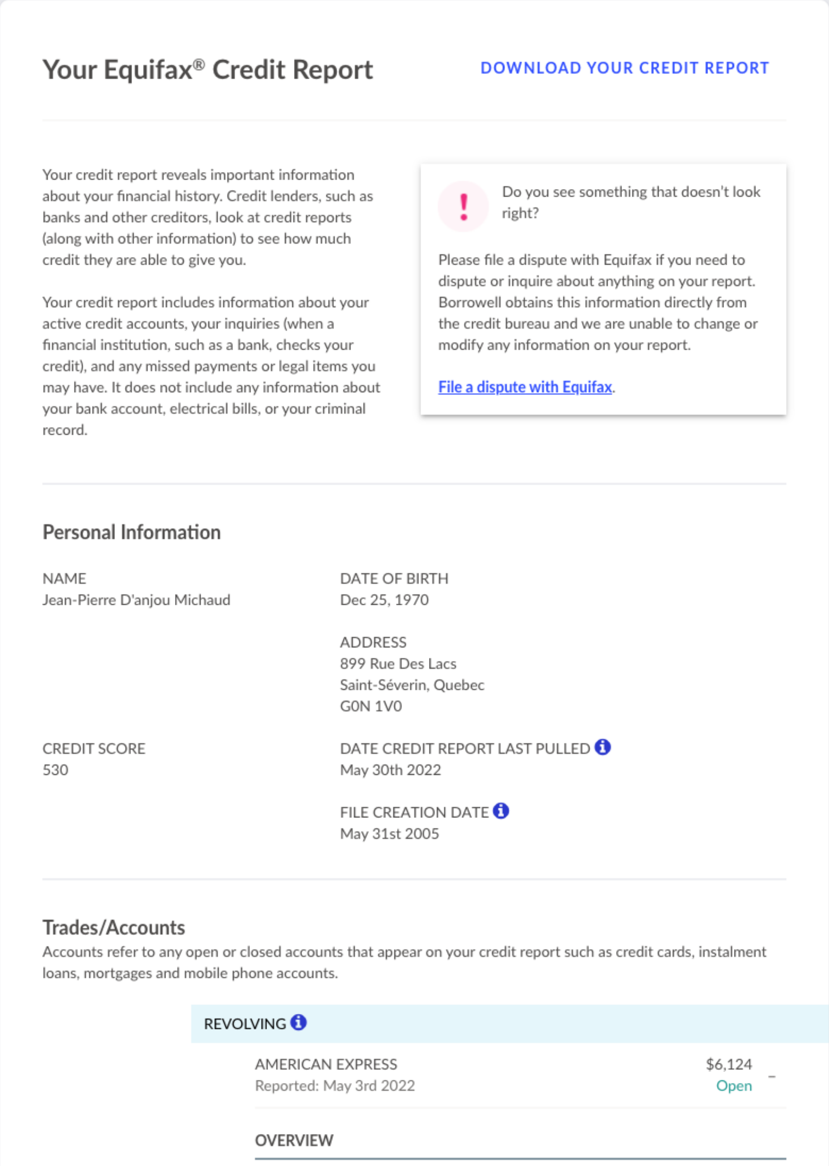


Your Equifax® Credit Report

DOWNLOAD YOUR CREDIT REPORT

Your credit report reveals important information about your financial history. Credit lenders, such as banks and other creditors, look at credit reports (along with other information) to see how much credit they are able to give you.

Your credit report includes information about your active credit accounts, your inquiries (when a financial institution, such as a bank, checks your credit), and any missed payments or legal items you may have. It does not include any information about your bank account, electrical bills, or your criminal record.

! Do you see something that doesn't look right?

Please file a dispute with Equifax if you need to dispute or inquire about anything on your report. Borrowell obtains this information directly from the credit bureau and we are unable to change or modify any information on your report.

File a dispute with Equifax.

Personal Information

NAME
Jean-Pierre D'anjou Michaud

DATE OF BIRTH
Dec 25, 1970

ADDRESS
899 Rue Des Lacs
Saint-Séverin, Quebec
G0N 1V0

CREDIT SCORE
530

DATE CREDIT REPORT LAST PULLED ℹ
May 30th 2022

FILE CREATION DATE ℹ
May 31st 2005

Trades/Accounts

Accounts refer to any open or closed accounts that appear on your credit report such as credit cards, instalment loans, mortgages and mobile phone accounts.

REVOLVING ℹ

AMERICAN EXPRESS Reported: May 3rd 2022	$6,124 Open

OVERVIEW

Balance	$6,124
High Credit	$6,380
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	April 11th 2022
Open Date	July 5th 2021
Last Reported	May 3rd 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`22	✓	✓	✓	✓	✓							
`21								✓	✓	✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

FAIRSTONE $2,580
Reported: April 28th 2022 Open

OVERVIEW

Balance	$2,580
High Credit	$4,000
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	March 17th 2022
Open Date	April 16th 2021
Last Reported	April 28th 2022

Payment History

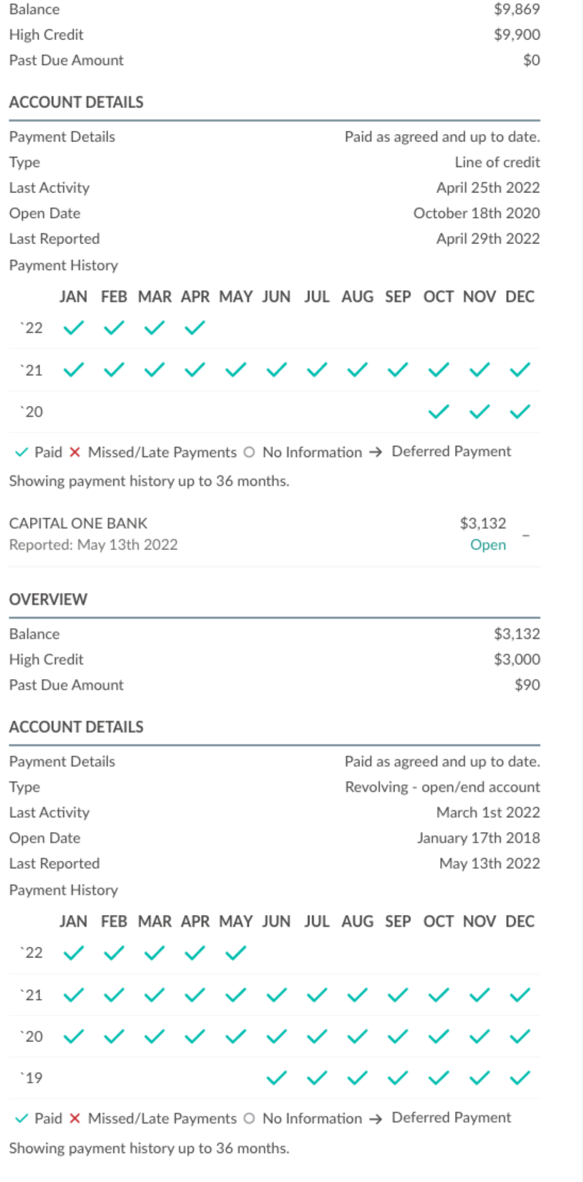
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`22	✓	✓	✓	✓								
`21				✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

BQE NATIONALE $9,869
Reported: April 29th 2022 Open

OVERVIEW



Balance	$9,869
High Credit	$9,900
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Line of credit
Last Activity	April 25th 2022
Open Date	October 18th 2020
Last Reported	April 29th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
‘22	✓	✓	✓	✓								
‘21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
‘20										✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

CAPITAL ONE BANK $3,132 –
Reported: May 13th 2022 Open

OVERVIEW

Balance	$3,132
High Credit	$3,000
Past Due Amount	$90

ACCOUNT DETAILS

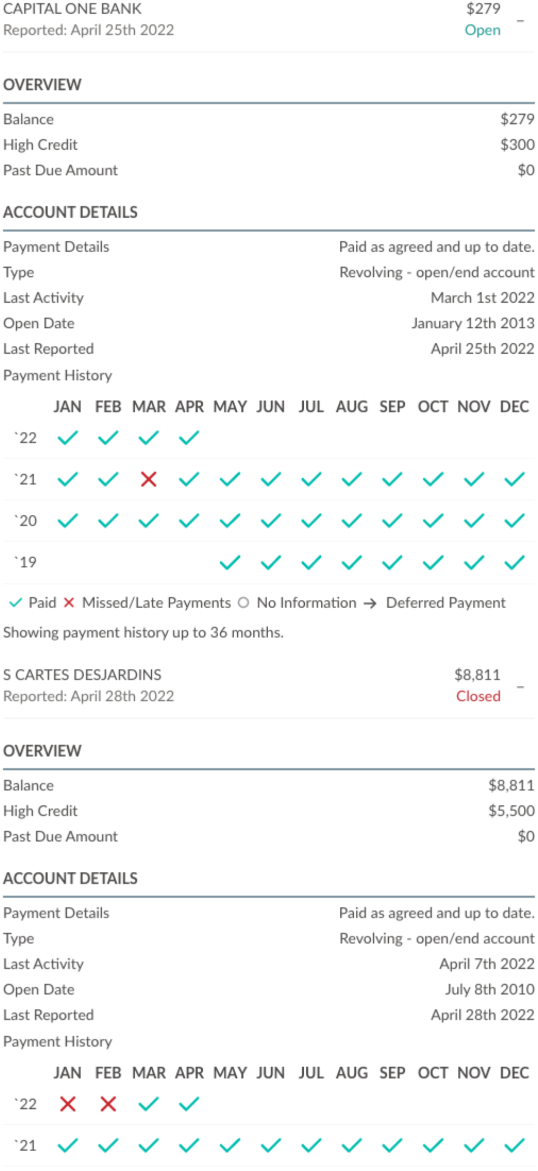
Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	March 1st 2022
Open Date	January 17th 2018
Last Reported	May 13th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
‘22	✓	✓	✓	✓	✓							
‘21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
‘20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
‘19						✓	✓	✓	✓	✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.



CAPITAL ONE BANK $279
Reported: April 25th 2022 Open

OVERVIEW

Balance	$279
High Credit	$300
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	March 1st 2022
Open Date	January 12th 2013
Last Reported	April 25th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`22	✓	✓	✓	✓								
`21	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
`20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
`19					✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

S CARTES DESJARDINS $8,811
Reported: April 28th 2022 Closed

OVERVIEW

Balance	$8,811
High Credit	$5,500
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Revolving - open/end account
Last Activity	April 7th 2022
Open Date	July 8th 2010
Last Reported	April 28th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`22	✗	✗	✓	✓								
`21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

`20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
`19					✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid ✕ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

INSTALMENT

FAIRSTONE $6,263 –
Reported: April 29th 2022 Open

OVERVIEW

Balance	$6,263
High Credit	$6,570
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Instalment - fixed number of payments
Last Activity	April 19th 2022
Open Date	October 19th 2021
Last Reported	April 29th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`22	✓	✓	✓	✓								
`21												✓

✓ Paid ✕ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

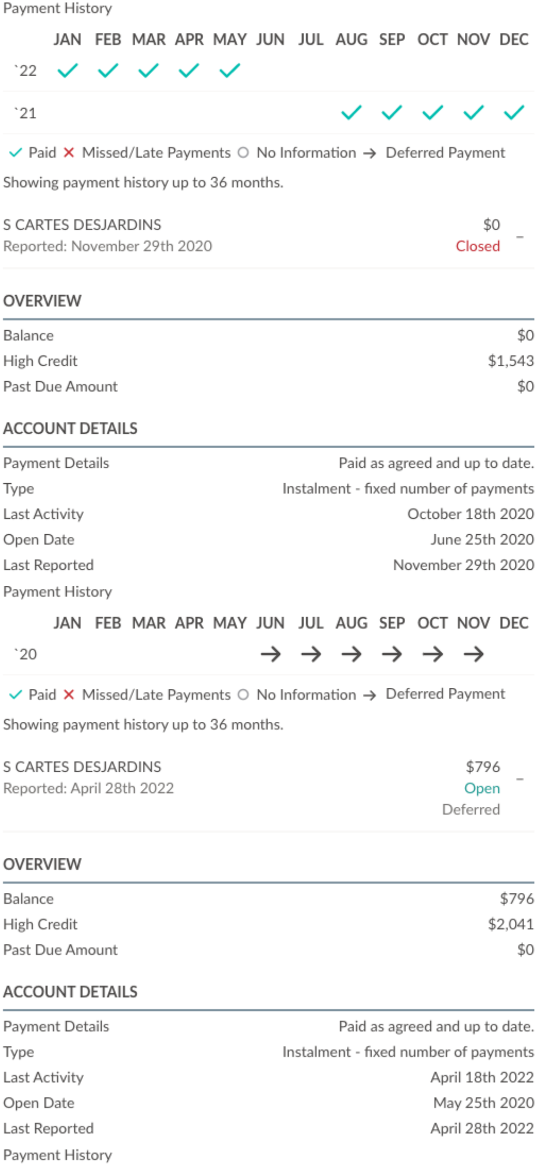
FINANCEIT CANADA INC $12,860 –
Reported: May 1st 2022 Open

OVERVIEW

Balance	$12,860
High Credit	$13,065
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Instalment - fixed number of payments
Last Activity	April 27th 2022
Open Date	July 27th 2021
Last Reported	May 1st 2022



Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`22	✓	✓	✓	✓	✓							
`21								✓	✓	✓	✓	✓

✓ Paid ✕ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

S CARTES DESJARDINS $0 –
Reported: November 29th 2020 Closed

OVERVIEW

Balance	$0
High Credit	$1,543
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Instalment - fixed number of payments
Last Activity	October 18th 2020
Open Date	June 25th 2020
Last Reported	November 29th 2020

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`20						→	→	→	→	→	→	

✓ Paid ✕ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

S CARTES DESJARDINS $796 –
Reported: April 28th 2022 Open
Deferred

OVERVIEW

Balance	$796
High Credit	$2,041
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Instalment - fixed number of payments
Last Activity	April 18th 2022
Open Date	May 25th 2020
Last Reported	April 28th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`22	→	→	→	→								
`21	→	→	→	→	→	→	→	→	→	→	→	→
`20					→	→	→	→	→	→	→	→

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

S CARTES DESJARDINS $0
Reported: December 30th 2019 Closed –

OVERVIEW

Balance	$0
High Credit	$319
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Instalment - fixed number of payments
Last Activity	November 18th 2019
Open Date	December 13th 2018
Last Reported	December 30th 2019

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`19	→	→	→	→	→	→	→	→	→	→	→	→
`18												→

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

OPEN ℹ

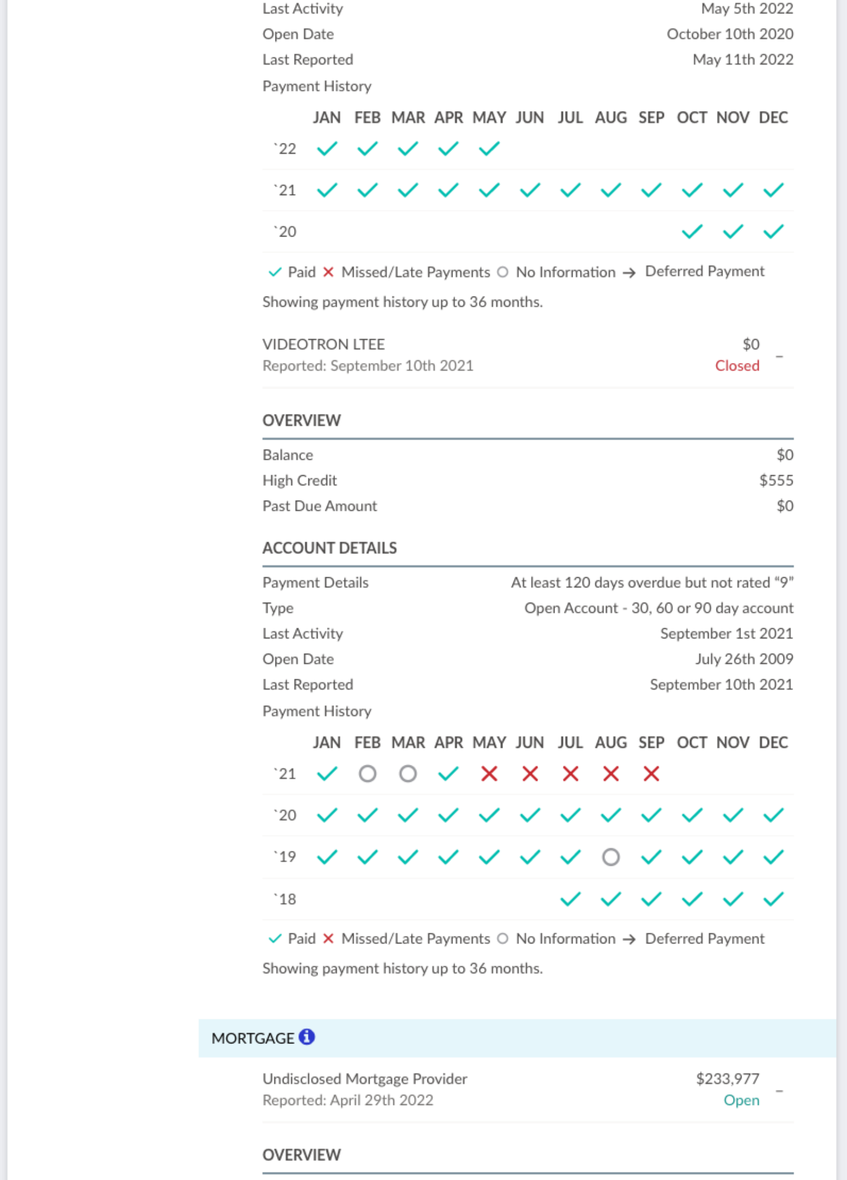
BELL MOBILITY $199
Reported: May 11th 2022 Open –

OVERVIEW

Balance	$199
High Credit	$417
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Open Account - 30, 60 or 90 day account



Last Activity	May 5th 2022
Open Date	October 10th 2020
Last Reported	May 11th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`22	✓	✓	✓	✓	✓							
`21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
`20										✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

VIDEOTRON LTEE Reported: September 10th 2021	$0 Closed

OVERVIEW

Balance	$0
High Credit	$555
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	At least 120 days overdue but not rated "9"
Type	Open Account - 30, 60 or 90 day account
Last Activity	September 1st 2021
Open Date	July 26th 2009
Last Reported	September 10th 2021

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`21	✓	○	○	✓	✗	✗	✗	✗	✗			
`20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
`19	✓	✓	✓	✓	✓	✓	✓	○	✓	✓	✓	✓
`18							✓	✓	✓	✓	✓	✓

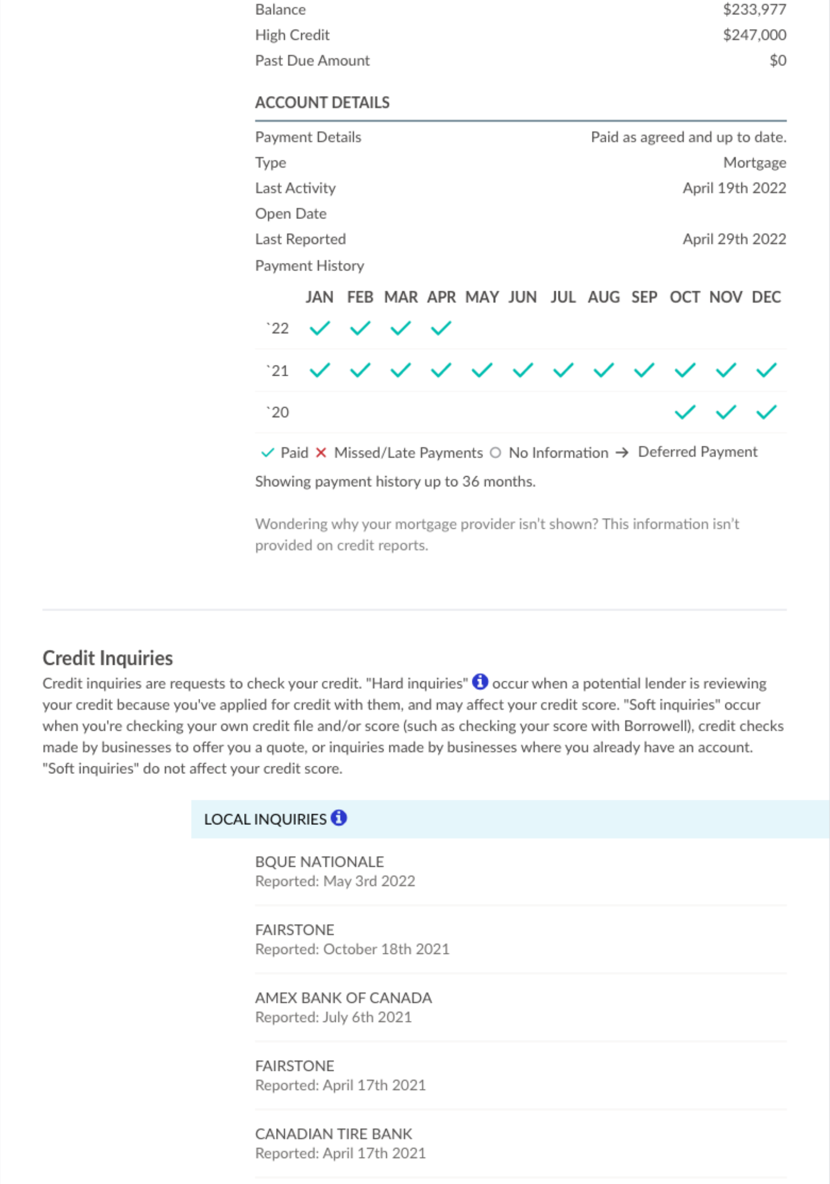
✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

MORTGAGE

Undisclosed Mortgage Provider Reported: April 29th 2022	$233,977 Open

OVERVIEW



Balance	$233,977
High Credit	$247,000
Past Due Amount	$0

ACCOUNT DETAILS

Payment Details	Paid as agreed and up to date.
Type	Mortgage
Last Activity	April 19th 2022
Open Date	
Last Reported	April 29th 2022

Payment History

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
`22	✓	✓	✓	✓								
`21	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
`20										✓	✓	✓

✓ Paid ✗ Missed/Late Payments ○ No Information → Deferred Payment

Showing payment history up to 36 months.

Wondering why your mortgage provider isn't shown? This information isn't provided on credit reports.

Credit Inquiries

Credit inquiries are requests to check your credit. "Hard inquiries" ℹ occur when a potential lender is reviewing your credit because you've applied for credit with them, and may affect your credit score. "Soft inquiries" occur when you're checking your own credit file and/or score (such as checking your score with Borrowell), credit checks made by businesses to offer you a quote, or inquiries made by businesses where you already have an account. "Soft inquiries" do not affect your credit score.

LOCAL INQUIRIES ℹ

BQUE NATIONALE
Reported: May 3rd 2022

FAIRSTONE
Reported: October 18th 2021

AMEX BANK OF CANADA
Reported: July 6th 2021

FAIRSTONE
Reported: April 17th 2021

CANADIAN TIRE BANK
Reported: April 17th 2021

FINANCEIT HI
Reported: April 12th 2021

BELL MOBILITY
Reported: October 11th 2020

BQUE NATIONALE
Reported: September 28th 2020

S CARTES DESJARDINS
Reported: September 22nd 2020

BQUE NATIONALE
Reported: August 12th 2020

FOREIGN INQUIRIES

View recommendations selected for you, Jean-pierre.

We have recommendations based on your credit profile.
Check back weekly to check out all new and limited time product offers!

View Recommendations

Collections

Any accounts that have been sent to collections, whether the balance(s) have been paid or unpaid. Be careful – when an account gets sent to collections it can have a big impact on your credit score.

COLLECTIONS

There are no collections on your credit report.

Legal Items

Any public records on your credit report. This may include items such as a court judgment.

LEGAL ITEMS

Nothing to report here. There are no legal items in your name.

Bankruptcies

If you have ever filed for bankruptcy or consumer proposal it would appear here.

BANKRUPTCIES

There are no Bankruptcies on your credit report.

Equifax Canada Co. ("Equifax") is a registered Canadian credit bureau that maintains your Canadian consumer credit file, which has been used by Borrowell Inc. as permitted by you, to provide you with your educational Equifax Consumer Credit Report. The Equifax Consumer Credit Report provided here is current as of the date indicated on your report. For a full copy of your up to date Equifax credit file, please contact Equifax directly. Equifax® and the Powered by Equifax Logo are registered trademarks of Equifax Canada Co. used under License.

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