



## Credit Profile Report

MEHRRAFIEE,SHIRZAD;CA-84 STAGECOACH RD/91307;Y-05061980;TREND;VERIFY;T-5K.....;VERIFY-Y2/RM/J2;PSUM;RM-V4;

### Applicant

11/22/2023-03:02:39 PM CT

### Personal Information

Best Name	Other Name(s)	
SHIRZAD MEHRRAFIEE	*MEHRRAFIEE SHIRZAD	
	*Does not match inquiry	
Best Social Security number	Other Social Security number(s)	Date of Birth
*494-06-1092		05/06/1980
*Does not match inquiry		
Best Address	Other Address(es)	
84 STAGECOACH RD BELL CANYON, CA 91307-1042	*5337 NE NORTHGATE XING LEES SUMMIT, MO 64064-1219	
Single-family dwelling Reported 12 time(s) from 07/24/2021 to 11/12/2022 by Update Last subscriber 3182310 by Update	Single-family dwelling Reported 10 time(s) from 01/12/2017 to 03/29/2022 by Update *Does not match inquiry	
	*17530 VENTURA BLVD STE 203 ENCINO, CA 91316-3872	
	Multi-family dwelling Reported 2 time(s) from 01/22/2020 to 02/02/2022 by Update *Does not match inquiry	
Best Employer	Other Employer	
I CONCERT ENT ENCINO 91316 Reported 07/2021 by Inquiry	MCREYNOLDS LAW INC Reported 08/2020 by Inquiry	

### Messages

#### Informational Messages

Type	Message
OFAC Message	OFAC NO RECORD FOUND

### Profile Summary

Disputed Accounts:		0	Delinquency Counter: (Past 7 years)		30	60	90+	Derog
					1	0	0	0
Public Records:	0	Past Due Amount:	\$0	Total Inquiries:	13	Satisfactory Accts:		37
Installment Bal:	\$307,973	Monthly Pay:	\$8,886*	Inquiries (last 6 mo):	8	Now Delinq/Derog:		0
Real Estate Bal:	\$3,900,000	Real Estate Pay:	\$26,798	Total Tradelines:	38	Was Delinq/Derog:		1
Revolving Bal:	\$18,375	Revolving Avail:	91%	Paid Accounts:	25	Oldest Tradeline:		07/2004

\*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)	675	64 44 85 65	Not enough balance paid down over time on real estate secured loans Balances on revolving accts are too high compared with credit limits Too many inquiries Oldest real estate secured loan was opened too recently

### Creditors

#### Mortgage Accounts

\*SPECIALIZED LOAN SERVI / 1974240 / FM - Mortgage Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance												
06/26/2021	\$2,919,000	10/2021		08/02/2021	10/31/2021													
Account Condition:	Transferred			Account #:	1026928633													
Payment Status:	Current			Responsibility:	Individual													
Account Type:	Conventional Real Estate Loan, Including Purchase Money First			Account Terms:	40 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	
	2021	C - B												0	0	0	0	
	2020													Worst Delinquency:				
														Worst Delinq Date:				
													Months Reviewed:	3				

Transferred to another lender

NR/SMS/CAL / 2276580 / FM - Mortgage Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance
06/26/2021	\$2,919,000	05/2022		04/14/2022	05/24/2022	

Account Condition:	Paid/zero balance												Account #:	671480093			
Payment Status:	Current												Responsibility:	Individual			
Account Type:	Conventional Real Estate Loan, Including Purchase Money First												Account Terms:	40 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
	2022	C	C	C	C	B								0	0	0	0
	2021								C	C	C	C	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	9			

#### SELENE FINANCE LP / 1978422 / FM - Mortgage Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance												
03/01/2021	\$975,000	07/2021		07/20/2021	07/20/2021													
Account Condition:	Paid/zero balance			Account #:	2004953639													
Payment Status:	Current			Responsibility:	Individual													
Account Type:	Conventional Real Estate Loan, Including Purchase Money First			Account Terms:	30 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	
	2021				C	C	B							0	0	0	0	
	2020													Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	3			

#### SERVICEMAC, LLC / 2912521 / FM - Mortgage Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
05/18/2022	\$3,900,000	10/2023		09/10/2023	\$26,798	10/05/2023	\$3,900,000										
Account Condition:	Open												Account #:	4147414000247			
Payment Status:	Current												Responsibility:	Individual			
Account Type:	Conventional Real Estate Loan, Including Purchase Money First												Account Terms:	40 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	C	C	C				0	0	0	0
	2022							C	C	C	C	C	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	15			

#### \*SPECIALIZED LOAN SERVI / 1974240 / FM - Mortgage Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
03/01/2021	\$975,000	06/2021		05/03/2021	06/30/2021												
Account Condition:				Account #:	1026459539												
Payment Status:	Transferred			Responsibility:	Individual												
Account Type:	Conventional Real Estate Loan, Including Purchase Money First			Account Terms:	30 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
	2021	B											0	0	0	0	
	2020												Worst Delinquency:				
													Worst Delinq Date:				
												Months Reviewed:	1				

Transferred to another lender

#### Installment Accounts

##### \*BMW FINANCIAL SERVICES / 2602980 / FA - Automobile Financing Company

BMW FINANCIAL SERVICES / 20025001 A - Automobile Financing Company																			
Open Date		Original Amount		Status Date		Past Due		Last Paid Date		Balance Date		Current Balance							
09/12/2019		\$43,428		12/2020				12/22/2020		12/22/2020									
Account Condition:		Paid/zero balance						Account #:		4003350259									
Payment Status:		Current/was 30 days past due						Responsibility:		Individual									
Account Type:		Auto Lease						Account Terms:		36 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	1	C	C	C	-	C	C	C	C	C	B		1	0	0	0
		2019										C	C	C	C				
																Worst Delinquency:			
																Worst Delinq Date:			
																Months Reviewed:		16	

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

MERCEDES BENZ FINANCIA / 1639320 / FA - Automobile Financing Company																			
Open Date		Original Amount			Status Date			Past Due			Last Paid Date			Balance Date			Current Balance		
08/16/2022		\$196,790			09/2022						09/27/2022			09/27/2022					
Account Condition:		Paid/zero balance										Account #:		5002254593001					
Payment Status:		Current										Responsibility:		Joint Account					
Account Type:		Auto Lease										Account Terms:		48 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	B				0	0	0	0		
2021														Worst Delinquency:					
														Worst Delinq Date:					
														Months Reviewed: 2					

MERCEDES BENZ FINANCIA / 1639320 / FA - Automobile Financing Company																				
Open Date		Original Amount				Status Date				Past Due				Last Paid Date		Balance Date		Current Balance		
01/21/2022		\$104,556				09/2022								09/01/2022		09/01/2022				
Account Condition:		Paid/zero balance										Account #:		5002133165001						
Payment Status:		Current										Responsibility:		Joint Account						
Account Type:		Auto Lease										Account Terms:		48 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:		8						

MERCEDES BENZ FINANCIA / 1639320 / FA - Automobile Financing Company																									
Open Date		Original Amount			Status Date			Past Due			Last Paid Date			Balance Date			Current Balance								
01/10/2022		\$87,083			02/2022						02/17/2022			02/28/2022											
Account Condition:		Paid/zero balance										Account #:		5002108797001											
Payment Status:		Current										Responsibility:		Joint Account											
Account Type:		Auto Lease										Account Terms:		48 Month											
Payment History: (Up to 25 months)														Delinquency Counter:		30		60		90+		Derog			
		2022												C		B		0		0		0		0	
		2021																							
														Worst Delinquency:											
														Worst Delinq Date:											
														Months Reviewed:		2									

MERCEDES BENZ FINANCIA / 1639320 / FA - Automobile Financing Company																		
Open Date	Original Amount				Status Date				Past Due				Last Paid Date		Balance Date		Current Balance	
08/22/2020	\$126,715				08/2021								05/20/2021		08/14/2021			
Account Condition:	Paid/zero balance										Account #:		5001649982001					
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
	2021	C	C	C	C	C	C	C	B						0	0	0	0
	2020							C	C	C	C	C	C	Worst Delinquency:				
														Worst Delinq Date:				
													Months Reviewed:	14				

HEARTLAND CU / 2740014 / FC - Credit Unions																				
Open Date		Original Amount			Status Date			Past Due			Last Paid Date			Balance Date			Current Balance			
01/28/2015		\$24,000			02/2018						02/15/2018			02/28/2018						
Account Condition:		Paid/zero balance										Account #:		338204010001						
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
		2018	C	B														0	0	0
		2017	C	C	C	C	C	C	C	C	C	C	C	C		Worst Delinquency:				
		2016		C	C	C	C	C	C	C	C	C	C	C		Worst Delinq Date:				
															Months Reviewed:		38			

## WELLS FARGO DEALER SVC / 3828796 / FA - Automobile Financing Company

WELLS FARGO BANK N.A. 37400																	
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## DEFIAUTO/DRIVRZ FINANC / 2935674 / FA - Automobile Financing Company

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
07/27/2021	\$280,041	10/2023		10/20/2023	\$4,667	10/31/2023	\$148,768										
Account Condition:	Open			Account #:	621104675												
Payment Status:	Current			Responsibility:	Individual												
Account Type:	Auto Lease			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
	2023	C	C	C	C	C	C	C	C	C				0	0	0	0
	2022				C	C	C	C	C	C	C	C	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	19			

## GM FINANCIAL / 3963206 / FA - Automobile Financing Company

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
10/27/2022	\$45,236	10/2023		10/15/2023	\$1,347	10/28/2023	\$32,343										
Account Condition:	Open			Account #:	112064924942												
Payment Status:	Current			Responsibility:	Individual												
Account Type:	Auto Lease			Account Terms:	36 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	C	C	C	C	C				0	0	0	0
	2022								C	C	C	C	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	14			

## GOODLEAP LLC / 1937518 / FP - Personal Loan Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance											
03/17/2022	\$125,000	09/2023		09/17/2023	\$915	09/30/2023	\$126,862											
Account Condition:	Open												Account #:	2105065275				
Payment Status:	Current												Responsibility:	Individual				
Account Type:	Unsecured Loan												Account Terms:	299 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	C	C	C	C						0	0	0	0
	2022							C	C	C	C	C	C	Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	15			

## Revolving Accounts

## \*EAST WEST BANK / 1228550 / BC - Bank Credit Cards

Open Date	Credit Limit	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance
07/13/2021	\$8,700	09/2023			09/24/2023	

Account Condition:	Paid/zero balance													Account #:	4240265000046426			
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	0	0	0	0	0	0	B				0	0	0	0	
	2022	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency:				
	2021									0	0	0	0	Worst Delinq Date:				
														Months Reviewed: 27				

Account closed at credit grantor's request

\*BANK OF AMERICA / 1230206 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
05/01/2018	\$40,000	\$535	04/2022		04/25/2022	04/27/2022												
Account Condition:	Paid/zero balance				Account #:	1108												
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
	2022	C	C	C	B										0	0	0	0
	2021	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2020				C	C	C	C	C	C	C	C	C	Worst Delinq Date:				
														Months Reviewed:	48			

Account closed at credit grantor's request

\*AMEX / 1229200 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
09/08/2015	\$5,000	\$5,042	01/2022			01/26/2022												
Account Condition:	Paid/zero balance				Account #:	3499925136148023												
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
	2022	B													0	0	0	0
	2021	-	-	-	-	-	-	-	-	-	-	-	-	Worst Delinquency:				
	2020	C	C	C	C	C	C	C	C	C	C	-	-	Worst Delinq Date:				
														Months Reviewed:	49			

Account information disputed by consumer

\*BANK OF AMERICA / 1230206 / BC - Bank Credit Cards

BANK OF AMERICA / 1200007 DE - Bank Credit Cards																				
Open Date		Credit Limit		High Balance		Status Date		Past Due		Last Paid Date		Balance Date		Current Balance						
05/16/2008		\$24,100		\$10,833		08/2021				06/14/2021		08/10/2021								
Account Condition:		Paid/zero balance								Account #:		6936								
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
		2021	C	0	C	0	0	C	C	B						0		0	0	0
		2020	C	C	C	C	C	C	C	C	C	C	0	C	Worst Delinquency:					
		2019								C	C	C	C	C	Worst Delinq Date:					
															Months Reviewed:		99			

Account closed at credit grantor's request

\*FNB OMAHA / 0203010 / BC - Bank Credit Cards

Open Date	Credit Limit	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance
09/01/2020	\$20,600	10/2020			10/22/2020	

Account Condition:	Paid/zero balance												Account #:	562148887632214			
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
	2020									B				0	0	0	0
	2019												Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	1			

Account closed at credit grantor's request

\*DISCOVER BANK / 3276502 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance										
08/28/2015	\$14,500	\$13,224	10/2020		09/29/2020	10/18/2020											
Account Condition:	Paid/zero balance				Account #:	601120885635											
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
	2020	C	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:	30			

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

\*CAPITAL ONE / 1270246 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance										
05/11/2010	\$300	\$385	10/2020		05/22/2020	10/17/2020											
Account Condition:	Paid/zero balance				Account #:	475086918064											
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
	2020	0	0	0	0	0	C	0	0	0	B			0	0	0	0
	2019	0	0	0	0	0	C	C	0	0	0	0	Worst Delinquency:				
	2018										0	0	0	Worst Delinq Date:			
													Months Reviewed:	99			

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

\*CAPITAL ONE / 1270246 / BC - Bank Credit Cards

CAPITAL ONE / 12162467/DS - Bank Credit Cards																			
Open Date		Credit Limit		High Balance		Status Date		Past Due		Last Paid Date		Balance Date		Current Balance					
02/19/2012		\$750		\$807		10/2020				09/21/2020		10/15/2020							
Account Condition:		Paid/zero balance								Account #:		517805837400							
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	
		2020	C	C	C	0	C	C	C	C	C	B			0	0	0	0	
		2019	C	C	0	C	C	C	C	C	C	C	C		Worst Delinquency:				
		2018										C	C	C	Worst Delinq Date:				
														Months Reviewed:		89			

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

\*AMEX / 1229200 / BC - Bank Credit Cards

Open Date	High Balance		Status Date		Past Due		Last Paid Date		Balance Date		Current Balance	
11/03/2015	\$9,651		09/2020						09/21/2020			

Account Condition:	Paid/zero balance													Account #:	3499922845085443			
Payment Status:	Current													Responsibility:	Individual			
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
	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	C	Worst Delinquency: Worst Delinq Date: Months Reviewed:				
	2018										C	C	C		C			
															59			

Account information disputed by consumer

\*CITICARDS CBNA / 1240000 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
02/01/2018	\$2,520	\$4,443	08/2020		08/05/2020	08/25/2020												
Account Condition:	Paid/zero balance				Account #:	542418142112												
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
	2020	C	C	C	C	C	C	C	B						0	0	0	0
	2019	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2018								C	C	C	C	C	Worst Delinq Date:				
														Months Reviewed:	32			

Account closed at credit grantor's request

HSBC BANK / 2227590 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
02/01/2018	\$2,250	\$2,296	08/2020		07/13/2020	08/12/2020												
Account Condition:	Paid/zero balance				Account #:	5213324586928414												
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
	2020	C	C	C	C	C	C	C	B						0	0	0	0
	2019	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2018								C	C	C	C	C	Worst Delinq Date:				
														Months Reviewed:	31			

HSBC BANK / 2197970 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
02/26/2020	\$2,500	\$2,335	07/2020		07/13/2020	07/17/2020												
Account Condition:	Paid/zero balance				Account #:	7824149192358152												
Payment Status:	Current				Responsibility:	Individual												
Account Type:	Check Credit Or Line Of Credit				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	B							0	0	0	0
	2019													Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	5			

\*CITICARDS CBNA / 1240000 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
09/19/2015	\$500	\$960	06/2020		05/28/2020	06/24/2020												
Account Condition:	Paid/zero balance				Account #:	542418131456												
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
	2020	C	C	C	C	C	B							0	0	0	0	
	2019	C	C	C	C	C	C	C	0	0	C	0	0	Worst Delinquency:				
	2018						C	C	C	C	C	C	C	Worst Delinq Date:				
														Months Reviewed:	58			

Account closed at credit grantor's request

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

CREDIT ONE BANK N/A / 3276743 / 100 Bank Credit Cards																			
Open Date		Credit Limit		High Balance		Status Date		Past Due		Last Paid Date		Balance Date		Current Balance					
12/14/2010		\$2,350		\$2,029		06/2020				05/20/2020		06/19/2020							
Account Condition:		Paid/zero balance								Account #:		4447962429165917							
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
		2020	C	C	C	C	C	B								0	0	0	0
		2019	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
		2018						C	C	C	C	C	C	C	Worst Delinq Date:				
															Months Reviewed:	99			

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

JPMCB CARD / 3182310 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance									
10/14/2022	\$13,800	\$13,144	11/2023		11/08/2023	\$455	11/10/2023	\$13,125									
Account Condition:	Open				Account #:	541011600014											
Payment Status:	Current				Responsibility:	Individual											
Account Type:					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		0	0	0	0
	2022										C	C	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	13			

\*APPLE CARD/GS BANK USA / 1795380 / BB - All Banks -- Non-Specific

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
09/25/2019	\$11,000	\$12,591	10/2023		10/30/2023	\$0	10/31/2023	\$725										
Account Condition:	Open				Account #:	1100011122624533												
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	0	0	0	C	C	0	C				0	0	0	0
	2022	C	C	C	C	0	0	0	0	C	C	C	C	Worst Delinquency:				
	2021										0	C	C	Worst Delinq Date:				
														Months Reviewed:	50			

Dispute resolved - consumer disagrees

JPMCB CARD / 3182310 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance									
09/12/2022	\$28,700	\$10,287	10/2023		10/25/2023	\$0	10/25/2023	\$0									
Account Condition:	Open				Account #:	414720256404											
Payment Status:	Current				Responsibility:	Individual											
Account Type:					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	0				0	0	0	0
	2022								C	C	C	C	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	14			

BARCLAYS BANK DELAWARE / 1223850 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance
09/24/2020	\$50,000	\$49,745	10/2023		10/22/2023	\$1,097	10/24/2023	\$4,149



Account Condition:	Open													Account #:	000348724983558			
Payment Status:	Current													Responsibility:	Individual			
Account Type:														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	C	C	C	C	C			0	0	0	0	
	2022	C	C	C	C	C	C	C	C	C	C	C	C					
	2021										C	C	C					
														Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	38			

PNC BANK, N.A. / 1215184 / BB - All Banks -- Non-Specific

Open Date	Credit Limit	High Balance		Status Date		Past Due		Last Paid Date		Scheduled Payment		Balance Date		Current Balance				
08/14/2012	\$20,000	\$2,794		10/2023				08/14/2023		\$0		10/23/2023		\$0				
Account Condition:	Open							Account #:		4311963119636889								
Payment Status:	Current							Responsibility:		Authorized User								
Account Type:								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	0	0							
	2022	0	0	C	C	C	C	C	C	C	C	C	C		0	0	0	0
	2021										0	0	0	Worst Delinquency: Worst Delinq Date: Months Reviewed: 99				

SYNCB/MC / 1950896 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
11/24/2022	\$15,000	\$13,778	10/2023		10/20/2023	\$330	10/22/2023	\$330										
Account Condition:	Open				Account #:	524363120083												
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	C	C	C	C	C	0	0	C	C			0	0	0	0	
	2022											0	0					
														Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	12			

\*JPMCB CARD / 3182310 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
05/22/2015	\$25,000	\$11,074	10/2023		10/20/2023	\$40	10/20/2023	\$46										
Account Condition:	Open				Account #:	426684171998												
Payment Status:	Current				Responsibility:	Individual												
Account Type:					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	C					
	2021											C	C	C				
														Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	99			

Dispute resolved - consumer disagrees

BARCLAYS BANK DELAWARE / 1223850 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
12/12/2017	\$20,000	\$20,838	06/2022		06/07/2022	\$0	06/27/2022											
Account Condition:	Open				Account #:	000301210960056												
Payment Status:	Current				Responsibility:	Terminated - Account Association Was Authorized User												
Account Type:					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	0	0								0	0	0	0
	2021	0	0	0	0	0	C	C	0	C	0	C	0					
	2020						0	0	0	0	0	0	0					
														Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	55			

DISCOVER BANK / 3276502 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance									
07/20/2004	\$27,500	\$541	01/2022		01/02/2022	\$35	01/12/2022										
Account Condition:	Open				Account #:	601101206808											
Payment Status:	Current				Responsibility:	Terminated - Account Association Was 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
	2022	C												0	0	0	0
	2021	C	C	C	0	C	0	C	C	C	C	C	Worst Delinquency:				
	2020	C	C	C	C	0	C	C	C	C	C	C	Worst Delinq Date:				
													Months Reviewed:	99			

## Inquiries

Date	Subscriber	Amount	Type	Terms
10/24/2023	EXPERIAN BUSINESS CRED/4301099/Credit Bureaus	UNK	Business Loan Personally Guaranteed	N/A
08/30/2023	ALLY FINANCIAL C/O GMA/1964077/Automobile Financing Company	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
08/30/2023	ALLY FINANCIAL/2393490/Automobile Financing Company	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
08/29/2023	CBC/EUROCAR/2942865/Automobile Dealers, Used	UNK	Auto Loan	N/A
08/29/2023	ALLY FINANCIAL/2393490/Automobile Financing Company	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
08/29/2023	ALLY FINANCIAL/2100547/Automobile Financing Company	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
07/10/2023	EXPERIAN BUSINESS CRED/4301099/Credit Bureaus	UNK	Business Loan Personally Guaranteed	N/A
05/19/2023	AMALGAMATED BANK/2938496/All Banks -- Non-Specific	UNK	Business Loan Personally Guaranteed	N/A
04/28/2023	JPMCB CARD/1797660/Bank Credit Cards	UNK	Credit Card, Terms	REV
03/13/2023	AMEX/2916657/Bank Credit Cards	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
10/13/2022	JPMCB CARD/1797500/Bank Credit Cards	UNK	Credit Card, Terms	REV
09/12/2022	JPMCB CARD/1797500/Bank Credit Cards	UNK	Credit Card, Terms	REV
02/10/2022	JPMCB CARD/1797660/Bank Credit Cards	UNK	Credit Card, Terms	REV

END -- Experian Credit Profile Report

## Consumer Assistance

### Experian

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