




A Guide To Spotting Red Flags of A Synthetic Bureau

Sample Credit Report

123 Corporate Plaza, Philadelphia PA 19022

Bureau Inquiry




Name Smith, John
Address 123 Main Street
City, State Houston, TX 78145

SSN 524-35-****
DOB 08/13/1965 

Bureau Return Summary

Smith, John
3288 Scott St
Chicago, Illinois, 60612

SSN 524-35-****
DOB 08/13/1965
File Created 07/01/2022 
FICO 780 

Total Trades	1	Historically 30+	0	Account Balance	NA
Current Trades	1	Historically 60+	0	Monthly Payment	\$0
Unrated Trades	0	Historically 90+	0	Amt Past Due	\$0
Negative Trades	0	Inq Last 6 Mos	24 	Collections	\$0
High Credit	\$200 	Public Records	0	Real Estate Balance	\$0 

Capital One

Date Opened: 07/05/2022
Responsibility: Individual
Account Type: Revolving
Type: Credit

Balance: \$200
Last Payment: 04/01/2020
Payment: \$90
High Balance: \$200

Authorized/Use 

Bureau Alerts

SSN Alert : SSN issued before Date of Birth
SSN Alert : SSN is associated with other Names
SSN Alert : Difference of 1 Digit between Input and SSN on file
Address Alert: Substantial difference in in addresses over last 60 days
Inquiries High number of inquiries on social security number

Alerts Present 