

Applicant Information Complete

DATE GENERATED
07-12-2022 (UTC)

FIRST NAME
Sam

LAST NAME
Carlos

EMAIL ADDRESS
samcarlos@gmail.com

DATE OF BIRTH
08-07-1983

RESIDENTIAL HISTORY

| ADDRESS | CITY | PROVINCE/STATE | COUNTRY | POSTAL CODE | DETAILS |
|--------------|--------|----------------|---------|-------------|---------|
| 13435 avenue | Surrey | BC | CA | V3T5KV9 | CURRENT |

Report Result

Certn Score

Pass

97/100

Report Results shall in no way be construed as Certn's opinion, recommendation, or forecast on the solvency, creditworthiness, capability, intention, integrity or motives of the applicant. The Report Results merely reflect a recording of information received by Certn from various sources and Certn accepts no liability for any opinions, comments, actions or decisions made in connection with the Report Results. The application of the Report Results requires independent judgment and skill.

Report Summary

| |
|-----------------------|
| IDENTITY VERIFICATION |
| Returned |
| SOFTCHECK™ RESULTS |
| Returned |
| FINANCIAL RESULTS |
| Returned |

Softcheck™

| |
|---|
| PUBLIC COURT RECORDS |
| Cleared |
| PUBLIC CRIMINAL HISTORY |
| Cleared |
| FRAUD WATCHLISTS |
| Cleared |
| KNOWN AFFILIATIONS |
| None |
| GLOBAL SANCTIONS & ENFORCEMENT CHECK (OFAC) |
| Cleared |
| PUBLIC SAFETY CHECK |
| Cleared |
| SEX OFFENDER CHECK |
| Cleared |
| GLOBAL CLEARANCE CHECK |
| Cleared |
| OTHER SEARCHES |
| Cleared |
| PUBLIC PROFILE SCAN |
| Cleared |

Upgraded Reports

| |
|-----------------------|
| EQUIFAX CREDIT REPORT |
| Pass |

Report Summary is a summary assessment of each section contained within this report. Specific details can be found within each section.

Scan Summary is a summary assessment of each scan conducted within this report.

Financial Summary

| | |
|--------------|--------------|
| CREDIT CHECK | LEGAL ITEMS |
| A+ | None |
| 824 | TOTAL DEBT |
| | \$926.00 |
| | BANKRUPTCIES |
| | Cleared |
| | COLLECTIONS |
| | Cleared |

Financial Summary is a summary assessment of the applicant's financial health determined by self-provided information and financial credit check

Notable Risks

- No Risks

Notable Risks is a summary assessment of the applicant's most important notable risk factors contained within the individual sections of the report.

| PUBLIC PROFILE | | |
|----------------|--------|-----|
| NETWORK | STATUS | URL |
| Linkedin | | |
| Twitter | | |

| EMPLOYMENT HISTORY | | |
|---------------------------|--|--------------------------|
| EMPLOYER | DETAILS | DATES |
| Rentmoola | Manager Qa | 09-01-2015 to 05-01-2017 |
| Hotel Revup | Senior Software Testing Engineer | 02-01-2011 to 09-01-2015 |
| Icubix Infotech Ltd | Senior Executive It Needs And Projects | 05-01-2006 to 11-01-2008 |
| Mango Projects | Founder | 12-01-2018 to Present |
| Meditab Software, Inc | Business Analyst | 01-01-2009 to 05-01-2009 |
| Ace Infoway Pvt Ltd | Customer Support Executive | 07-01-2009 to 02-01-2011 |
| Mymomentum | Tech Advisor | 12-01-2018 to Present |
| It Consulting Company | Managing Partner | 05-01-2011 to 04-01-2015 |
| Tata Consultancy Services | Qa Lead | 05-01-2017 to 04-01-2019 |

| RESIDENTIAL HISTORY | | | | |
|----------------------|--------|----------------|---------|-------------|
| ADDRESS | CITY | PROVINCE/STATE | COUNTRY | POSTAL CODE |
| 12365 104 AV APT 150 | SURREY | BC | CA | V3T1V9 |
| 66242 524 AV FPT 223 | SURREY | BC | CA | V3T3V8 |
| | Surrey | BC | CA | |

| EDUCATION HISTORY | | |
|--|--|--------------------------|
| INSTITUTION | DETAILS | DATES |
| British Columbia Institute Of Technology | | 01-01-2015 to 01-01-2015 |
| R D Govani High School | | 01-01-1996 to 01-01-1998 |
| | Master Of Business Administration, Masters | 01-01-2003 to 01-01-2005 |

| CRIMINAL SCAN |
|---------------|
| None |

| FRAUD SCAN |
|------------|
| None |

| SEX OFFENDER SCAN |
|-------------------|
| None |

| KNOWN AFFILIATIONS SCAN |
|-------------------------|
| None |

| GLOBAL SANCTIONS & ENFORCEMENT SCAN |
|-------------------------------------|
| None |

| GLOBAL CLEARANCE SCAN |
|-----------------------|
| None |

| PUBLIC SAFETY CHECK SCAN |
|--------------------------|
| None |

| OTHER SCAN |
|------------|
| None |

Potential Positives

- Good credit score.

Potential Negatives

- No potential negatives

Credit Score: 824

| | | | | | | | | |
|------------|----------|---------|---------|---------|---------|---------|---------|------|
| GRADE: | A+ | A | B+ | B | C+ | C | D | F |
| SCORE: | +850-800 | 799-750 | 749-700 | 699-650 | 649-600 | 599-550 | 549-500 | <499 |
| DEFAULT %: | 1% | 2% | 5% | 15% | 31% | 51% | 71% | 87% |

CREDIT CHECK ERRORS

No Records Found

CREDIT CHECK WARNINGS

No Records Found

ADDRESSES

| UNIT | STREET | CITY | PROVINCE | DETAILS |
|-------|----------------|--------|----------|-----------------|
| 12365 | 104 AV APT 150 | SURREY | BC | Current Address |
| 66242 | 524 AV FPT 223 | SURREY | BC | Former Address |

EMPLOYMENT

None Found

Debt Summary

REVOLVING CREDIT

| | |
|-------------------------|-------------|
| TOTAL BALANCE: | \$701.00 |
| MAX LIMIT: | \$27,500.00 |
| % OF CREDIT USED: | 2.55% |
| NUMBER OF CARDS: | 5 |
| PAST DUE AMOUNT: | \$0.00 |
| LATE PAYMENTS 30/60/90: | 0 / 0 / 0 |
| MONTHLY PAYMENTS: | \$35.00 |

OTHER CREDIT

| | |
|-------------------------|------------|
| TOTAL BALANCE: | \$225.00 |
| MAX LIMIT: | \$7,952.00 |
| % OF CREDIT USED: | 2.83% |
| NUMBER OF LOANS: | 4 |
| PAST DUE AMOUNT: | \$0.00 |
| LATE PAYMENTS 30/60/90: | 0 / 0 / 0 |
| MONTHLY PAYMENTS: | \$88.00 |

OTHER DEBTS

| | |
|-------------------------|-----------|
| TOTAL BALANCE: | |
| MAX LIMIT: | |
| % OF CREDIT USED: | |
| NUMBER OF LOANS: | |
| PAST DUE AMOUNT: | |
| LATE PAYMENTS 30/60/90: | 0 / 0 / 0 |
| MONTHLY PAYMENTS: | |

AUTOMOBILE LOANS

| | |
|-------------------------|-----------|
| TOTAL BALANCE: | |
| MAX LIMIT: | |
| % OF CREDIT USED: | |
| NUMBER OF LOANS: | |
| PAST DUE AMOUNT: | |
| LATE PAYMENTS 30/60/90: | 0 / 0 / 0 |
| MONTHLY PAYMENTS: | |

| STUDENT LOANS | | MORTGAGE LOANS | |
|-------------------------|-----------|-------------------------|-----------|
| TOTAL BALANCE: | | TOTAL BALANCE: | |
| MAX LIMIT: | | MAX LIMIT: | |
| % OF CREDIT USED: | | % OF CREDIT USED: | |
| NUMBER OF LOANS: | | NUMBER OF MORTGAGES: | |
| PAST DUE AMOUNT: | | PAST DUE AMOUNT: | |
| LATE PAYMENTS 30/60/90: | 0 / 0 / 0 | LATE PAYMENTS 30/60/90: | 0 / 0 / 0 |
| MONTHLY PAYMENTS: | | MONTHLY PAYMENTS: | |

| TRADELINES | | | | | | | |
|---------------------------------|-------------------------------|-------------|---------------|--------------|-------------|----------------|--------------------------|
| CREDIT GRANTOR | PAYMENT STATUS | DATE OPENED | DATE REPORTED | ACCOUNT TYPE | HIGH CREDIT | BALANCE AMOUNT | LAST ACTIVITY OR PAYMENT |
| 650FC01571 S. CARTES DESJARDINS | Paid as agreed and up to date | 04-01-2018 | 07-01-2018 | Installment | \$949.00 | \$0.00 | 2018-06-01 |
| 650UT00057 KOODO MOBILE | Paid as agreed and up to date | 05-01-2016 | 08-01-2018 | Open | \$78.00 | \$0.00 | 2017-12-01 |
| 650ON42592 WALMART MC DUO BK | Paid as agreed and up to date | 11-01-2018 | 03-01-2022 | Revolving | \$3,500.00 | \$0.00 | 2021-03-01 |
| 650ON00598 CIBC CARD SERVICES | Paid as agreed and up to date | 10-01-2015 | 06-01-2022 | Revolving | \$3,000.00 | \$0.00 | 2021-11-01 |
| 650ON00044 TD CREDIT CARDS | Paid as agreed and up to date | 06-01-2015 | 06-01-2022 | Revolving | \$8,000.00 | \$701.00 | 2022-06-01 |
| 601BB06810 TDCT TR9280 | Paid as agreed and up to date | 10-01-2017 | 06-01-2022 | Revolving | \$12,500.00 | \$0.00 | 2022-04-01 |
| 601BB06810 TDCT TR9280 | Paid as agreed and up to date | 12-01-2021 | 06-01-2022 | Installment | \$6,470.00 | \$0.00 | 2022-06-01 |
| 650UT00032 BELL MOBILITY | Paid as agreed and up to date | 01-01-2018 | 07-01-2022 | Open | \$455.00 | \$225.00 | 2022-06-01 |
| 001ON02776 S. CARTES DESJARDINS | Paid as agreed and up to date | 03-01-2018 | 06-01-2022 | Revolving | \$500.00 | \$0.00 | 2018-06-01 |

| TRADELINES (CONT'D) | | | | | | | |
|---------------------------------|--------|---------------------|-----------------|-----------------|-----------------|---------------------|--|
| CREDIT GRANTOR | R CODE | PERCENT CREDIT USED | MONTHS REVIEWED | ACCOUNT NUMBER | PAST DUE AMOUNT | PAYMENT TERM AMOUNT | NARRATIVES |
| 650FC01571 S. CARTES DESJARDINS | I-1 | 0% | 4 | 530931320690500 | \$0.00 | | Account paid, Deferred payment plan |
| 650UT00057 KOODO MOBILE | O-1 | 0% | 25 | 31402767 | \$0.00 | | Account Closed, Monthly payments |
| 650ON42592 WALMART MC DUO BK | R-1 | 0% | 40 | 434401858568079 | \$0.00 | | Account paid, Monthly payments |
| 650ON00598 CIBC CARD SERVICES | R-1 | 0% | 70 | 9823647793 | \$0.00 | | Closed at consumer request, Account paid |
| 650ON00044 TD CREDIT CARDS | R-1 | 9% | 72 | 20010057344055 | \$0.00 | \$35.00 | Monthly payments, Amount in h/c column is credit limit |
| 601BB06810 TDCT TR9280 | R-1 | 0% | 56 | 92804061452 | \$0.00 | | Personal line of credit, Monthly payments |
| 601BB06810 TDCT TR9280 | I-1 | 0% | 7 | 9280406145201 | | \$88.00 | Account paid, Monthly payments |
| 650UT00032 BELL MOBILITY | O-1 | 49% | 55 | 531219823 | \$0.00 | | Monthly payments |
| 001ON02776 S. CARTES DESJARDINS | R-1 | 0% | 52 | 530931320690000 | \$0.00 | | Closed at consumer request, Inactive account |

CREDIT FILE METADATAS

| FILE SINCE DATE | DATE OF LAST ACTIVITY | DATE OF REQUEST | TOTAL NUMBER OF INQUIRIES | FILE BUREAU | FILE BUREAU CONTACT | HIT | DATA WARNING MESSAGES | CARD ALERT MESSAGES | ALERT INDICATORS |
|-----------------|-----------------------|-----------------|---------------------------|-------------|---------------------|-----|---------------------------------|---------------------|------------------|
| 06-08-2015 | 06-20-2022 | 07-12-2022 | | | | HIT | CAUTION - INVALID BIRTHDATE/AGE | | |

LOCAL INQUIRIES

| INQUIRY DATE | CUSTOMER NAME |
|--------------|--------------------------------|
| 12-10-2019 | 608ZS01728 CERTN HOLDINGS INC. |
| 01-17-2020 | 608ZS01223 CERTN HOLDINGS INC. |
| 05-28-2020 | 481BB34934 TDCT |
| 05-29-2020 | 608ZS01223 CERTN HOLDINGS INC. |
| 10-29-2020 | 608ZS01223 CERTN HOLDINGS INC. |
| 04-02-2022 | 481BB34934 TDCT |
| 04-21-2022 | 991FM91469 BRK TD |
| 04-21-2022 | 601FM54043 DLC A BETTER WAY |

Public Records

OTHER INCOMES

None Found

NON SUFFICIENT FUNDS

None Found

FRAUD WARNINGS

None Found

SECURED LOANS

None Found

LIENS

None Found

LEGAL ITEMS

None Found

FOREIGN INQUIRIES

None Found

BANKRUPTCIES

None Found

COLLECTIONS

None Found

JUDGMENTS

None Found

BANK ACCOUNTS

None Found

DEPOSIT ALERTS

None Found

CONSUMER STATEMENTS

None Found

Activity Log

| ACTIVITY LOG | | |
|---------------------------------------|------------|------------|
| EVENT | DATE (UTC) | TIME (UTC) |
| Application submitted | 07-12-2022 | 09:07:PM |
| Equifax - Background Check Returned | 07-12-2022 | 09:07:PM |
| Application partially returned | 07-12-2022 | 09:07:PM |
| Softcheck - Background Check Returned | 07-12-2022 | 09:07:PM |
| Application completely returned | 07-12-2022 | 09:07:PM |