

Credit Profile Report

CAZIER,RUSSELL;CA-2798 Katie Rd/99338;Y-10261950;TREND;VERIFY;T-5K......;VERIFY-Y2/RM/J2;PSUM;RM-V4;

Applicant

11/22/2023-03:58:38 PM CT

Personal Information

Best Name	Other Name(s)	
RUSSELL L CAZIER	*RUSSELL RUSSELL; *RUSSELL CAMPBELL; *L C	AZIER RUSSELL
	*Does not match inquiry	
Best Social Security number	Other Social Security number(s)	Date of Birth
*519-60-3457 *Does not match inquiry	579-60-3457 *Does not match inquiry	10/26/1950
Best Address	Other Address(es)	
2798 KATIE RD KENNEWICK, WA 99338-7304	*100804 E REATA RD KENNEWICK, WA 99338-9019	*2798 CATY ROAD KENNELECK, WA 99338
Single-family dwelling Reported 21 time(s) from 06/17/1999 to 11/26/2022 Last subscriber 2455850 by Update	Single-family dwelling Reported 1 time(s) from 10/25/1996 to 10/20/1999 by Update *Does not match inquiry	Single-family dwelling Reported 07/07/1999 by Update *Does not match inquiry
Best Employer	Other Employer	

CAZIER ENTERPRISES 2798 KATIE RD 99338 99338 Reported 11/1995 to 06/2023 by Inquiry

SELF EMPLOYED Reported 06/2006 to 10/2019 by Inquiry

Messages

Informational Messages

0335 V484NUMBER OF INQUIRIES WAS A FACTOR IN DETERMINING THE SCORE

OFAC Message OFAC NO RECORD FOUND

Profile Summary

		Disputed Accounts:	0	Delinquency Counter:	30	60	90+	Derog
				(Past 7 years)	9	3	3	0
Public Records:	0	Past Due Amount:	\$0	Total Inquiries:	7	Satisfactory A	Accts:	27
Installment Bal:	\$57,509	Monthly Pay:	\$1,283*	Inquiries (last 6 mo):	3	Now Delinq/[Derog:	0
Real Estate Bal:	\$0	Real Estate Pay:	\$0	Total Tradelines:	32	Was Delinq/[Derog:	5
Revolving Bal:	\$121,964	Revolving Avail:	18%	Paid Accounts:	24	Oldest Trade	line:	04/1989

^{*}Not all trades are included in this calculation

Score Summary

Risk Model	Score	Code	Score Factor Description
Vantage Score 4.0 (Score range: 300-850)	668	64 04 29 69	Not enough balance paid down over time on real estate secured loans Balances on accts too high compared to credit limits and loan amounts Balances on bankcards are too high compared with credit limits Too high proportion of balances from loans not secured by real estate

Creditors

Mortgage Accounts

*DOVENMUEHLE	/STER	LING	S S / 2	21973	0 / BB	- All Ba	anks	Non-	Specifi	С									
Open Date			Origir Amou				State				Pa Du			Last Paid Date		Bala Da		Cur Bala	
07/02/2013		\$	192,0	000			05/20)16						04/01/2016	(05/05/	2016		
Account Condition:	Trans	ferre	d											Account #:	310143	35347	730		
Payment Status:	Curre	nt												Responsibility:	Individu	ıal			
Account Type:	Conve	entio	nal Re	eal Es	tate L	.oan, I	nclud	ling F	Purcha	se Mo	oney F	First		Account Terms:	10 Year	r			
Payment History:		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency	3	30	60	90+	Derog
(Up to 25 months)	2016	С	С	С	С	В								Counter: (Past 7 years)		0	0	0	0
	2015	С	С	С	С	С	С	С	С	С	С	С	С	Worst Delinguency	<i>/</i> :				
	2014					-	-	С	С	С	С	С	С	Worst Deling Date:	:				
														Months Reviewed:	32				

Transferred to another lender

UMPQUA BANK / 3880	105 / BB - All Banks No	n-Specific				
Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance
07/02/2013	\$192,000	04/2023		03/30/2023	04/05/2023	

Account Condition:	Paid/	zero	baland	се										Account #:	97	614335347	730			
Payment Status:	Curre	nt												Responsibility:	Inc	dividual				
Account Type:	Conv	entio	nal Re	eal Es	tate L	oan,	Inclu	ding F	Purcha	ase Mo	oney l	First		Account Terms:	10	Year				
Payment History:		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency		30	6	0	90+	Derog
(Up to 25 months)	2023	С	С	С	В									Counter: (Past 7 years)		0		0	0	0
	2022	С	С	С	С	С	С	С	-	С	С	С	С	Worst Delinguency	y:					
	2021				С	С	С	С	С	С	С	С	С	Worst Deling Date Months Reviewed:		87				
Installment Ac	coun	ts																		
HAPO COMMUNI	TY CR	EDI	Γ/9703	3122 /	FC - C	Credit L	Jnions	;												
Open			Origin				Stat				Pa			Last Paid		Bala				rent
Date			Amou				Da				Dι	ıe		Date		Da			Bala	ance
11/23/2020 Account Condition:	Paid/		\$73,7° baland				07/2	023						07/19/2023 Account #:	34	07/19 65920L000				
Payment Status:	Curre	nt												Responsibility:	Joi	int Accoun	t			
Account Type:	AUT	Auto	Loan											Account Terms:	60	Month				
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency		30	6	0	90+	Derog
(OP to 20 months)	2023		С	С	С	С	С	В						Counter: (Past 7 years)		0		0	0	0
	2022	С	С	С	С	С	С	С	С	С	С		С	Worst Delinquency	y:					
	2021							С	С	С	С	С	С	Worst Delinq Date	:					
														Months Reviewed:	:	31				
GLOBAL FCU / 37	80382 /	FC -	Credit	Unions	S															
Open			Origin				Stat	tus			Pa	ıst		Last Paid		Bala	ance		Cur	rent
Date			Amou				Da				Di			Date		Da			Bala	
10/12/2019			\$20,7	39			11/2	022						11/03/2022		11/30	/2022			
Account Condition:	Paid/	zero	baland	ce										Account #:	48	29321000°	1			
Payment Status:	Curre	nt												Responsibility:	Co	signer				
Account Type:	AUT		Loan											Account Terms:		Month				
Payment History:	7.017		Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency	12	30	6	60	90+	Derog
(Up to 25 months)	2022		С	С	C	C	С	C	C	С	C	В	200	Counter:		0		0	0	0
	2021		С	С	С	С	С	С	С	С	С	С	С	(Past 7 years) Worst Delinquency	۷٠.	-			-	-
	2020											С	С	Worst Deling Date						
														Months Reviewed:		38				
HAPO COMMUNI	TY CR	EDI			FC - C	Credit L					_									
Open Date			Origin Amou				Stat Da				Pa Du			Last Paid Date		Bala Da				rent ance
04/04/2015			\$68,5				12/2							12/20/2021		12/20				
Account Condition:	Paid/		baland											Account #:	48	4140L000 ²				
Payment Status:	Curre	nt												Responsibility:	Joi	int Accoun	t			
Account Type:	AUT	4uto	Loan											Account Terms:	79	Month				
Payment History: (Up to 25 months)			Feb						Aug			Nov		Delinquency Counter:		30		60	90+	Derog
(-6 10 70 11011119)	2021		С	С	С	С	С	С	С	С	С	С	В	(Past 7 years)		0		0	0	0
	2020	С	С	С	С	С	С	С	С	С	С	С	С	Worst Delinquency	y:					
	2019												С	Worst Delinq Date						
														Months Reviewed:	:	81				
HAPO COMMUNI	TY CR	EDI	Г / 970:	3122 /	FC - C	Credit L	Jnions													
			Origin				Stat				Pa	ıst		Last Paid		Bala	ance		Cur	rent
Open			Amou	ınt			Da	te			Dί			Date		Da				ance
Date			\$61,0				12/2	020						12/10/2020		12/10				
Date 06/15/2018	_	zero	baland	ce										Account #:	34	65920L000)2			
Date 06/15/2018 Account	Paid/	_0.0												Responsibility:	Inc	dividual				
Date 06/15/2018 Account Condition:														Account Terms:		Month				
Date 06/15/2018 Account Condition: Payment Status:	Curre	nt	Loan												55					
Date 06/15/2018 Account Condition: Payment Status: Account Type:		nt Auto	Loan Feb	Mar	Apr	Mav	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinguency		30	6	0	90+	Derog
Date 06/15/2018 Account Condition: Payment Status: Account Type:	Curre	nt Auto Jan		Mar C	Apr C	May C	Jun C	Jul C	Aug C	Sep C	Oct C	Nov C	Dec B	Delinquency Counter:		30 0		0 0	90 + 0	Derog 0
Date 06/15/2018 Account Condition: Payment Status: Account Type:	Curre AUT	ent Auto Jan C	Feb											Counter: (Past 7 years)	٧٠					
Date	Curre AUT	ent Auto Jan C	Feb C	С	С	С	С	С	С	С	С	С	В	Counter:						_

HAPO COMMUNITY CREDIT / 9703122 / FC - Credit Unions

Open			Origin				Stat				Pa			Last Paid		Bala			rent
Date 11/22/2016			\$52,6				Da ¹ 07/20				Dι	ie		Date 06/20/2018		Da 20/סב	ite /2018	Bala	ance
Account Condition:	Paid/	zero	balan				07/20	010						Account #:	346592		/2016		
Payment Status: Account Type:	Curre		Loan											Responsibility: Account Terms:	Individu				
Payment History:	,		Feb	Mar	Apr	May	Jun	Jul	Aua	Sep	Oct	Nov	Dec	Delinquency		0	60	90+	Derog
Up to 25 months)	2018		С	С	С	С	С	В						Counter: (Past 7 years))	0	0	0
	2017		С	С	С	С	С	С	С	С	С	С	С	Worst Delinquency	<i>j</i> ·				
	2016												С	Worst Deling Date					
														Months Reviewed:					
GESA CREDIT UI	N / 320	0690			Jnions														
Open Date			Origin Amou				Stat Da				Pa Du			Last Paid Date		Bala Da			rent ance
12/31/2013			\$37,4				11/20	016						11/30/2016			/2016		
Account Condition:	Paid/	zero	balan	ce										Account #:	400013	7714			
Payment Status:	Curre													Responsibility:	Joint Ac		t		
Account Type:	AUT		Loan										_	Account Terms:	72 Mont				
Payment History: (Up to 25 months)			1 Feb	Mar		May		Jul	Aug	Sep		Nov	Dec	Delinquency Counter:		0	60	90+	Derog
,	2016		С	С	С	С	С	С	С	С	С	В	_	(Past 7 years)	()	0	0	0
	2015	C	С	С	С	С	С	С	С	С	С	С	С	Worst Delinquency					
	2014											С	С	Worst Delinq Date Months Reviewed:					
SHEFFIELD FINA	NCIAL	. cc	/ 2580:	932 / F	-P - Pe	ersonal	Loan	Comp	anies										
Open Date			Origin Amou	nal			Stat	us			Pa Du			Last Paid Date		Bala			rent
05/15/2012			\$15,4				11/20					10		11/12/2015			/2015	Daic	11100
Account Condition:	Paid/	zero	balan				,_							Account #:	108395		,20.0		
Payment Status:	Curre	ent												Responsibility:	Joint Ac	coun	t		
Account Type:	Recre	eatio	nal Me	erchar	ndise									Account Terms:	60 Mont	th			
Payment History:		Jar	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency	3	0	60	90+	Derog
(Up to 25 months)	2015	С	С	С	С	С	С	С	С	С	С	В		Counter: (Past 7 years)	()	0	0	0
	2014	С	С	С	С	С	С	С	С	С	С	С	С	Worst Delinguency	<i>/</i> :				
	2013											С	С	Worst Deling Date					
														Months Reviewed:	43				
GESA CREDIT UI	N / 320	0690			Jnions														
Open Date			Origin Amou				Stat Da				Pa Du			Last Paid Date		Bala Da			rent ance
09/27/2014			\$57,8	96			04/20	015						04/13/2015	(04/30	/2015		
Account Condition:	Paid/	zero	baland	се										Account #:	400081	4768			
Payment Status:	Curre	ent												Responsibility:	Joint Ac	coun	t		
Account Type:			Loan											Account Terms:	72 Mont		•		
Payment History:					Apr	May	Jun	Jul	Aua	Sep	Oct	Nov	Dec	Delinquency		0	60	90+	Derog
(Up to 25 months)	2015		С	С	В									Counter: (Past 7 years))	0	0	0
	2014									С	С	С	С	Worst Delinquency	<i>/</i> :				
														Worst Deling Date					
														Months Reviewed:					
UAS/COLLEGE A	AVE S	TUD	EN / 24	455850	0/EL·	- Stude	nt Loa	ans											
Open Date			ginal ount			Status Date	3			Past Due		L	ast Pa Date				Balance Date		urrent Ilance
08/15/2022			865		0	9/202	3					80	/18/20	•		1	0/31/2023	\$	1,757
Account	Open	1												Account #:	360021	72130	00		
	_																		
			as 30		past c	due								Responsibility:	Cosigne				
Payment Status:	Educ	ation	Loan							_			_	Account Terms:	Unknow				_
Condition: Payment Status: Account Type:	Luuc			B / 0 =	Δnr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency	3	0	60	90+	Dero
Payment Status:			Feb				_	_	,	_	_			Counter:			_	_	-
Payment Status: Account Type: Payment History:	2023	С	C C	С	С	С	С	С	1	С	С	_	_	(Past 7 years)		1	0	0	0
Payment Status: Account Type: Payment History:		С					С	С	1	C	С	С	С			1	0	0	0
Payment Status: Account Type: Payment History:	2023	С					С	С	1			С	С	(Past 7 years)	/ :	1	0	0	0

Open		Origi				Status	;			ast		L	ast Pa				Balance		urrent
Date		Amo	unt		_	Date	_)ue			Date	•	ent		Date		lance
06/10/2013 Account Condition:	Open	\$28,0)00		C	8/202	3					80	3/23/20	023 \$0 Account #:	89238		8/31/2023 KM00003	\$2	8,404
Payment Status:	Currer	nt												Responsibility:	Cosig	ner			
Account Type:	Educa		Loan											Account Terms:	300 N				
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jur	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter:		30	60	90+	Derog
(op to 20 months)	2023		С	С	С	С	С	С	С		_		_	(Past 7 years)		0	0	0	0
	2022	C	С	С	С	С	С	С	C	С	С	С	С	Worst Delinquenc	•				
	2021								C	O	O	Ü	O	Worst Deling Date Months Reviewed					
MOHELA/DEPT O	F ED /	1946	641 / E	EL - Stı	udent	Loans													
Open Date		Origi Amo				Status Date	3			ast Oue		L	ast Pa Date				Balance Date		urrent
06/13/2014		\$30,0			C	8/202	3			Jue		08	3/23/20	- 7	CIII	0	8/31/2023		7,348
Account Condition:	Open													Account #:	89238	377835	KM00006		
Payment Status:	Currer	nt												Responsibility:	Cosig	ner			
Account Type:	Educa									_			_	Account Terms:	300 N				_
Payment History: (Up to 25 months)	2023		Feb C	Mar C	Apr C	May C	Jur C	Jul C	Aug	Sep	Oct	Nov	Dec	Delinquency Counter:		30 0	60 0	90+	Derog 0
	2023		С	С	С	С	С	С	С	С	С	С	С	(Past 7 years) Worst Delinquenc	٧.	U	U	U	U
	2021								С	С	С	С	С	Worst Deling Date					
														Months Reviewed	: 64				
Revolving Acc	ounts	i																	
*BANK OF AMERI	CA / 12	3020	6 / BC	- Bank	Cred	it Card	S												
Open Date		Cre Lim			E	High Balanc	е			atus ate			Past Due	Last P Date			Balance Date		urrent alance
01/30/2015		\$13,3	300		\$	18,64	4		08/	2022				08/11/2	2022	0	8/26/2022		
Account Condition:	Paid/z	ero b	oaland	ce										Account #:	1935				
Payment Status: Account Type:	60 day	•												Responsibility: Account Terms:	Individ				
Payment History:	Orcuit					May	Jur	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency	rcvoi	30	60	90+	Derog
(Up to 25 months)	2022	С	1	С	С	С	1	2	2					Counter: (Past 7 years)		4	2	0	0
	2021	С	С	С	С	С	С	С	С	С	С	С	С	Worst Delinquenc	y:				
	2020								С	1	С	С	С	Worst Delinq Date Months Reviewed					
Account closed at cre	dit gran	or's r	eques	t										World S Neviewed	. 32				
*CAPITAL ONE / 1	270246	/BC	- Bank	Credit	t Card	S													
Open Date		Cre Lim			E	High Balanc	е			atus ate			Past Due	Last P Date			Balance Date		urrent alance
10/18/2001		\$2,0			\$	17,87	2		08/	2023				05/29/2			8/08/2023		
Account	Paid/z	ero b	oaland	се										Account #:	52914	199954	51		
Condition:	Currer			days p		due								Responsibility: Account Terms:	Individ				
Payment Status:		Cart	, .			Mav	Jur	Jul	Aua	Sep	Oct	Nov	Dec	Delinquency	itevoi	30	60	90+	Derog
Payment Status: Account Type: Payment History:	Credit		1 41		٠٠,		0	0	В	۳-				Counter: (Past 7 years)		1	0	0	0
Payment Status:		Jan	0	0	0	0	U	0						` , ,					
Payment Status: Account Type: Payment History:	Credit	Jan 0		0	0	0	0	0	0	0	0	0	0	Worst Delinquenc	y: 30	days c	lelinquent		Ū
Payment Status: Account Type: Payment History:	Credit	Jan 0	0							0	0	0	0	Worst Deling Date	: 11	/01/201	•		0
Payment Status: Account Type: Payment History: (Up to 25 months)	2023 2022 2021	Jan 0 0	0	0					0						: 11	/01/201	•		, ,
Account Type: Payment History:	2023 2022 2021	Jan 0 0	0 0	0	0	0	0		0					Worst Deling Date	: 11	/01/201	•		
Payment Status: Account Type: Payment History: (Up to 25 months) Account closed at cree	2023 2022 2021	Jan 0 0	0 0	0 t ete Dep	0	0	0	0 tus	0			0 st		Worst Deling Date	: 11	/01/201	•		rrent

_			ce										Account #:	600	08894695	90		
													D 15 11 to	la al	5.3221			
Currer		0	^										Responsibility:		ividual			
Revol		Charg	_		Mov	lun	Jul	۸۰۰۰	Con	Oct	Nov	Doo	Account Terms: Delinquency	Re	volving	60	00.	Dorog
2022					May			Aug			Nov	Dec	Counter:		30	60	90+	Derog 0
													` , ,		U	U	U	U
	U	U	U	U	U	U	U	U	U	U	U		·	•				
2020												U	·					
ty													Months Reviewed	:	50			
AGLE I	DC /	102157	73 / BC	c - Bar	nk Cred	lit Car	ds											
				В	High salanc	e						Past Due				Balance Date		urrent alance
	\$1,0	024			\$268			05/	2018				04/21/2	2016	C	5/31/2018		
Paid/z	:ero	baland	ce										Account #:	478	34311056	89		
Currer	nt												Responsibility:	Ind	ividual			
Credit	Car	d, Ter	ms RI	EV									Account Terms:	Re	volving			
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec			30	60	90+	Derog
2018	0	0	0	0	В								(Past 7 years)		0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquenc	y:				
2016					0	0	0	0	0	0	0	0	Worst Delinq Date	e:				
													Months Reviewed	:	27			
ENT D			010 / N			And H	lealth			n-Spec	cific	Doot	Loot D	اماما		Dalanas	0	
						е						Due				Date		urrent alance
	\$7,5	500		9	\$2,495	5		05/	2018				04/25/2	2015	C)5/05/2018		
Paid/z	:ero	baland	ce										Account #:	578	30979950	289033		
Currer	nt												Responsibility:	Ind	ividual			
Revol	ving	Charg	ge Acc	count									Account Terms:	Re	volving			
						Jun	Jul	Aug	Sep	Oct	Nov	Dec						Derog
													(Past 7 years)		0	0	0	0
	0	0	0	0	0								Worst Delinquenc	y:				
2016					-	0	0	0	0	0	0	0	Worst Deling Date	e :				
dit aran	itor's	reques	:t										Months Reviewed	:	45			
				المصال	/aviati	Ctoro	a NI	C	aifi a									
oo∠830	/ DZ			And \	variety			л-әре	CIIIC	Pa	ıst		Last Paid		Bal	ance	Cui	rent
													Date					ance
Poid/z	zoro					03/2	018						07/31/2014	111				
		vaiail	JC															
		0.1	_										, ,					
Revol	_		_						-	_		_		Re				_
2018		Feb 0		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Counter:					Derog 0
2017		С	-	0	0	0	0	0	0	0	0	0	(Past 7 years) Worst Delinguenc	۸,۰	~	•		,
2016			0	0	0	0	0	0	0	0	0	0	Worst Delinquenc	•				
			,	-	-	-	-	-	-	-	,	-	Months Reviewed		44			
dit gran	tor's ı	request	t															
dit grant				And \	/ariety	Store	s No	on-Spe	cific									
	/ DZ	: - Depa edit			/ariety High Balanc		s No	St	cific atus			Past Due	Last P Date			Balance Date		urrent
	2021 2020 ity AGLE I Paid/z Currer Credit 2018 2017 2016 ity ENT D Paid/z Currer Revolv 2018 2017 2016 cdit gram 362830 Paid/z Currer Revolv 2018 2017 2016	2022 0 2021 0 2020 ity AGLE DC / Cre Lir \$1,t Paid/zero Current Credit Car 2018 0 2017 0 2016 ity ENT DATA Cre Lir \$7,t Paid/zero Current Revolving Jan 2018 0 2017 0 2016 cdit grantor's 362830 / DZ	2022 0 0 2021 0 0 2021 0 0 0 2020 tity AGLE DC 10215 Credit Limit \$1,024 Paid/zero balance Current Credit Card, Tergan Cardit Cardit	2022 0 0 0 0 2021 0 0 0 2020 c tity AGLE DC / 1021573 / BC Credit Limit \$1,024 Paid/zero balance Current Credit Card, Terms RI Jan Feb Mar 2018 0 0 0 2016 tity ENT DATA / 1929010 / M Credit Limit \$7,500 Paid/zero balance Current Revolving Charge Acc Jan Feb Mar 2018 0 0 0 2016 dit grantor's request 362830 / DZ - Department Credit Limit \$600 Paid/zero balance Current Revolving Charge Acc Jan Feb Mar 2018 0 0 0 2016 dit grantor's request 362830 / DZ - Department Credit Limit \$600 Paid/zero balance Current Revolving Charge Acc Jan Feb Mar 2018 7 0 0 0 2016	2022	2022	2022	2022	2022	2022	2022 0	2022 0	2022 0 0 0 0 0 0 0 0 0	2022 0	2022	2022 0	2022 0	2022 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Account Condition:	Paid/2	zero	baland	се										Account #:	486	391935	461			
Payment Status:	Curre	nt												Responsibility:	Joir	nt Accou	ınt			
Account Type:	Revo	ving	Charg	ge Acc	ount									Account Terms:	Rev	olving/				
Payment History: (Up to 25 months)		Jan	Feb			May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter:		30		60	90+	Derog
(2018		В		_	^	_	•	•	_	•	•	_	(Past 7 years)		0		0	0	0
	2017 2016	-	-	-	0	0	0	0	0	0	0	0	0	Worst Delinquency						
	2010		-	-	-	-	•	-	-	-	-	-	-	Worst Deling Date		20				
Closed due to inactiv	rity													Months Reviewed	:	99				
MACYS/CBNA /	1362830) / DZ	- Depa	artment	And \	/arietv	Stores	s No	on-Spe	cific										
Open			edit			High				atus			Past	Last P	aid		Bala	ance		ırrent
Date		Lir				alance	е			ate			Due	Date				ate	Ва	lance
06/12/2009 Account Condition:	Paid/2	\$1 zero	00 baland	се		\$268			02/	/2018				01/30/2 Account #:		336685		5/2018		
Payment Status:	Curre	nt												Responsibility:	Indi	vidual				
account Type:	Revo	ving	Charg	је Асс	ount									Account Terms:	Rev	olving/				
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency		30		60	90+	Dero
op to 25 months)	2018	0	В											Counter: (Past 7 years)		0		0	0	0
	2017	-	-	-	0	0	0	0	0	0	0	0	0	Worst Delinquency	y:					
	2016		-	-	-	-	-	-	-	-	-	-	-	Worst Delinq Date	:					
account closed at cre	edit grar	ntor's	reques	t										Months Reviewed	: (99				
SYNCB/JCP / 332	1860 / D	C - C	omplet	e Depa	rtmen	t Store	S													
Open			edit			High				atus			Past	Last P				ance		irrent
Date						alance	е			ate			Due	Date				ate	Ва	lance
02/19/2012 account Condition:	Paid/z	Limit \$0 Paid/zero balance				\$348			04/	/2016				03/18/2 Account #:		889466		9/2016		
Payment Status:	Curre		Charg	ge Acc	ount									Responsibility: Account Terms:		vidual olving				
Payment History:		_	Feb			May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency		30		60	90+	Dero
(Up to 25 months)	2016	0	0	0	В									Counter: (Past 7 years)		0		0	0	0
	2015	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency	y:					
	2014				0	0	0	0	0	0	0	0	0	Worst Delinq Date	:					
														Months Reviewed	: :	51				
CITICARDS CBN	IA / 124			Bank C	redit (Cards														
Open Date		Cre Lir	edit mit			High alance	е			atus ate			Past Due	Last P Date			_	ance ate		ırrent lance
11/01/1999		\$10,	,200		\$	17,79	1		08/	/2015				07/04/2	013		08/03	3/2015		
1 1/0 1/ 1000			haland	се										Account #:		418045				
Account Condition:	Paid/2	zero	balain											Responsibility:		horized	User			
Account Condition: Payment Status:	Curre	nt														/olvina				_
Account Condition: Payment Status: Account Type:	Curre	nt t Car	rd, Ter	ms RI						0	~ .		D	Account Terms:	Rev					
Account Condition: Payment Status: Account Type: Payment History:	Curre	nt t Car Jan	rd, Ter Feb	ms RI Mar	Apr					Sep	Oct	Nov	Dec	Delinquency Counter:	Rev	30		60	90+	
Account Condition: Payment Status: Account Type: Payment History:	Curre Credi	nt t Car Jan 0	rd, Ter Feb 0	ms RI Mar 0	Apr 0	0	0	0	В					Delinquency Counter: (Past 7 years)				0	0	0
Account Condition: Payment Status: Account Type: Payment History:	Curre Credii 2015 2014	nt t Car Jan 0	rd, Ter Feb	ms RI Mar	Apr				B 0	0	0	0	С	Delinquency Counter: (Past 7 years) Worst Delinquence	y:	30				
Account Condition: Payment Status: Account Type: Payment History:	Curre Credi	nt t Car Jan 0	rd, Ter Feb 0	ms RI Mar 0	Apr 0	0	0	0	В					Delinquency Counter: (Past 7 years) Worst Delinquency Worst Delinq Date	y: ::	30				
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Account Condition: Payment Status: Account Type: Payment History: Up to 25 months)	Curre Credii 2015 2014 2013	ent t Car Jan 0 0	rd, Ter Feb 0 0	ms RI Mar 0 0	Apr 0 0	0 0 0 High	0 0	0	B 0 C	0 C	0	0	C C	Delinquency Counter: (Past 7 years) Worst Delinquency Worst Delinq Date Months Reviewed	y: :: !	30		0 ance	O Co	0 urrent
Account Condition: Payment Status: Account Type: Payment History: (Up to 25 months) Closed due to inactiv SYNCB/CARE C Open Date	Curre Credii 2015 2014 2013	Jan 0 0 Cre	rd, Ter Feb 0 0	ms RI Mar 0 0	Apr 0 0	0 0 Ks No High alance	0 0	0	B 0 C	0 C	0	0	C C	Delinquency Counter: (Past 7 years) Worst Delinquency Worst Delinq Date Months Reviewed	y: :: ! aid	30	D	0 ance ate	O Co	0
Account Condition: Payment Status: Account Type: Payment History: (Up to 25 months) Closed due to inactiv SYNCB/CARE C Open Date 03/19/2009 Account	Curre Credii 2015 2014 2013 iity	ont t Car Jan 0 0 0	rd, Ter Feb 0 0	ms RI Mar 0 0	Apr 0 0	0 0 0 High	0 0	0	B 0 C	0 C	0	0	C C	Delinquency Counter: (Past 7 years) Worst Delinquency Worst Delinq Date Months Reviewed	y: :: ! aid e	30	D: 04/16	0 ance	O Co	0 urrent
Account Condition: Payment Status: Account Type: Payment History: (Up to 25 months) Closed due to inactiv SYNCB/CARE C Open Date 03/19/2009 Account Condition:	Curre Credii 2015 2014 2013 iity	Jan 0 0 0 //147 Cre Lir \$6,0	rd, Ter Feb 0 0	ms RI Mar 0 0	Apr 0 0	0 0 Ks No High alance	0 0	0	B 0 C	0 C	0	0	C C	Delinquency Counter: (Past 7 years) Worst Delinquency Worst Delinq Date Months Reviewed	aid e 011 601	30 0	D: 04/16	0 ance ate	O Co	0 urrent
Account Condition: Payment Status: Account Type: Payment History: (Up to 25 months) Closed due to inactiv SYNCB/CARE C Open Date 03/19/2009 Account Condition: Payment Status:	Curre Credii 2015 2014 2013 iity REDIT	Jan 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rd, Ter Feb 0 0	ms RI Mar 0 0	Apr 0 0	0 0 Ks No High alance	0 0	0	B 0 C	0 C	0	0	C C	Delinquency Counter: (Past 7 years) Worst Delinquenc: Worst Delinq Date Months Reviewed Last P Date 03/07/2 Account #:	aid e 0011 Indi	30 0 99 918186	D: 04/16	0 ance ate	O Co	0 urrent
Account Condition: Payment Status: Account Type: Payment History: (Up to 25 months) Closed due to inactiv SYNCB/CARE C Open Date 03/19/2009 Account Condition: Payment Status: Account Type: Payment History:	Curre Credii 2015 2014 2013 iity REDIT	ont t Car Jan 0 0 Cre Lir \$6,0	rd, Ter Feb 0 0 0	ms RI Mar 0 0 0 BB - A	Apr 0 0 0	0 0 0 High alance 55,979	0 0	0 0	B 0 C	0 C	0 0	0 0	C C	Delinquency Counter: (Past 7 years) Worst Delinquency Worst Delinq Date Months Reviewed Last P Date 03/07/2 Account #: Responsibility: Account Terms: Delinquency	aid e 0011 Indi	30 0 99 918186 vidual volving 30	D: 04/16	0 ance ate 6/2015	0 Cu Ba	urrent lance
Account Condition: Payment Status: Account Type: Payment History: (Up to 25 months) Closed due to inactiv SYNCB/CARE C Open Date 03/19/2009 Account Condition: Payment Status: Account Type: Payment History:	Curre Credii 2015 2014 2013 iity REDIT	ont t Carr Jan 0 0 //147 Cre Lir \$6,, zero ent lving Jan 0	rd, Ter Feb 0 0 0 r6770 / edit mit 0000 balance Charge	ms RI Mar 0 0 0 BBB - A	Apr 0 0 0 Blank Blank Scount Apr B	0 0 0 High alance 55,979	0 0 on-Spe	0 0 Jul	B 0 C	0 C catus cate /2015	0 0	0 0	C C Past Due	Delinquency Counter: ((Past 7 years) Worst Delinquency Worst Delinq Date Months Reviewed Last P Date 03/07/2 Account #: Responsibility: Account Terms: Delinquency Counter: ((Past 7 years)	y: :: !: aid e> 011 601 Indi Rev	30 0 99 918186 vidual volving	D: 04/16	o ance ate	O Cu Ba	0 urrent lance
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Open			Crec	dit			Stat	us			Pa	st		Last Paid		Bala	ance	Cu	ırrent
Date			Limi				Da				Di			Date			ate		lance
11/12/2010			\$0				12/20	014						11/14/2010		12/22	/2014		
Account Condition:	Paid/z	ero l	balan	ce										Account #:	60	08893220	94		
Payment Status:	Curre	nt												Responsibility:	Inc	lividual			
Account Type:	Revol	ving	Char	ge Ac	count									Account Terms:	Re	volving			
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency		30	60	90+	Derog
(Op to 25 months)	2014	0	0	0	0	0	0	0	0	0	0	0	В	Counter: (Past 7 years)		0	0	0	0
	2013	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquend	cy:				
	2012												0	Worst Deling Date Months Reviewed		50			
*MACYS/CBNA /	1362830	/ DZ	- Depa	artmen	it And \	Variety	Store	s No	on-Spe	cific									
Open Date		Cre Lin			Е	High Balanc	е			atus ate			Past Due	Last F Dat			Balance Date		Current alance
12/10/1995		\$10	00			\$562			12	2014				05/13/	1997	1	2/21/2014		
Account Condition:	Paid/z	ero l	balan	ce										Account #:	48	63919354	630		
Payment Status:	Curre													Responsibility:		int Accoun	t		
Account Type:	Revol	Ŭ		_										Account Terms:	Re	volving			
Payment History: (Up to 25 months)						May			Aug	Sep		Nov	Dec	Delinquency Counter:		30	60	90+	Derog
	2014		0	0	0	0	0 C	0	0	0	0	0	В	(Past 7 years)		0	0	0	0
	2013	U	U	U	U	U	C	U	U	U	U	U	0	Worst Delinquend	•				
	2012												U	Worst Deling Date Months Reviewed		99			
Closed due to inactiv	ity													Months Reviewed	1.	99			
HAPO COMMUN	IITY CF	REDI	T / 97	03122	/ FC -	Credit	Union	S											
Open Date		Cre Lin			Е	High Balanc	е			atus ate			Past Due	Last F Dat			Balance Date		Current alance
05/07/1997		\$8,7	7 50		\$	10,87	9		05/	2014				08/21/2	2013	3 0	5/27/2014		
Account Condition:	Paid/z	ero l	balan	ce										Account #:	48	20000620	904417		
Payment Status: Account Type:	Currei		d, Tei	rms R	EV									Responsibility: Account Terms:		int Accoun	t		
Payment History:		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency		30	60	90+	Derog
(Up to 25 months)	2014	С	0	0	0	В								Counter: (Past 7 years)		0	0	0	0
	2013	С	С	С	С	С	С	С	С	С	С	С	С	Worst Delinguend	cv:				
	2012					С	С	С	С	С	С	С	С	Worst Deling Date	e:				
Λ to be a decided at a con-														Months Reviewed	d:	99			
Account closed at co *CAPITAL ONE /				le Cun di	:4 Card														
Open Date	Cr	edit mit	- Dalli		High Balanc			Stat			Pa Du					duled	Balance Date		Current Balance
10/18/2001		,000			514,99			10/20			DU	i C		10/05/2023	•	ment 78	11/16/2023		\$2,175
Account Condition:	Open	,000		Ţ	, i -1 , 38	,,,		10/21	J_J					Account #:		02139377			Ψ <u>~</u> , 1 1 U
Payment Status:	Curre	nt/wa	as 150	0 days	s past	due								Responsibility:	Inc	lividual			
Account Type:	Busine				•		Teri	ms						Account Terms:	Re	volving			
Payment History:		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency		30	60	90+	Derog
(Up to 25 months)	2023	С	1	С	С	1	2	3	4	5	С	С		Counter: (Past 7 years)		2	1	3	0
	2022	0	0	0	0	0	0	0	0	0	0	0	С	Worst Delinquend	су:				
	2021											0	0	Worst Delinq Date	e:				
														Months Reviewed	d:	99			
*KEYBANK NA / 2			- Bank	Credit				0.			_			Leat Daid	S-1	4.1.2	D-I		0
Open Date		edit mit		Е	High Balanc			Stat Da			Pa Du					duled ment	Balance Date		Current Balance

Account	(Open													Account #:	54	802916415	10535			
Condition: Payment Status	c. (Surro	nt/w	oc 30	days	nact (luo								Responsibility:	loi	nt Account				
Account Type:					uays rms R	•	ue								Account Terms:		volving				
Payment Histor (Up to 25 months	ry:	2023	Jan	Feb 0		Apr 0	May 0	Jun 0	Jul 0	Aug 0	Sep 0	Oct	Nov 0	Dec	Delinquency Counter:		30	60 0	90+	[Derog 0
		2022		0	0	0	0	0	0	0	0	0	0	0	(Past 7 years) Worst Delinguence	· ·	30 days de		U		0
		2021											0	0	Worst Deling Date	•	08/01/2017	•			
															Months Reviewed		99				
BARCLAYS BA	NK I	DELA	WAI	RE / 1	22385	0 / BC	- Bank	Credi	t Card	ls											
Open Date			redit imit		Е	High Balanc	e		Stat			Pa Di					duled ment	Balance Date	•	Curre	
08/27/2008		\$11	1,900)	\$	11,90	0		11/2	023					11/08/2023		75	11/12/202	23	\$11,7	732
Account Condition:	(Open													Account #:	00	020858408	1641			
Payment Statu	s: (Curre	nt												Responsibility:		thorized Us	ser			
Account Type: Payment Histor	rv.		lan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Account Terms: Delinquency	Re	volving 30	60	90+	г	Derog
(Up to 25 months	3)	2023		С	С	С	C	С	С	C	С	С	С	Dec	Counter: (Past 7 years)		0	0	0	-	0
		2022		С	С	С	С	С	С	С	С	С	С	С	Worst Delinquenc	cv:					
	2	2021											С	С	Worst Deling Date	•					
															Months Reviewed	d:	99				
UMPQUA BAN	IK / 22	29643	0 / BE	3 - All I	Banks	Non	-Specif	ic													
Open Date			redit imit		Е	High Balanc	:e		Stat			Pa Du					duled ment	Balance Date	•	Curre	
03/04/2015		\$10	0,00	0	\$	100,7	34		10/2	023					10/06/2023	\$7	84	10/31/202	23	\$100,	759
Account Condition:	(Open													Account #:	60	001374900	001			
Payment Status	s: (Curre	nt												Responsibility:	Joi	nt Account				
Account Type:	ŀ	Home	Equ	ity Li	ne Of	Credi	t - Re	volvir	ıg Te	rms					Account Terms:	Re	volving				
Payment Histor (Up to 25 months	۱.	2023		Feb C	Mar C	Apr C	May C	Jun C	Jul C	Aug C	Sep C	Oct C	Nov	Dec	Delinquency Counter: (Past 7 years)		30 0	60 0	90+	[Derog 0
	2	2022	С	С	С	С	С	С	С	С	С	С	С	С	Worst Delinguenc	cy:					
	2	2021										С	С	С	Worst Deling Date	e:					
															Months Reviewed	d:	99				
HAPO COMMU	JNIT	Y CR	EDIT	Γ/970	3122 /	FC - C	Credit L	Jnions													
Open Date			redit imit		E	High Balanc	e		Stat Da			Pa Di					duled ment	Balance Date)	Curre Balar	
05/07/1997		\$8	,750		\$	10,87	9		10/2	023					10/24/2023		46	10/27/202	23	\$7,2	98
Account Condition:	(Open													Account #:	47	849500019	85001			
Payment Status		Curre													Responsibility:		nt Account				
Account Type:		Credit			rms R						•	0 1		_	Account Terms:	Re	volving	00	00		
Payment Histor (Up to 25 months	ry:	2023		C	Mar	Apr	С	Jun C	C	Aug	Sep	C	Nov	Dec	Delinquency Counter:		30 0	60 0	90+	L	Derog 0
		2022		С	С	С	С	С	С	С	С	С	С	С	(Past 7 years) Worst Delinguence	· ·	U	0	U		0
		2021	-				-			-	-	С	С	С	Worst Deling Date	•					
															Months Reviewed		99				
Inquiries																					
Date	Sub	scrib	er											Amour	nt Type			Terms			
10/18/2023				29394	42/Mo	rtgage	Repor	ters						UNK	Real Estate Sp Unknown	pecif	ic Type	N/A			
05/03/2023	SET	TLE	MEN	TON	E DAT	A, LL	/19733	877/M	ortgag	e Repo	orters		l	UNK	Real Estate Sp Unknown	pecif	ic Type	N/A			
05/02/2023	XAC	CTUS	-CP/	MUT!	UAL (OF ON	1 /2947	912/N	lortga	ge Con	npanies	3	ı	UNK	Real Estate Sp Unknown	pecif	ic Type	N/A			
04/25/2023	EXF	PERIA	AN B	USIN	IESS (CRED	/43010)99/Ci	edit B	ureaus	;		ı	UNK	Business Loan Guaranteed	n Per	sonally	N/A			
11/30/2022	UMI	PQU/	A BA	NK /19	982291	/All Ba	nks	Non-S	pecifi	С			ı	UNK	Unknown - Cre Review, Or Co			N/A			
10/25/2022	RES	SIDE	V TV	ERIF	Y /1955	5690/T	enant S	Scree	ners (F	Reselle	r)		ı	UNK	Rental Agreem	nent		N/A			
07/04/2022					TUD L	N/FC	29318	74/Stu	ident l	Loans			ı	UNK	Credit Granting	g		N/A			
END Experia	ın Cr	edit F	rofile	e Rep	ort																

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