



Credit Profile Report

SMITH,BRAUNDA;CA-12827 GYPSOPHILA/78253;Y-06091975;TREND;VERIFY;T-5K.....;VERIFY-Y2/RM/J2;PSUM;RM-V4;

Applicant

11/17/2023-11:46:03 AM CT

Personal Information

Best Name	Other Name(s)	
BRAUNDA SMITH	*BRAUNDA L MOODY; *BRAUNDA ENSLEY; *ENSLEY BRAUNDA; *L BRAUNDA	
	*Does not match inquiry	
Best Social Security number	Other Social Security number(s)	Date of Birth
*421-04-9189	258-53-3011	06/09/1975
*Does not match inquiry	*Does not match inquiry	
Best Address	Other Address(es)	
12827 GYPSOPHILA SAN ANTONIO, TX 78253-6156	*2210 ROGERS RD UNIT 205 SAN ANTONIO, TX 78251-3671	
Single-family dwelling Reported 16 time(s) from 04/14/2016 to 10/17/2023 Last subscriber 1974240 by Update	Multi-family dwelling Reported 07/03/2015 to 11/24/2015 by Update *Does not match inquiry	
	*1225 TOWN CENTER DR APT 507 PFLUGERVILLE, TX 78660-7858	
	Apartment complex Reported 1 time(s) from 12/27/2014 to 05/01/2015 by Update *Does not match inquiry	
Best Employer	Other Employer	
LUCY COOPER ICE HOUSE Reported 03/2020 to 06/2023 by Update	FAST EDDIE S BILLIARDS Reported 04/2014 by Inquiry	

Messages

Informational Messages

Type	Message
	0335 V484NUMBER OF INQUIRIES WAS A FACTOR IN DETERMINING THE SCORE
OFAC Message	OFAC NO RECORD FOUND

Profile Summary

		Disputed Accounts:	0	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
					4	5	3	99
Public Records:	0	Past Due Amount:	\$27,298	Total Inquiries:	18	Satisfactory Accts:	29	
Installment Bal:	\$149,947	Monthly Pay:	\$3,582*	Inquiries (last 6 mo):	3	Now Delinq/Derog:	1	
Real Estate Bal:	\$327,415	Real Estate Pay:	\$3,717	Total Tradelines:	33	Was Delinq/Derog:	3	
Revolving Bal:	\$32,834	Revolving Avail:	62%	Paid Accounts:	14	Oldest Tradeline:	04/2013	

*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)	648	04 09 29 69	Balances on accts too high compared to credit limits and loan amounts Delinquent or derogatory account 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

*AMERIHOM MTG CO, LLC / 2422400 / FM - Mortgage Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
03/30/2016	\$379,991	08/2023		07/03/2023	08/07/2023												
Account Condition:	Transferred			Account #:	3000082143496												
Payment Status:	Current			Responsibility:	Joint Account												
Account Type:	Conventional Real Estate Loan, Including Purchase Money First			Account Terms:	28 Year												
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2023	C	C	C	C	C	C	B						0	0	0	0
	2022	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2021							C	C	C	C	C	Worst Delinq Date:				
													Months Reviewed:	75			

Dispute resolved - consumer disagrees

*SPECIALIZED LOAN SERVI / 1974240 / FM - Mortgage Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance
03/30/2016	\$379,991	09/2023		09/11/2023	\$3,717	09/30/2023	\$327,415

Account Condition:	Open	Account #:	1032204516
Payment Status:	Current	Responsibility:	Joint Account
Account Type:	Conventional Real Estate Loan, Including Purchase Money First	Account Terms:	31 Year
Payment History:	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	Delinquency Counter:	30 60 90+ Derog
(Up to 25 months)	2023	(Past 7 years)	0 0 0 0
	2022	Worst Delinquency:	
		Worst Delinq Date:	
		Months Reviewed:	2

Loan modified but not under a federal government plan

Installment Accounts

*TRUIST BANK / 1672250 / BB - All Banks -- Non-Specific

Open Date	Original Amount	Charge Off Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
04/25/2016	\$38,500	\$27,298	10/2018	\$27,298	05/21/2018	10/31/2023	\$27,298											
Account Condition:	Unpaid balance reported as loss				Account #:	LS14712484												
Payment Status:	90 days past due				Responsibility:	Joint Account												
Account Type:	Unsecured Loan				Account Terms:	72 Month												
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2023	9	9	9	9	9	9	9	9	9	9				1	1	1	61
	2022	9	9	9	9	9	9	9	9	9	9	9	9					
	2021										9	9	9		Worst Delinquency: Insurance Claim, Term Default, Government Claim, Paid by Dealer, BK Chapter 7, 11 or 12			
															Worst Delinq Date:	09/01/2021		
														Months Reviewed:	75			

*REGIONS BANK/GREENSKY / 2374044 / BB - All Banks -- Non-Specific

Open Date	Original Amount	Charge Off Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance										
04/19/2016	\$5,000	\$3,614	02/2022		02/07/2022	02/07/2022											
Account Condition:	Legally paid in full for less than full balance				Account #:	5492693237290602											
Payment Status:	Unpaid balance reported as loss				Responsibility:	Joint Account											
Account Type:	Unsecured Loan				Account Terms:	84 Month											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2022	9	9											1	1	1	39
	2021	9	9	9	9	9	9	9	9	9	9	9	Worst Delinquency:	Charge off			
	2020		9	9	9	9	9	9	9	9	9	9	Worst Delinq Date:	01/01/2020			
													Months Reviewed:	69			

Account paid in full for less than the full balance

*LENDING CLUB CORP / 1101579 / FZ - Finance Companies -- Non-Specific

Open Date	Original Amount	Charge Off Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance										
12/11/2017	\$20,000	\$21,246	01/2019	\$0	07/01/2018	01/14/2019											
Account Condition:	Closed				Account #:	125328489											
Payment Status:	Unpaid balance reported as loss				Responsibility:	Joint Account											
Account Type:	Unsecured Loan				Account Terms:	60 Month											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2019	9												1	1	1	2
	2018	C	C	C	C	C	C	C	1	2	3	9	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	13			

Sold portfolio to: VELOCITY
Purchased by another lender

BRIDGECREST / 8602240 / FA - Automobile Financing Company

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance
12/06/2021	\$41,116	09/2022		08/30/2022	09/01/2022	

Account Condition:	Paid/zero balance													Account #:	200133718301			
Payment Status:	Current													Responsibility:	Individual			
Account Type:	AUT Auto Loan													Account Terms:	72 Month			
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2022	C	C	C	C	C	C	C	C	B					0	0	0	0
	2021																	
														Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	9			

UNIVERSITY FED CR UN / 0768312 / FC - Credit Unions

Open Date	Original Amount			Status Date			Past Due			Last Paid Date			Balance Date			Current Balance		
06/26/2020	\$42,057			08/2022						08/08/2022			08/08/2022					
Account Condition:	Paid/zero balance												Account #:		9005022330001			
Payment Status:	Current												Responsibility:		Joint Account			
Account Type:	AUT Auto Loan												Account Terms:		66 Month			
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2022	C	C	C	C	C	C	C	B						0	0	0	0
	2021	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
									C	C	C	C	C	Worst Delinq Date:				
	2020													Months Reviewed:	26			

SANTANDER CONSUMER USA / 0507170 / FP - Personal Loan Companies

Open Date	Original Amount					Status Date				Past Due				Last Paid Date		Balance Date		Current Balance	
02/13/2020	\$15,747					05/2022								05/18/2022		05/18/2022			
Account Condition:	Paid/zero balance													Account #:		30000237065821000			
Payment Status:	Current													Responsibility:		Individual			
Account Type:	AUT Auto Loan													Account Terms:		72 Month			
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)		30	60	90+	Derog
	2022	C	C	C	C	B										0	0	0	0
	2021	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency: Worst Delinq Date: Months Reviewed:					
	2020					C	C	C	C	C	C	C	C						
																27			

AFFIRM INC / 0999347 / FP - Personal Loan Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance												
04/06/2020	\$638	10/2020		10/06/2020	10/06/2020													
Account Condition:	Paid/zero balance			Account #:	YD03MEO8													
Payment Status:	Current			Responsibility:	Individual													
Account Type:	Unsecured Loan			Account Terms:	6 Month													
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2020	C C C C C B												0	0	0	0	
	2019													Worst Delinquency:				
														Worst Delinq Date:				
													Months Reviewed:	6				

AFFIRM INC / 0999347 / FP - Personal Loan Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance												
02/07/2020	\$2,300	04/2020		04/16/2020	04/16/2020													
Account Condition:	Paid/zero balance			Account #:	SC4V3M3R													
Payment Status:	Current			Responsibility:	Individual													
Account Type:	Unsecured Loan			Account Terms:	3 Month													
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2020			C	B										0	0	0	0
	2019													Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	2			

UNIVERSITY FED CR UN / 0768312 / FC - Credit Unions

Open Date	Original Amount		Status Date	Past Due		Last Paid Date	Balance Date	Current Balance	
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Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
04/09/2013	\$15,000	\$15,224	03/2022		12/30/2018	03/02/2022												
Account Condition:	Paid/zero balance				Account #:	4173010030354122												
Payment Status:	Current/was 60 days past due 2 times				Responsibility:	Joint Account												
Account Type:	Credit Card, Terms REV				Account Terms:	Revolving												
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog	
	2022	-	-	B										1	2	0	0	
	2021	-	-	-	-	-	-	-	-	-	-	-		Worst Delinquency:	60 days delinquent			
	2020		-	-	-	-	-	-	-	-	-	-		Worst Delinq Date:	10/01/2018			
														Months Reviewed:	85			

Account closed at credit grantor's request

UNIVERSITY FED CR UN / 0768312 / FC - Credit Unions

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance										
04/09/2013	\$12,727	\$15,224	05/2022		10/21/2021	05/11/2022											
Account Condition:	Paid/zero balance				Account #:	9005022330050											
Payment Status:	Current				Responsibility:	Joint Account											
Account Type:	Credit Card, Terms REV				Account Terms:	Revolving											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2022	0	0	0	0	B								0	0	0	0
	2021	C	C	C	C	C	C	C	C	0	0	0	Worst Delinquency:				
	2020				C	C	C	C	C	C	C	C	Worst Delinq Date:				
													Months Reviewed:	33			

*COMENITYBANK/WAYFAIR / 1155320 / HZ - Home Furnishings -- Non-Specific

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance										
06/20/2016	\$750	\$1,896	10/2020		05/26/2020	10/06/2020											
Account Condition:	Paid/zero balance				Account #:	7788502001341120											
Payment Status:	Current				Responsibility:	Individual											
Account Type:	Revolving Charge Account				Account Terms:	Revolving											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2020	C	C	C	C	C	C	C	C	B			0	0	0	0	
	2019	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2018									C	C	C	Worst Delinq Date:				
													Months Reviewed:	25			

Account closed at credit grantor's request

*COMENITYBANK/VICTORIA / 1348810 / CG - General Clothing Store

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance										
06/26/2013	\$750	\$250	04/2019		08/28/2016	04/22/2019											
Account Condition:	Paid/zero balance				Account #:	5856375123111122											
Payment Status:	Current				Responsibility:	Individual											
Account Type:	Revolving Charge Account				Account Terms:	Revolving											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2019	0	0	0	B								0	0	0	0	
	2018	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency:				
	2017			0	0	0	0	0	0	0	0	0	Worst Delinq Date:				
													Months Reviewed:	70			

Account closed at credit grantor's request

*SYNCB/WALMART / 1327500 / DV - Variety Stores

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance
12/04/2013	\$100	\$331	11/2018		11/27/2018	11/27/2018	

Account Condition:	Paid/zero balance													Account #:	609765363175			
Payment Status:	Current													Responsibility:	Individual			
Account Type:	Revolving Charge Account													Account Terms:	Revolving			
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2018	C	C	C	C	C	C	C	C	C	C	B		0	0	0	0	
	2017	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency: Worst Delinq Date: Months Reviewed: 61				
	2016											C	C					

Account closed at credit grantor's request

CAPITAL ONE / 1270246 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance				Status Date				Past Due				Last Paid Date	Scheduled Payment	Balance Date				Current Balance
02/14/2020	\$1,100	\$1,061				11/2023								11/09/2023	\$25	11/15/2023				\$439
Account Condition:	Open												Account #:		517805793101					
Payment Status:	Current												Responsibility:		Individual					
Account Type:	Credit Card, Terms REV												Account Terms:		Revolving					
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog		
	2023	C	C	0	0	C	C	C	C	C	C	C			0	0	0	0		
	2022	0	C	0	0	0	0	0	0	0	C	C	C	Worst Delinquency: Worst Delinq Date: Months Reviewed:						
	2021											0	0		45					

*CREDIT ONE BANK NA / 3278143 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
12/10/2013	\$2,350	\$2,424	11/2023		11/09/2023	\$41	11/15/2023	\$809										
Account Condition:	Open				Account #:	4447962249896667												
Payment Status:	Current				Responsibility:	Individual												
Account Type:	Credit Card, Terms REV				Account Terms:	Revolving												
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2023	C	C	C	C	C	C	C	C	C	C	C	C		0	0	0	0
	2022	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2021												C	C	Worst Delinq Date:			
														Months Reviewed:	57			

Account previously in dispute - investigation complete, reported by data furnisher

SYNCB/AMAZON / 1004694 / DV - Variety Stores

Open Date	Credit Limit	High Balance			Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance								
12/04/2013	\$9,000	\$5,189			11/2023		11/12/2023	\$171	11/12/2023	\$3,833								
Account Condition:	Open						Account #:	604578104485										
Payment Status:	Current						Responsibility:	Individual										
Account Type:	Revolving Charge Account						Account Terms:	Revolving										
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2023	C	C	0	C	C	C	C	C	C	C	C		0	0	0	0	
	2022	C	C	C	C	C	C	C	C	C	C	0	C	Worst Delinquency:				
	2021											C	C	Worst Delinq Date:				
														Months Reviewed:	99			

AMEX / 1229200 / BC - Bank Credit Cards

RMEX71232667130 - Bank Credit Cards																			
Open Date		High Balance			Status Date		Past Due			Last Paid Date			Balance Date			Current Balance			
06/14/2023		\$19,366			11/2023								11/10/2023			\$7,759			
Account Condition:		Open										Account #:		3499931295534283					
Payment Status:		Current										Responsibility:		Authorized User					
Account Type:		Credit Card, Terms REV										Account Terms:		1 Month					
Payment History: (Up to 25 months)			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
		2023								C	C	C	C			0	0	0	0
		2022																	
															Worst Delinquency:				
															Worst Delinq Date:				
															Months Reviewed:		4		

THD/CBNA / 3178962 / ZR - Retail, Not Elsewhere Classified

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance									
04/06/2023	\$3,000	\$2,169	11/2023		06/05/2023	\$0	11/09/2023	\$0									
Account Condition:	Open				Account #:	6035321082813920											
Payment Status:	Current				Responsibility:	Individual											
Account Type:	Revolving Charge Account				Account Terms:	Revolving											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2023			0	C	C	0	0	0	0	0		0	0	0	0	
	2022																
													Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	8			

UNIVERSITY FED CR UN / 0768312 / FC - Credit Unions

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
05/16/2023	\$15,000	\$10,328	11/2023		11/08/2023	\$134	11/08/2023	\$8,184										
Account Condition:	Open				Account #:	9005022330003												
Payment Status:	Current				Responsibility:	Joint Account												
Account Type:	Credit Card, Terms REV				Account Terms:	Revolving												
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog	
	2023					C	C	C	C	C	C							
	2022													Worst Delinquency:				
														Worst Delinq Date:				
													Months Reviewed:	6				

CAPITAL ONE / 1270246 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance									
04/07/2021	\$6,600	\$6,415	10/2023		09/26/2023	\$139	10/26/2023	\$5,134									
Account Condition:	Open				Account #:	515676784349											
Payment Status:	Current				Responsibility:	Individual											
Account Type:	Credit Card, Terms REV				Account Terms:	Revolving											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2023	C	C	C	C	C	C	0	C	C			0	0	0	0	
	2022	0	0	C	C	0	C	C	C	C	C	C					
	2021									0	0	C	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	31			

SYNCB/RHEEM / 1247730 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance									
11/29/2022	\$2,970	\$7,653	10/2023		09/27/2023	\$144	10/25/2023	\$2,040									
Account Condition:	Open				Account #:	603462441712											
Payment Status:	Current				Responsibility:	Individual											
Account Type:	Revolving Charge Account				Account Terms:	Revolving											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2023	C	C	C	C	C	C	C	C	C			0	0	0	0	
	2022										0	C					
													Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	12			

CBNA / 1125426 / BB - All Banks -- Non-Specific

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance									
06/07/2023	\$2,000	\$2,033	10/2023		09/26/2023	\$30	10/24/2023	\$1,146									
Account Condition:	Open				Account #:	4269380002228769											
Payment Status:	Current				Responsibility:	Authorized User											
Account Type:	Credit Card, Terms REV				Account Terms:	Revolving											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2023					0	C	C	C	C			0	0	0	0	
	2022												Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	5			

FIRST PREMIER BANK / 1210189 / BC - Bank Credit Cards																			
Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance											
02/16/2020	\$1,100	\$608	10/2023		09/20/2023	\$6	10/20/2023	\$6											
Account Condition:	Open				Account #:	5178006818355325													
Payment Status:	Current				Responsibility:	Individual													
Account Type:	Credit Card, Terms REV				Account Terms:	Revolving													
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog	
	2023	C	C	C	C	C	C	C	C	C	C			0	0	0	0		
	2022	C	C	C	C	C	C	C	C	C	C	C		Worst Delinquency:					
	2021										C	C	C	Worst Delinq Date:					
															Months Reviewed:	45			

SYNCB/PPC / 2848440 / BC - Bank Credit Cards																		
Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
05/07/2023	\$3,700	\$3,701	10/2023		09/24/2023	\$41	10/19/2023	\$2,601										
Account Condition:	Open				Account #:	604419108110												
Payment Status:	Current				Responsibility:	Individual												
Account Type:	Credit Card, Terms REV				Account Terms:	Revolving												
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2023					C	C	C	C	C	C				0	0	0	0
	2022													Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	6			

CREDIT ONE BANK NA / 3278143 / BC - Bank Credit Cards																			
Open Date	Credit Limit		High Balance		Status Date				Past Due		Last Paid Date		Scheduled Payment		Balance Date		Current Balance		
03/07/2022	\$1,500		\$1,389		10/2023						09/24/2023		\$30		10/19/2023		\$130		
Account Condition:	Open										Account #:		4447962636284071						
Payment Status:	Current										Responsibility:		Individual						
Account Type:	Credit Card, Terms REV										Account Terms:		Revolving						
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog	
	2023	0	0	C	C	C	C	C	C	C	C				0	0	0	0	
	2022			C	C	C	C	C	C	C	C	C	C	Worst Delinquency: Worst Delinq Date: Months Reviewed:					
															20				

SYNCB/CARE CREDIT / 1476770 / BB - All Banks -- Non-Specific																			
Open Date	Credit Limit		High Balance		Status Date				Past Due		Last Paid Date		Scheduled Payment		Balance Date		Current Balance		
07/03/2020	\$20,000		\$6,029		10/2023						09/27/2023		\$30		10/18/2023		\$753		
Account Condition:	Open										Account #:		601918369005						
Payment Status:	Current										Responsibility:		Individual						
Account Type:	Revolving Charge Account										Account Terms:		Revolving						
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog	
	2023	C	C	C	C	C	C	C	C	C					0	0	0	0	
	2022	0	0	0	0	0	0	0	0	0	0	C	C	Worst Delinquency: Worst Delinq Date: Months Reviewed: 40					
	2021										0	0	0						

Inquiries

Date	Subscriber	Amount	Type	Terms
06/20/2023	ALLY FINANCIAL/2393490/Automobile Financing Company	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
06/19/2023	CAPITAL ONE AUTO FIN/2576350/Personal Loan Companies	UNK	Auto Loan	N/A
06/19/2023	NCCINC/KEN BATCHELOR C/2739260/Automobile Dealers, New	UNK	Auto Loan	N/A
04/11/2023	EXPERIAN BUSINESS CRED/4301099/Credit Bureaus	UNK	Business Loan Personally Guaranteed	N/A
04/06/2023	THD/CBNA/3178962/Retail, Not Elsewhere Classified	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
03/09/2023	CREDCO/7992436/Leasing and Rental Reseller	UNK	Lease	N/A
08/13/2022	CARVANA LLC/2926731/Automobile Financing Company	UNK	Auto Loan	N/A
07/30/2022	BK OF AMER/1197678/All Banks -- Non-Specific	UNK	Auto Loan	N/A
03/13/2022	AMEX/2916657/Bank Credit Cards	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
03/02/2022	EXPERIAN BUSINESS CRED/4301099/Credit Bureaus	UNK	Business Loan Personally Guaranteed	N/A
03/01/2022	CAP ONE NA/2844550/Bank Credit Cards	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
02/15/2022	FD/CASHCALL MORTGAGE/1594465/Mortgage Companies	UNK	Real Estate Specific Type Unknown	N/A
02/03/2022	FD/ROCKET MORTGAGE/2903090/Mortgage Reporters	UNK	Real Estate Specific Type Unknown	N/A
02/03/2022	EMS/AMERISAVE MORTGAGE/2906108/Mortgage Companies	UNK	Conventional Real Estate Loan, Including Purchase Money First	N/A
02/01/2022	CREDCO/2658370/Mortgage Reporters	UNK	Real Estate Specific Type Unknown	N/A
12/03/2021	CARVANA/1938021/Automobile Financing Company	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
12/03/2021	CAPITAL ONE AUTO FIN/2576350/Personal Loan Companies	UNK	Auto Loan	N/A
12/02/2021	USAA FEDERAL SAVINGS B/1144335/Bank - Installment Loans	UNK	Unknown - Credit Extension, Review, Or Collection	N/A

END -- Experian Credit Profile Report

Consumer Assistance

Experian

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