Total months at the current employer

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

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

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

Income information

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

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

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

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

126. PAY FREQUENCY: Pay frequency reported by employer.

127. FIRST REPORTED: The first time pay frequency was reported.

128. LAST REPORTED: The last time pay frequency was reported.

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

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

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

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

133. # OF TIMES REPORTED: The number of times date of the next payday has been seen within the last five years.

134. DIRECT DEPOSIT: Reports whether the bank account can receive a direct deposit.

135. FIRST REPORTED: The first time direct deposit was reported.

136. LAST REPORTED: The last time direct deposit was reported.

137. # OF TIMES REPORTED: The number of times direct deposit has been seen within the last five years.

Banking information section

138. **BANK ROUTING NUMBER:** Bank routing numbers that have been reported.

139. **BANK ROUTING NUMBER FIRST REPORTED:** The first time the bank routing and account number was reported.

140. **BANK ROUTING NUMBER LAST REPORTED:** The last time the bank routing and account number was reported.

141. **# OF TIMES REPORTED:** The number of times a bank routing and account number has been seen within the last five years.

142. **BANK ACCOUNT NUMBER:** Bank account numbers that have been reported.

143. **BANK ACCOUNT TYPE:** Bank account types that have been reported.

144. **BANK ACCOUNT TYPE LAST REPORTED:** The last time bank account type and account number was reported.

145. **BANK NAME:** Bank names that have been reported.

146. **MAIN OFFICE ADDRESS:** Main office addresses that have been reported.

147. **MAIN OFFICE PHONE NUMBER:** Main office phone numbers that have been reported.

How to read your Clarity consumer file disclosure

Table 1 — 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 2 — 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

Table 3 — Purpose

Inquiries seen by others

Credit application — 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.

Debt collection — A request to view your credit file that was initiated by a creditor or collection agency.
These inquiries will be visible to other creditors.

Rent to own — A request in connection with lease or rental of real property, initiated by you.
These inquiries will be visible to others.

Inquiries not seen by others

Account review soft — 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.*

Consumer request — A request to view your credit file or score that was initiated by you.
These inquiries will not be visible to others.

Credit application — 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.

Credit monitoring — A request to view your credit file, on your behalf, by a credit monitoring service.
These inquiries will not be visible to others.

Debt collection — A request to view your credit file that was initiated by a creditor or collection agency.
These inquiries will not be visible to others.

Prescreen — 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.

Rent to own — A request in connection with lease or rental of real property, initiated by you.
These inquiries will not be visible to others.

Written consent — A request to view your credit file based on your authorization.
These inquiries will not be visible to others.

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.

Table 4 — Payment rating codes

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
$	Return in full	*	Deferred payment or no payment history reported

C 3 2 1 0 0 0 0

Interpreted as eight 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 #:	xxxx4124	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	Closed Status:	