


[▶ Print This Page](#)
[▶ Close Window](#)

Equifax Credit Report as of 24/02/2004

<b>Name:</b>	<b>Sue Stevenson</b>
<b>Reference Number:</b>	<b>18309569CS170305</b>
This Equifax Credit Report is available for you to view until 24/02/2004. If you would like a current credit report, you may order another one in the Member Centre.	

Section Title	Section Description
1. <a href="#">Personal Information</a>	Personal data such as Date of Birth and Addresses
2. <a href="#">Financial Associates</a>	People you are associated with and other names you are known by
3. <a href="#">Electoral Roll</a>	Your current registration with local authorities
4. <a href="#">Credit Agreements</a>	Your detailed account information
5. <a href="#">Court Information</a>	Judgments filed in your name
6. <a href="#">Notice of Correction</a>	Statements you've added to your file
7. <a href="#">Previous Searches</a>	Companies that have requested or viewed your credit information
8. <a href="#">Council of Mortgage Lenders</a>	Lenders who have recorded a repossessed property at your address
9. <a href="#">Property Valuation</a>	The Land Registry provides historic house purchase prices from April 2000
9. <a href="#">CIFAS, UK Fraud Prevention Service</a>	Alerts registered at your addresses
10. <a href="#">Gone Away Records</a>	Companies recording that they are unable to find you

#### Personal Information

PLEASE NOTE: The Equifax Credit Report is valid for 30 days from the date that Equifax processed your request. This date is shown above. Should you have any enquiries regarding the content of your Credit Report, please contact us within this period. This report will expire in 30 days, after which you will be required to apply for a new copy of your Credit Report.

#### Your Reference

18309569CS170305

#### Main Applicant

**Name:** Mrs Sue Stevenson  
**Date of Birth:** 24/11/1967

#### Current Address

Deanside  
 Victoria St  
 Tsthaslingden  
 Training Town  
 Isle of Skye  
 IV48 8WZ

#### Previous Addresses Entered

321 High Strait  
 Tsthaslingden

Training Town  
Isle of Skye  
IV48 8WZ

5837 Low Strait  
Tsthaslingden  
Training Town  
Isle of Skye  
IV48 8WZ

#### Linked Addresses

Your credit report may contain more addresses than you supplied on your application form. Your previous address or any other addresses at which you have lived may be linked and listed on your report. These links are created when a Lender conducts a search at your current address immediately followed by a search at your previous address. Searches conducted in this way link the 2 addresses. Addresses are also linked when you inform the Lender that you moved to another address. When the Lender next submits its account information with Equifax your account in question will move to the new address and a link is created between your new address and your previous address.

#### Address Linked from Current

Broadside  
Albert St  
Tsthaslingden  
Training Town  
Isle of Skye  
IV48 9FD

#### Address Linked from Previous

Westwood  
Hart St  
Applewood St  
Briarleaf  
YT34 4AA

#### Address Forward Linked from Current

Broadway  
Applewood St  
Briarleaf  
YT34 4AA

#### Financial Associates

##### Associate Information

These are the people that you have a financial relationship with. Lenders may view your data and your associates' data when making decisions on whether to grant you credit. Similarly lenders may view your data when your associates apply for credit.

**Name 1:** MR Alan Stevenson

##### Alias Information

These are other names that you may have been previously known as e.g. Maiden names

**Name 1:** MISS SUE BROWN

**Date of Birth:** 24/11/1947

#### Electoral Roll

The Electoral Roll is a list of everyone who is entitled to vote in elections, and their addresses. Your Local Authority updates this information every year using the details from the registration form you receive each autumn from your Electoral Registration Office. Each year we use a copy of the Electoral Roll to update our records. The address details on our database are sourced from the Post office and may differ slightly from the address details registered with your Local Authority. As part of your Credit File we will provide you with details of the Electoral Roll for each of the addresses

you supplied to us, or previous addresses linked to you. Please be aware that new properties may not yet appear on our database and that Equifax holds a limited number of addresses for the Channel Islands.

#### How does this data affect me?

This information is primarily used by Credit Lenders to: confirm residency; distinguish between members of the same family and determine length of residence. Electoral Roll information can show that you live at the address that you provided on an application form. Proof of where you live and how long you have lived there is important to a Lender.

It may adversely affect your ability to obtain credit, with some Lenders, if you are not registered on the Electoral Roll. If you opted to exclude your Electoral Roll information from the Edited Register when you completed the annual canvass, the information we hold will only be used for purposes permitted by the relevant regulations, for example to vet credit applications, and, in particular, will not be used for direct marketing.

#### What can I do if there is Electoral Roll information relating to another person/s?

Your Credit File may contain Electoral Roll details relating to current or previous occupants of one of your addresses. The fact that other names are shown in this section will not affect your creditworthiness, as the Electoral Roll is not financial information. Financial information relating to previous occupants is not included in your Credit File.

#### What can I do if I believe there is Electoral Roll information, which is registered incorrectly?

If you have registered to vote and your Credit File does not show this, or there is some other inaccuracy please contact us by [clicking here](#).

If you wish to register to vote, or check if you are already registered, please contact your local Electoral Registration Office.

#### Please Note:

- ☒ If during the course of the year you move address, you can contact your Local Authority with your new address details. Your Local Authority will in turn notify us.
- ☒ The fact that you pay your Council Tax does not mean that you are registered on the Electoral Roll.
- ☒ If you do not qualify to register on the Electoral Roll within the UK you may wish to add a Notice of Correction to your file. To do this [click here](#).

#### Summary

	Current	Previous 1	Previous 2
Confirmed	Yes	No	Yes
Length of Time on Electoral Roll	19 years	0 years	1 years

#### Current Address

##### 1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ

Surname	First Name & Middle Initial	Dates on Electoral Roll	Changes	Date of Birth
Stevenson	Suzanne E	Mar-03	Removed at this address	
Stevenson	Suzanne E	93-02		

#### Previous Addresses

**321 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Surname	First Name & Middle Initial	Dates on Electoral Roll	Changes	Date of Birth
Stevenson	Suzanne E	88-93		
Stevenson	Suzanne E	88-93		

**5837 Low Strait , Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Surname	First Name & Middle Initial	Dates on Electoral Roll	Changes	Date of Birth
Stevenson	Suzanne E	85-87		
Stevenson	Suzanne E	85-87		

**Linked Addresses****Broadside, Albert St, Tsthaslingden, Training Town, Isle of Skye, IV48 9FD**

Surname	First Name & Middle Initial	Dates on Electoral Roll	Changes	Date of Birth
Stevenson	Suzanne E	88-93		
Stevenson	Suzanne E	88-93		

**Broadway, Applewood St, Briarleaf, YT34 4AA**

Surname	First Name & Middle Initial	Dates on Electoral Roll	Changes	Date of Birth
Stevenson	Suzanne E	85-87		
Stevenson	Suzanne E	88-93		

**Attributable Data**

If there is information in the Attributable Data section, it indicates that the data could belong to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does belong to you before it is used in a lending decision. For example, if there are similar names at the same household, attributable data is likely to be returned.

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Surname	First Name & Middle Initial	<a href="#">Restricted Use</a>	Dates on Electoral Roll	Changes	Date of Birth
Stevenson	Suzanne E	Yes	Mar-03	Removed at this address	
Stevenson	Suzanne E	Yes	93-02		

**Previous Addresses****321 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Surname	First Name & Middle Initial	<a href="#">Restricted Use</a>	Dates on Electoral Roll	Changes	Date of Birth
Stevenson	Suzanne E	No	88-93		
Stevenson	Suzanne E	No	88-93		

**Linked Addresses**

**Broadside, Albert St, Tsthaslingden, Training Town, Isle of Skye, IV48 9FD**

Surname	First Name & Middle Initial	<a href="#">Restricted Use</a>	Dates on Electoral Roll	Changes	Date of Birth
Stevenson	Suzanne E	No	88-93		
Stevenson	Suzanne E	No	88-93		

**Credit Agreements**

Insight is the name of Equifax's database which holds information provided by credit providers and other lenders, including details of existing and previous credit agreements and historical information about the repayment of these agreements. This information is one of the best ways for a lender to assess whether any future credit repayments are likely to be made on time. Lenders update and supply this information to Equifax on a monthly basis. You may find that not all the credit accounts you have with lenders are necessarily shown on your credit report. Some lenders only provide Equifax with credit accounts on their customers who have failed to pay their credit on time. The status of these accounts is normally 3 or more months in arrears. However, most lenders provide Equifax with information on all their customers accounts, irrespective of the status of the accounts ie up to date and overdue.

**How does this data affect me?**

Evidence of late or missed payments on your credit report may adversely affect your ability to obtain credit.

**How long is this data kept on my Credit File?**

The information will stay on your Credit File for 6 years from the date the account was ended.

**What can I do if there is Insight information relating to another person/s?**

If information appears in this section of your Credit Report relating to a person/s with whom you have no financial association you can apply for a Notice of Disassociation. To do this [click here](#).

**What can I do if I believe there is Insight information, which is registered incorrectly?**

If there is Insight information in this Section of your Credit Report, which you believe is incorrect, this information can be disputed with the appropriate Credit Lender who supplied the information, or directly with Equifax. This service is called Notice of Dispute. If you wish to dispute information with Equifax [click here](#).

**Summary**

	Current	Previous
Number of Accounts	1	n/a
Number of Defaults	1	n/a

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Name		Date of Birth					
Mrs Sue Stevenson		24/11/1967					
Company Name / Insight Account Number		Account Type	Terms	Start Balance	Current Balance		
DFG Bank (IT Whirlid) / XXXXXX1-12		Fixed Term Loan	102 @ £150 (Monthly)	£16,760	£4,760		
Status	Credit Limit	Date Updated	Start Date	Date Last Delinquent	Date Satisfied	Default Date	Default Balance
Defaulted	£18,000	26/8/1999	8/10/1993	10/98		8/8/1999	£4,760

Payment History [See Key of Payment History](#)

Years	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1999	0	0	0	0	0	0	0					
1998	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0

0 payment"s" 1 month in arrears; 0 payment"s" 2 months in arrears; 0 payment"s" 3 or more months in arrears.

**Customer Account Status**

Status	Explanation
GONE AWAY	Customer has left the address provided without supplying a new address.

**Previous Addresses**

No Data Present

**Linked Addresses**

**Broadside, Albert St, Tsthaslingden, Training Town, Isle of Skye, IV48 9FD**

Name				Date of Birth			
Mrs Sue Stevenson				24/11/1967			
Company Name / Insight Account Number				Account Type	Terms	Start Balance	Current Balance
AnyTown Financial Services / XXX8001				Credit Card			£4,760
Status	Credit Limit	Date Updated	Start Date	Date Last Delinquent	Date Satisfied	Default Date	Default Balance
Up to Date	£18,000	26/8/1999	8/10/1993				

Payment History [See Key of Payment History](#)

Years	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1999	4	4	4	4	4	4	4					
1998	4	4	4	4	4	4	1	2	2	4	4	4
1997	4	4	4	4	4	4	1	2	2	4	4	4
1996	4	4	4	4	4	4	1	2	2	4	4	4

1 payment"s" 1 month in arrears; 2 payment"s" 2 months in arrears; 10 payment"s" 3 or more months in arrears. Default has been registered on this account.

**Attributable Data**

If there is information in the Attributable Data section, it indicates that the data could belong to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does belong to you before it is used in a lending decision. For example, if there are similar names at the same household, attributable data is likely to be returned.

**Current Address**

**1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

--

Name				Date of Birth								
Mrs Sue Stevenson				24/11/1967								
Company Name / Insight Account Number				Account Type	Terms	Start Balance	Current Balance					
DFG Bank (IT Whirld) / XXXXXX1-12				Fixed Term Loan	102 @ £150 (Monthly)	£16,760	£4,760					
Status	Credit Limit	Date Updated	Start Date	Date Last Delinquent	Date Satisfied	Default Date	Default Balance					
Defaulted	£18,000	26/8/1999	8/10/1993	10/98		8/8/1999	£4,760					
Payment History <a href="#">See Key of Payment History</a>												
Years	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1999												
1998												
1997												
1996												
0 payment"s" 1 month in arrears; 0 payment"s" 2 months in arrears; 0 payment"s" 3 or more months in arrears.												

**Previous Addresses**

No Data Present

**Linked Addresses**

No Data Present

**Key of Payment History**

	<b>Satisfactory</b> Payment Up-To Date		Arrangement to Pay		Settled or Satisfied
	<b>Warning</b> One-Two Payments Late		Repossession		Transferred
	<b>Danger</b> Three-Six Payments Late		Gone Away		Inactive Account <a href="#">See More Details</a>
	Defaulted Account		Query <a href="#">See More Details</a>		Not Updated <a href="#">See More Details</a>
	Voluntary Arrangement		Never Activated <a href="#">See More Details</a>		

**Court Information and other public records**

Judgments/Decrees are issued as a result of county or high court action. If a Creditor/Plaintiff (the person looking to claim the money from you) is owed a sum of money by you they may raise an action against you in either the County or High Court, for recovery of these monies. If the court rules in favour of the Creditor/Plaintiff then a Judgment / Decree will be granted by the Court against the Individual (Defendant). The monetary value of this Judgment / Decree will be for the amount due and any associated costs. Equifax receives this information from Registry Trust Ltd. Registry Trust Ltd is a non-profit making company, contracted by the Lord Chancellor's department to maintain the statutory public Register of County Court Judgments and administration orders issued by the county courts in England and Wales. As well as also holding public Registers covering money Judgments/Decrees in Scotland, Isle of Man, Northern Ireland and Jersey, Registry Trust Ltd acts as a clearing house for Judgments registered in Eire. Details of all these Judgments/Decrees, and any subsequent amendments, are passed to the credit reference agencies for inclusion in their files.

**How does this data affect me?**

Evidence of a County Court Judgment/Decree or Administration Order, on your Credit Report, may adversely affect your ability to obtain credit.

**How long is this data kept on my Credit File?**

This information is held on file for 6 years from the date of Judgment, even if it is satisfied/paid. However, if you satisfy or pay the outstanding amount within a month of the judgment being issued, it will not show on your credit report.

**What can I do if there is Court information relating to another person/s?**

If information appears in this section of your Credit File relating to a person/s with whom you have no financial association you can apply for a Notice of Disassociation. To do this [click here](#).

**What can I do if I believe there is Court information which is registered incorrectly?**

If you believe a County Court Judgment/Decree has been registered incorrectly, you should contact the relevant court directly.

Use the following links to find the contact information for the court that holds your record

- ☒ England and Wales: <http://www.courtservice.gov.uk>
- ☒ Northern Ireland: <http://www.courtsni.gov.uk/en-GB/AboutUs/CourtLocations/>
- ☒ Scotland: <http://www.scotcourts.gov.uk>

To enable the court to locate the record, you will need to provide them with the Judgment/Decree case number and for Scottish courts; the full date of the Decree may be required. This information is provided in your Credit File. If a Judgment/Decree is set-aside/recalled, the relevant court will notify Registry Trust, who in turn will advise Equifax and this information will be removed from your Credit File.

Defendants having a Judgment listing the court as Northampton (except for those with case numbers starting NN) can contact the Northampton Bulk Centre on 01604 601636 for further information.

**How to satisfy and amend Judgments/Decrees & Administration Orders**

The procedures governing Court Information vary depending upon the geographical areas and the court jurisdiction, as detailed below:

**ENGLAND & WALES**

When a Judgment has been paid in full, your Credit File can be amended. To do this you must supply the court, listed in your Credit File, with proof of payment, enclosing the court fee of £15. The court will issue a Certificate of Satisfaction, which, if the debt was repaid within one calendar month of the Judgment date, will authorise the removal of that Judgment from the Register and your Credit File. If repaid outside the one-month period, the Judgment will be marked as 'satisfied'. Notification of any such changes will automatically be sent to Registry Trust Ltd who will then advise Equifax. The appropriate amendment will be made to your Credit File normally within one month of payment.

When an Administration Order has been paid in full, you can pay the court fee of £15 and obtain a Certificate of Satisfaction. However, this will not satisfy any County Court Judgment contained within that Order. A separate Certificate is required and can only be issued if the full amount of the Judgment debt has been paid.

**SCOTLAND**

When a money Decree, issued in the small claims or summary causes sheriff court, has been paid in full, your Credit File can be amended once proof of payment has been supplied to Registry Trust Ltd, 173-175 Cleveland St, London W1T 6QR with a search fee of £8.00 (per named person or company at a specified address). You must make sure you provide details of the address where the Decree is held if that is different from your current address. The proof of payment must be an original letter or receipt from the pursuer (the person or company to whom you owed the money) or the pursuer's agent/solicitor, confirming the following:

- ☒ Sheriff Court concerned
- ☒ Amount of Decree and case number
- ☒ Date of Decree

☒ Date paid in full

Registry Trust Limited will notify Equifax and your Credit File will be amended to show the Decree as 'satisfied'. If the debt was paid within one calendar month from the Decree date, the Decree will be removed from the Scottish Register held by Registry Trust and from your Credit File. This amendment will happen within one month of Registry Trust receiving your proof of payment. Registry Trust is also notified of any Recalls of Scottish Decrees and upon Equifax's receipt of this information, details of the Decree are removed from your Credit File.

ISLE OF MAN

When a Judgment has been paid in full, your Credit File can be amended once the General Registry (Isle of Man Courts of Justice, Deemsters Walk, Bucks Road, Douglas, Isle of Man, IM1 3AR) is notified. This can be done either by the Creditor/Plaintiff (the person or company claiming the money from you) or when the defendant (the person being asked to pay the money) presents a Certificate obtained from their local Coroner's Office. If the debt was repaid within one calendar month, although the General Registry will record the Judgment as satisfied, Registry Trust will instruct Equifax to remove the Judgment from your Credit File. If the debt was repaid outside the one-month period, the Judgment will be marked as 'satisfied'. Equifax are also notified when any Judgment has been set aside or cancelled and upon receipt of this information details of the Judgment are removed from your Credit File.

JERSEY

When a Judgment recorded at either the Royal Courts of Justice or the Petty Debts Court has been paid in full, your Credit File can be amended once proof of payment has been supplied to Registry Trust Ltd, 173 - 175 Cleveland Street, London, W1T 6QR with a search fee of £8.00 (per named person or company at a specified address). You must make sure you provide details of the addresses where the Judgment is held if that is different from your current address. The proof of payment must be an original letter or receipt from the Creditor/Plaintiff (the person or company to whom you owed the money) or the creditor's solicitor, confirming the following:

- ☒ Amount of Judgment
- ☒ Date of Judgment
- ☒ Date paid in full

On receipt of this information, Registry Trust Ltd will notify Equifax and your Credit File will be amended to show the Judgment as 'satisfied'. If the debt was paid within one calendar month from the Judgment date, the Judgment will be removed from the Jersey Register held by Registry Trust Ltd and from your Credit File. This amendment will normally be completed within one month of Registry Trust Ltd receiving your proof of payment. Equifax is also notified of any Judgment that is set aside or cancelled by Jersey Courts and upon receipt of this information; details of the Judgment are removed from your Credit File.

NORTHERN IRELAND

These Judgments relate to unenforced small claims and default Judgments received from the individual county courts in Northern Ireland. When a Judgment has been paid in full, your Credit File can be amended once proof of payment has been supplied to Registry Trust Ltd, 173 - 175 Cleveland Street, London, W1T 6QR, with a search fee of £8.00 (per named person/company at a specified address). You must make sure you provide details of the address where the Judgment is held if that is different from your current address. The proof of payment must be an original letter or receipt from the creditor/plaintiff (the person or company to whom you owed the money) or the creditor's solicitor, confirming the following:

- ☒ Name of Northern Ireland court
- ☒ Amount of Judgment
- ☒ Date of Judgment
- ☒ Date paid in full

Upon receipt of this information, Registry Trust Ltd will notify Equifax and your Credit File will be amended to show the Judgment as 'satisfied'. If the debt was paid within one calendar month from the Judgment date, the Judgment will be removed from the Northern Ireland Register held by Registry Trust Ltd and from your Credit File. This amendment will normally be completed within one month of Registry Trust Ltd receiving your proof of payment. Equifax is also notified of any Judgment that is set aside by the Northern Ireland courts. Upon receipt of this information, details of that Judgment are removed from your Credit File.

**Please Note:**

- ☒ If your Credit File has not been amended one month after a Certificate of Satisfaction has been issued by the court (for England and Wales or Isle of Man), or one month after you have sent your proof of payment to Registry Trust Ltd for the other areas, you can contact Equifax who will investigate on your behalf. Please send the original certificate of satisfaction or proof of payment to Equifax Plc, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US, quoting your Credit File Reference Number. We will notify you when we have made the appropriate amendment, returning any documents you have supplied.
- ☒ All Judgments/Decrees and Administration Orders (satisfied and unsatisfied) will be deleted from our database six years from the date of Judgment.
- ☒ Equifax does not hold details of the person or company who took you to court (the Creditor or Plaintiff). The County/Sheriff Court concerned will be able to give you these details.

**Summary**

	Current	Previous
Number Present	4	0

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Name	Date of Birth	Court Details	
Mrs S Stevenson	00/00/0000	Guildford / 3123187910	
Type	Court Date	Amount	Date Satisfied
Petition for Discharge of Sequestration	01/07/1998	£138	16/05/2000

Name	Date of Birth	Court Details	
Mrs Suzanne Elaine Stevenson	00/00/0000	Northampton / 21108000996	
Type	Court Date	Amount	Date Satisfied
County Court Judgment (E, W & NI)	11/09/1999	£3,340	

Name	Date of Birth	Court Details	
Mrs Suzanne E Stevenson	00/00/0000	Northampton / 930246777	
Type	Court Date	Amount	Date Satisfied
Unenforced County Court Judgment	13/07/1999	£7,407	

Name	Date of Birth	Court Details	
Mrs Suzanne Stevenson	00/00/0000	Blackpool / 921176735	
Type	Court Date	Amount	Date Satisfied
County Court Judgment Paid	16/05/1999	£364	12/03/2001

**Previous Addresses**

No Data Present

**Linked Addresses**

No Data Present

**Attributable Data**

If there is information in the Attributable Data section, it indicates that the data could belong to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does belong to you before it is used in a lending decision. For example, if there are similar names at the same household, attributable data is likely to be returned.

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Name	Date of Birth	Court Details	
Mr S Stevenson	00/00/0000	Guildford / 3123187910	
Type	Court Date	Amount	Date Satisfied
Petition for Discharge of Sequestration	01/07/1998	£138	16/05/2000

**Previous Addresses**

No Data Present

**Linked Addresses**

No Data Present

**Notice of Correction**

A Notice of Correction is a piece of text, written by you, that you can request to have added to your Credit File. You may wish to do this if there is an item of information on your Credit File, which is factually correct, but you believe it creates a misleading impression. Your Notice of Correction should give a clear and accurate explanation of why you consider a piece of data to be incorrect or misleading. Your Notice of Correction text must not be longer than 200 words. You can prepare this text yourself or with the help of, for example, a Citizens Advice Bureau, a Consumer Advice Centre, or a Solicitor. Please note that the Notice of Correction should not be, defamatory (affecting someone's good name or reputation), frivolous or scandalous, or for any other reason unsuitable for publication.

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

In 1997 I left a multi-national organisation after 15 years to start my own business. Due to illness of a close family member, I was unable to fulfil all my commitments and my company nearly went under. I am now successfully repaying former debts and will soon have fully repayed them. I have never previously experienced the slightest blot on my character and believe anybody with a previous good record deserves a second chance to prove her true worth. Thank you

**Registered By:** Mrs Sue Stevenson

**Date Registered:** 11/12/1999

**Previous Addresses**

**1** 4, Rating Road, Equifax Lane, Ely, Cambs, CB6 2ET

**Registered By:** Miss Jessica Donna Oswald

**Date of Birth:**

**Date Registered:** 08/01/2003

**Linked Addresses**

**1** Broadway, Applewood St, Briarleaf YT34 4AA

**Attributable Data**

If there is information in the Attributable Data section, it indicates that the data could belong to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does belong to you before it is used in a lending decision. For example, if there are similar names at the same household, attributable data is likely to be returned.

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

I've working diligently with the company to resolve the outstanding service problems on my account but could not reach a satisfactory arrangement and the company went to court and received a judgment against me. S Stevenson

**Registered By:** Mr S Stevenson

**Date of Birth:** 16/6/1967

**Date Registered:** 11/12/1999

**Previous Addresses****1 4, Rating Road, Equifax Lane, Ely, Cambs, CB6 2ET**

**Registered By:** Miss Jessica Donna Oswald

**Date of Birth:**

**Date Registered:** 08/01/2003

**Linked Addresses****1 Broadway, Applewood St, Briarleaf YT34 4AA****Previous Searches**

A search is the process Lenders undertake when they receive a credit application. A search enables Lenders to view information at your address/es in order to decide whether or not to grant credit.

Searches show Credit Lenders that you have made applications for Credit or Services. Credit Searches would not normally be viewed as adverse information. If however there were an unusually large number of Credit Searches, this may be interpreted by a Credit Lender as being indicative of over-commitment or maybe even fraud. Not all searches are for lending purposes, the second table below may show some of these types of search.

**How does this data affect me?**

Searches show Credit Lenders that you have made applications for Credit or Services. Searches would not normally be viewed as adverse information. If however there were an unusually large number of searches, this may be interpreted by a Credit Lender as being indicative of over-commitment or maybe even fraud. As not all searches are for lending purposes, the type of company making the enquiry is also shown.

**How long is this data kept on my Credit File?**

Searches remain on your Credit File for 1 year from the record date.

**What can I do if there is Search information relating to another person/s?**

Searches belonging to individuals with a different surname to you may appear on your Credit Report. This may happen if you are formally financially connected to another individual. Examples of a formal financial connection would be a joint search (where you have applied for credit together with another individual), a joint County Court Judgment or evidence of a shared credit agreement with another individual i.e. Loan or Mortgage accounts.

If search information appears in this section of your Credit Report relating to a person/s with whom you have no financial association you can apply for a Notice of Disassociation. To do

this [click here](#).

**What can I do if I believe there is Searches information, which is registered incorrectly?**

If there is search information in this Section of your Credit Report, which you believe is incorrect, this information can be disputed with the appropriate Credit Lender who registered the search, or directly with Equifax. This service is called Notice of Dispute. If you wish to dispute information with Equifax [click here](#).

**Please Note:**

Searches do not indicate whether an application was accepted or declined.

**Summary**

	Current	Previous
Credit Searches in Last 6 Months	4	0

**Current Address**

**1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

**Table 1: Credit Searches**

The following table shows searches undertaken in connection with credit applications:

Name	Date	Search Reason	Company	<a href="#">Search Type</a>
Sue Stevenson	29/11/2002	Credit Search	AnyTown Financial	Opt In
Suzanne Stevenson	28/11/2002	Credit Search	Royal Bank of Maryland	Opt Out
Mrs Sue Stevenson	26/11/2002	Credit Search	Second Financial Ltd	Joint
Mrs Sue Stevenson	26/11/2002	Credit Search	Second Financial Ltd	Joint

**Table 2: Other Searches**

The following table shows searches undertaken for purposes other than credit applications. These searches have no impact on a credit decision:

Name	Date	Search Reason	Company
No Data Present			

**Previous Addresses**

No Previous Address Data

**Linked Addresses**

No Data Present

**Attributable Data**

If there is information in the Attributable Data section, it indicates that the data could belong to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does belong to you before it is used in a lending decision. For example, if there are similar names at the same household, attributable data is likely to be returned.

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ****Table 1: Credit Searches**

The following table shows searches undertaken in connection with credit applications:

Name	Date	Search Reason	Company	<a href="#">Search Type</a>
Sue Stevenson	29/11/2002	Credit Search	AnyTown Financial	Opt In

**Table 2: Other Searches**

The following table shows searches undertaken for purposes other than credit applications. These searches have no impact on a credit decision:

Name	Date	Search Reason	Company
No Data Present			

**Previous Addresses**

No Data Present

**Linked Addresses**

No Data Present

**Council of Mortgage Lenders**

The Council of Mortgage Lenders (CML) is the trade association for Mortgage Lenders in the UK, and its members undertake around 98% of UK residential mortgage lending. Its members include Banks, Building Societies and other residential Mortgage Lenders. Equifax on behalf of CML holds the CML Possession Register, which contains information on customers who have voluntarily given up their homes or had them repossessed. This information is only made available to CML members.

The presence of CML data, on your Credit File, may adversely affect your ability to obtain credit.

**How does this data affect me?**

The presence of CML data, on your credit report, may adversely affect your ability to obtain credit.

**How long is this data kept on my Credit File?**

CML information is automatically removed from your credit report six years from the date of repossession.

**What can I do if there is CML information relating to another person/s?**

If information appears in this section of your credit report relating to a person/s with whom you have no financial association you can apply for a Notice of Disassociation. To do this [click here](#).

**What can I do if I believe there is CML information, which is registered incorrectly?**

If there is CML information on your credit report, which you believe is incorrect, this information can be disputed directly with Equifax. This service is called Notice of Dispute. If you wish to dispute information with Equifax [click here](#).

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

**Name:** Mrs Sue E Stevenson  
**Repossession Type:** Repossession  
**Repossession Date:** 30/6/2001  
**Address:** Current

**Previous Addresses**

No Data Present

**Linked Addresses**

**Broadway, Applewood St, Briarleaf, YT34 4AA**

**Name:** Mrs Sue Stevenson  
**Repossession Type:** Repossession  
**Repossession Date:** 30/6/2001  
**Address:** Current

**Attributable Data**

If there is information in the Attributable Data section, it indicates that the data could belong to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does belong to you before it is used in a lending decision. For example, if there are similar names at the same household, attributable data is likely to be returned.

**Current Address**

**1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

**Name:** Mrs. Sue E. Stevenson  
**Date of Birth:** 24/11/1947  
**Repossession Type:** Repossession  
**Repossession Date:** 30/6/2001  
**Client Name:** FELDIHIK PROPRTIESS  
**Account Number:** 124815147/01  
**Satisfied (Yes/No):** NO  
**Repossessed Address:** DEANSIDE  
VICTORIA ST  
TSTHASLINGDEN  
TRAINING TOWN  
ISLE OF SKYE  
IV48 8WZ

**Previous Addresses**

No Data Present

**Linked Addresses**

No Data Present

**Property Valuation and the Registers of Scotland (ROS)**

**The Land Registry** provides historic house purchase prices from April 2000. No purchaser names are provided on this file.

**The Registers of Scotland** information does include the purchasers name and addresses. Historic Registers of Scotland information is provided from June 2003.

**Current Address**

**Property Type:** Detached  
**Price Paid:** £220,000  
**New Build:** No  
**Tenure:** Freehold

**Deed Date:** 08/11/2007  
**Date of Entry:**  
**Buyer/Seller:**

#### Previous Addresses

**1** 4, RATING ROAD, EQUIFAX LANE, ELY, CAMBS, CB6 2ET

**Property Type:** Semi-Detached  
**Price Paid:** £100,000  
**New Build:** No  
**Tenure:** Freehold  
**Deed Date:** 08/11/2001  
**Date of Entry:**  
**Buyer/Seller:**

**2** 8, RANKING ROAD, EQUIFAX STREET, ELY GLEN, STRATHCLYDE, ST6 2ET

**Property Type:** Semi-Detached  
**Price Paid:** £100,000  
**New Build:** No  
**Tenure:** Freehold  
**Deed Date:** 08/11/2001  
**Date of Entry:** 08/11/2001  
**Buyer/Seller:** Buyer / Applicant

#### Linked Addresses

**1** 4, RATING ROAD, EQUIFAX LANE, ELY, CAMBS, CB6 2ET

**Property Type:** Semi-Detached  
**Price Paid:** £100,000  
**New Build:** No  
**Tenure:** Freehold  
**Deed Date:** 08/11/2001  
**Date of Entry:**  
**Buyer/Seller:**

**2** 8, RANKING ROAD, EQUIFAX STREET, ELY GLEN, STRATHCLYDE, ST6 2ET

**Property Type:** Semi-Detached  
**Price Paid:** £100,000  
**New Build:** No  
**Tenure:** Freehold  
**Deed Date:** 08/11/2001  
**Date of Entry:** 08/11/2001  
**Buyer/Seller:** Buyer / Applicant

#### Attributable Data

If there is information in the Attributable Data section, it indicates that the data could belong to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does belong to you before it is used in a lending decision. For example, if there are similar names at the same household, attributable data is likely to be returned.

#### Current Address

**Property Type:** Detached  
**Price Paid:** £220,000  
**New Build:** No  
**Tenure:** Freehold  
**Deed Date:** 08/11/2007  
**Date of Entry:**

**Buyer/Seller:****Previous Addresses****1 4, RATING ROAD, EQUIFAX LANE, ELY, CAMBS, CB6 2ET**

**Property Type:** Semi-Detached  
**Price Paid:** £100,000  
**New Build:** No  
**Tenure:** Freehold  
**Deed Date:** 08/11/2001  
**Date of Entry:**  
**Buyer/Seller:**

**2 8, RANKING ROAD, EQUIFAX STREET, ELY GLEN, STRATHCLYDE, ST6 2ET**

**Property Type:** Semi-Detached  
**Price Paid:** £100,000  
**New Build:** No  
**Tenure:** Freehold  
**Deed Date:** 08/11/2001  
**Date of Entry:** 08/11/2001  
**Buyer/Seller:** Buyer / Applicant

**Linked Addresses****1 4, RATING ROAD, EQUIFAX LANE, ELY, CAMBS, CB6 2ET**

**Property Type:** Semi-Detached  
**Price Paid:** £100,000  
**New Build:** No  
**Tenure:** Freehold  
**Deed Date:** 08/11/2001  
**Date of Entry:**  
**Buyer/Seller:**

**2 8, RANKING ROAD, EQUIFAX STREET, ELY GLEN, STRATHCLYDE, ST6 2ET**

**Property Type:** Semi-Detached  
**Price Paid:** £100,000  
**New Build:** No  
**Tenure:** Freehold  
**Deed Date:** 08/11/2001  
**Date of Entry:** 08/11/2001  
**Buyer/Seller:** Buyer / Applicant

© Crown copyright

**England & Wales**

Source acknowledgement: Property Valuation data produced by Land Registry.

This material was last updated on 08/09/2008. It covers the period from 09/08/2001 to 08/09/2008.

© Crown copyright material is reproduced with the permission of Land Registry under delegated authority from the Controller of HMSO.

Permitted Use. Viewers of this Information are granted permission to access this Crown copyright material and to download it onto electronic, magnetic, optical or similar storage media provided that such activities are for private research, study or in-house use only. Any other use of the material requires the formal written permission of Land Registry which can be requested from us, and is subject to an additional licence and associated charge.

**Scotland**

© Crown copyright material is reproduced with the permission of the Registers of Scotland. This material was last updated on 08/09/2008. It covers the period from 09/08/2001 to 08/09/2008.

### UK Fraud Prevention Service Registered Alerts

CIFAS, the UK's Fraud Prevention Services, aims to detect and prevent fraud, in order to protect innocent people whose names, addresses, or other details, are used fraudulently by others in order to get credit. CIFAS member organisations include many types of financial service organisations such as Banks, Building Societies, Insurance Companies, Finance Houses, Mail Order and Telecommunication Companies. All member organisations share details of applications for products or services, which are believed to be fraudulent. When a CIFAS member organisation identifies a fraud, a warning is placed against the address or addresses linked to the application or account. The warning shows the name used on the application or account but this does not necessarily mean the person named is accused of fraud, as fraudsters tend to use a variety of names, some false and some genuine. The CIFAS warning therefore appears on the Credit File of any person who has a link with the address. Any CIFAS member organisation subsequently conducting a search at that address will see the CIFAS warning. The warning does not mean the individuals living at the address are involved with fraud. It means the Lender should take extra precautions before opening a new account to ensure the applicant/application is genuine.

If you have been the victim of a mugging or burglary and personal identification documents have been stolen, there is a risk that they could be used by the thief to obtain credit or other product/services fraudulently in your name. Protective Registration is a service offered by CIFAS - The UK's Fraud Prevention Service - that helps to protect those whose identity is at risk due to crime. When you request CIFAS Protective Registration, a CIFAS warning flag Category '0' is placed against your address indicating that you have been recorded on the CIFAS fraud prevention database at your own request.

As a result of the entry CIFAS members will verify further the identity of applicant(s), and in some cases request further proof of identification, and this may mean you personally experience delays while your credentials are fully checked out. Whilst this might cause you some inconvenience it could prevent someone obtaining credit in your name. Full details of the **CIFAS Protective Registration** service for individuals can be accessed by clicking [here](#).

There are a number of CIFAS categories used by Lenders which are explained in the table below:

#### CIFAS Categories Explained

0	<b>Protective Registration</b> — Recorded at the request of the person named.
1	<b>False Identity Fraud</b> — Use of a false name with an address.
2	<b>Victim of Impersonation</b> — Use, by another person, of this name and/or address.
3	<b>Application Fraud (Facility Granted)</b> — Use of name reasonably believed to be genuine, but with one or more material falsehoods in personal details or other relevant information — the facility was granted.
4	<b>Application Fraud (Facility Refused)</b> — Use of a name reasonably believed to be genuine, but with one or more material falsehoods in personal details or other relevant information — the facility was refused.
5	<b>Conversion</b> — Conversion (disposal or sale) of goods (to which the hirer/buyer does not have title) under a hire purchase, conditional sale, contract hire, leasing or rental agreement.
6	<b>First Party Fraud</b> — Opening an account or other facility for a fraudulent purpose, or the fraudulent misuse of an account or facility.
7	<b>Aiding &amp; Abetting</b> — Aiding, abetting or assisting, or conspiring with, another or others to fraudulently procure credit, or other facilities, or hire products or services.
8	<b>Insurance Claims Fraud</b> — The making of a claim(s) under one or more insurance policy (ies) with one or more material falsehoods or by presenting a false or forged document.

#### How does this data affect me?

If your address or other personal details are being misused, the CIFAS warning protects your details from further misuse. Only CIFAS member organisations are able to see CIFAS warnings and they are very careful to establish the identity of any applicant subsequently being approved

for a product or service from the address. This may lead to a delay when applications from you are being processed, as your identity will need to be confirmed and the information on your application will be verified. However, this helps to prevent others misusing your address or other personal details and avoids the distress and inconvenience this would cause you.

No CIFAS member organisation is allowed to automatically refuse to supply a product or service to you because of a CIFAS warning. The Lender is required to make further enquiries, eg. to confirm your identity, before making a decision. However, there are occasions when, even though a CIFAS warning is present and your identity has been properly confirmed, your application will not be approved. This is because your application is still subject to the member's standard credit checks or underwriting criteria and you may not meet them. If this is the case, the Lender will be able to tell you whether the decision was due to a Credit Score, Credit Reference Agency information or the Lender's own policy.

#### **How long is this data kept on my Credit File?**

The time a CIFAS warning remains on your Credit File depends on how long the fraudulent activity continues. Members are able to extend the time a warning is placed against an address to protect the address from fraud. In all cases, the warning remains on the database for at least a year from the date of the most recent fraud.

#### **What can I do if there is CIFAS information relating to another person/s?**

The information may not directly relate to you but may for example, indicate that someone has tried to impersonate you. For your own protection, this information must remain on your Credit File.

#### **What can I do if I believe there is CIFAS Information, which is registered incorrectly?**

In the first instance you should write to the CIFAS member organisation that placed the CIFAS warning on your address, as they are responsible for the accuracy of this data. Their name is supplied as part of your Credit File. CIFAS member organisations operate their own internal complaints procedures, details of which will be given to you by them upon request.

If you and the CIFAS member organisation are unable to reach an agreement on your complaint, you should receive a letter from the member confirming the complaint procedure is completed or exhausted. Sometimes this is known as a Final Response Letter.

If you decide you want to take your complaint further you may ask CIFAS to investigate your complaint. CIFAS will contact the member and review the details of your complaint. CIFAS will confirm whether the member adhered to the correct procedures.

#### **Please Note:**

- ☒ If you believe that you are being impersonated and someone has opened an account in your name, you should contact the organisation concerned and make it aware that the application or account was not originated by you. This will ensure any CIFAS warning they may have placed at your address is clearly marked as a Category 2, to show you have been the victim of an impersonation fraud.
- ☒ If the organisation concerned is not a member of CIFAS, CIFAS offer a Protective Registration that helps to protect those whose identity is at risk due to crime. Full details of the **CIFAS Protective Registration** service for individuals can be accessed by clicking [here](#).
- ☒ A Lender will not necessarily make you aware that they are placing a CIFAS warning at your address. Great care is taken to strike the right balance between the need for confidentiality and the need to be open about fraud prevention. In the past, letters to consumers advising that a CIFAS warning has been placed on their address has alerted the perpetrators of the crime to the fact that the police have become involved in a case. To maximise the likelihood of successful apprehension and prosecution of offenders, consumers are not advised of CIFAS warnings in the majority of cases. However, in the event of an impersonation, the Member will always advise the innocent party, if they have a current address for the innocent party and are sure that the fraudster will not be alerted.

**Summary**

	Current	Previous
Number Present	1	0

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Name		Fraud Category	
Mrs S Stevenson		2 - Victim of Impersonation	
Supplier name	Date Registered	Case Number	Address Registered
Whill's Banking	01/07/2001	WB/999	Deanside, Tsthaslingden, Training Town, IV486EY

**Previous Addresses**

No Data Present

**Linked Addresses**

No Data Present

**Gone Away Records**

GAIN is the Gone Away Information Network (GAIN). The network of organisations who are members of GAIN submit details of individuals who have moved home, leaving behind a credit account, such as a loan which is at least 30 days in arrears, without notifying the Lender of a forwarding address. The information submitted may include both the address the customer moved from and any address to where the customer has since been traced. Equifax holds records on behalf of the GAIN organisation and this information is only made available to companies who are members of GAIN.

**How does this data affect me?**

The presence of GAIN data, on your credit report, may adversely affect your ability to obtain credit.

**How long is this data kept on my Credit File?**

GAIN information is automatically removed from your credit report six years from the original date of repossession.

**What can I do if there is GAIN information relating to another person/s?**

If information appears on your credit report relating to a person/s with whom you have no financial association you can apply for a Notice of Disassociation. To do this [click here](#).

**What can I do if I believe there is GAIN information, which is registered incorrectly?**

If there is GAIN information on your credit report, which you believe is incorrect, this information can be disputed directly with Equifax. This service is called Notice of Dispute. If you wish to dispute information with Equifax [click here](#).

**Summary**

	Current	Previous
Number Present	1	0

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Name		Date of Birth
Mrs S Stevenson		17/09/1965
Supplier Id	Date Registered	Address Traced To
12345 - Royal Bank of Maryland	01/07/2001	Deanside, Tsthaslingden, Training Town, IV486EY

Name		Date of Birth
Mrs S Stevenson		17/09/1965
Supplier Id	Date Registered	Address Traced From
12345 - Royal Bank of Lindisfarne	11/06/2000	The Cottage, Training Town, Isle of Skye, GL1 2SW

**Previous Addresses****4, Rating Road, Equifax Lane, Ely, Cambs, CB6 2ET**

Name		Date of Birth
Mr A Stevenson		17/09/1965
Supplier Id	Date Registered	Address Traced From
12345 - Royal Bank of Lindisfarne	11/06/2000	The Cottage, Training Town, Isle of Skye, IV48 6EY

**Linked Addresses****Broadway, Applewood St, Briarleaf, YT34 4AA**

Name		Date of Birth
Mrs S Stevenson		17/09/1965
Supplier Id	Date Registered	Address Traced From
12345 - Royal Bank of Maryland	11/07/2000	The Cottage, Training Town, Isle of Skye, GL1 2SW

**Attributable Data**

If there is information in the Attributable Data section, it indicates that the data could belong to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does belong to you before it is used in a lending decision. For example, if there are similar names at the same household, attributable data is likely to be returned.

**Current Address****1 High Strait, Tsthaslingden, Training Town, Isle of Skye, IV48 8WZ**

Name		Date of Birth
Mr S Stevenson		17/09/1965
Supplier Id	Date Registered	Address Traced To
12345 - Royal Bank of Maryland	01/07/2001	Deanside, Tsthaslingden, Training Town, IV486EY

**Previous Addresses****4, Rating Road, Equifax Lane, Ely, Cambs, CB6 2ET**

Name		Date of Birth
Mr A Stevenson		17/09/1965
Supplier Id	Date Registered	Address Traced From
12345 - Royal Bank of Lindsfarne	11/06/2000	The Cottage, Training Town, Isle of Skye, IV48 6EY

**Linked Addresses****Broadway, Applewood St, Briarleaf YT34 4AA**

Name		Date of Birth
Mrs S Stevenson		17/09/1965
Supplier Id	Date Registered	Address Traced From
12345 - Royal Bank of Maryland	11/07/2000	The Cottage, Training Town, Isle of Skye, GL1 2SW

**Important Notice:**

Much of the information provided by this service is obtained by Equifax Plc from third parties and includes publicly available information. It is important that you carefully review the information presented as it could have a bearing on your ability to obtain credit or indicate the possibility of fraud. If you believe there is information on your report that is incorrect, you may wish to contact the financial company or public register directly to correct the information or you may wish to contact Equifax and begin the formal process to correct or dispute the information. To contact Equifax [click here](#).