



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 CAZIER RUSSELL	
	*Does not match inquiry	
Best Social Security number	Other Social Security number(s)	Date of Birth
*519-60-3457	579-60-3457	10/26/1950
*Does not match inquiry	*Does not match inquiry	
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	SELF EMPLOYED	
Reported 11/1995 to 06/2023 by Inquiry	Reported 06/2006 to 10/2019 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
					9	3	3	0
Public Records:	0	Past Due Amount:	\$0	Total Inquiries:	7	Satisfactory 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 Tradeline:	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/STERLING S / 2219730 / BB - All Banks -- Non-Specific

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance												
07/02/2013	\$192,000	05/2016		04/01/2016	05/05/2016													
Account Condition:	Transferred			Account #:	3101433534730													
Payment Status:	Current			Responsibility:	Individual													
Account Type:	Conventional Real Estate Loan, Including Purchase Money First			Account Terms:	10 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
	2016	C	C	C	C	B									0	0	0	0
	2015	C	C	C	C	C	C	C	C	C	C	C	C					
	2014					-	-	C	C	C	C	C	C					
														Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	32			

Transferred to another lender

UMPQUA BANK / 3880105 / BB - All Banks -- Non-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 balance												Account #:	9761433534730				
Payment Status:	Current												Responsibility:	Individual				
Account Type:	Conventional Real Estate Loan, Including Purchase Money First												Account Terms:	10 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	B									0	0	0	0	
	2022	C	C	C	C	C	C	C	-	C	C	C	C	Worst Delinquency: Worst Delinq Date: Months Reviewed: 87				
	2021				C	C	C	C	C	C	C	C	C					

Installment Accounts

HAPO COMMUNITY CREDIT / 9703122 / FC - Credit Unions

Open Date	Original Amount				Status Date				Past Due				Last Paid Date		Balance Date		Current Balance	
11/23/2020	\$73,773				07/2023								07/19/2023		07/19/2023			
Account Condition:	Paid/zero balance												Account #:		3465920L0003			
Payment Status:	Current												Responsibility:		Joint Account			
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 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	C	Worst Delinq Date:				
														Months Reviewed:	31			

GLOBAL FCU / 3780382 / FC - Credit Unions

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
10/12/2019	\$20,739	11/2022		11/03/2022	11/30/2022												
Account Condition:	Paid/zero balance			Account #:	48293210001												
Payment Status:	Current			Responsibility:	Cosigner												
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	C	C	B		0	0	0	0
	2021	C	C	C	C	C	C	C	C	C	C	C					
	2020											C	C				
														Worst Delinquency:			
													Worst Delinq Date:				
													Months Reviewed:	38			

HAPO COMMUNITY CREDIT / 9703122 / FC - Credit Unions

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance												
04/04/2015	\$68,552	12/2021		12/20/2021	12/20/2021													
Account Condition:	Paid/zero balance			Account #:	484140L0001													
Payment Status:	Current			Responsibility:	Joint Account													
Account Type:	AUT Auto Loan			Account Terms:	79 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	C	C	C	C	B		0	0	0	0
	2020	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2019												C	Worst Delinq Date:				
														Months Reviewed:	81			

HAPO COMMUNITY CREDIT / 9703122 / FC - Credit Unions

Open Date	Original Amount			Status Date			Past Due			Last Paid Date			Balance Date			Current Balance		
06/15/2018	\$61,026			12/2020						12/10/2020			12/10/2020					
Account Condition:	Paid/zero balance												Account #:		3465920L0002			
Payment Status:	Current												Responsibility:		Individual			
Account Type:	AUT Auto Loan												Account Terms:		86 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	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	Worst Delinq Date:				
														Months Reviewed:	31			

HAPO COMMUNITY CREDIT / 9703122 / FC - Credit Unions

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
11/22/2016	\$52,661	07/2018		06/20/2018	07/02/2018												
Account Condition:	Paid/zero balance			Account #:	346592001												
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	C	C	C	C	C	B						0	0	0	0
	2017	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
												C	Worst Delinq Date:				
													Months Reviewed:	20			

GESA CREDIT UN / 3200690 / FC - Credit Unions

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance												
12/31/2013	\$37,495	11/2016		11/30/2016	11/30/2016													
Account Condition:	Paid/zero balance			Account #:	4000137714													
Payment Status:	Current			Responsibility:	Joint Account													
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
	2016	C	C	C	C	C	C	C	C	C	C	B			0	0	0	0
	2015	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2014											C	C	Worst Delinq Date:				
														Months Reviewed:	35			

SHEFFIELD FINANCIAL CO / 2580932 / FP - Personal Loan Companies

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
05/15/2012	\$15,481	11/2015		11/12/2015	11/30/2015												
Account Condition:	Paid/zero balance			Account #:	1083955500												
Payment Status:	Current			Responsibility:	Joint Account												
Account Type:	Recreational Merchandise			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
	2015	C	C	C	C	C	C	C	C	C	C	B		0	0	0	0
	2014	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2013											C	C	Worst Delinq Date:			
													Months Reviewed:	43			

GESA CREDIT UN / 3200690 / FC - Credit Unions

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
09/27/2014	\$57,896	04/2015		04/13/2015	04/30/2015												
Account Condition:	Paid/zero balance			Account #:	4000814768												
Payment Status:	Current			Responsibility:	Joint Account												
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
	2015	C	C	C	B									0	0	0	0
	2014								C	C	C	C	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	8			

*UAS/COLLEGE AVE STUDEN / 2455850 / EL - Student Loans

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
08/15/2022	\$1,865	09/2023		08/18/2023	\$0	10/31/2023	\$1,757										
Account Condition:	Open				Account #:	360021721300											
Payment Status:	Current/was 30 days past due				Responsibility:	Cosigner											
Account Type:	Education Loan				Account Terms:	Unknown											
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	1	C	C				1	0	0	0
	2022								C	C	C	C	Worst Delinquency:				
													Worst Delinq Date:				
													Months Reviewed:	14			

Principal deferred/interest payment only

MOHELA/DEPT OF ED / 1946641 / EL - Student Loans

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance											
06/10/2013	\$28,000	08/2023		08/23/2023	\$0	08/31/2023	\$28,404											
Account Condition:	Open												Account #:	8923877835KM00003				
Payment Status:	Current												Responsibility:	Cosigner				
Account Type:	Education Loan												Account Terms:	300 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	C	C	C	C	C	C	Worst Delinquency:				
	2021								C	C	C	C	C	Worst Delinq Date:				
														Months Reviewed:	64			

MOHELA/DEPT OF ED / 1946641 / EL - Student Loans

Open Date	Original Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
06/13/2014	\$30,000	08/2023		08/23/2023	\$0	08/31/2023	\$27,348										
Account Condition:	Open			Account #:	8923877835KM00006												
Payment Status:	Current			Responsibility:	Cosigner												
Account Type:	Education Loan			Account Terms:	300 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						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:	64			

Revolving Accounts

*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										
01/30/2015	\$13,300	\$18,644	08/2022		08/11/2022	08/26/2022											
Account Condition:	Paid/zero balance				Account #:	1935											
Payment Status:	60 days past due 2 times				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	C	1	C	C	C	1	2	2					4	2	0	0
	2021	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2020							C	1	C	C	C	Worst Delinq Date:				
													Months Reviewed:	92			

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	Balance Date	Current Balance										
10/18/2001	\$2,000	\$17,872	08/2023		05/29/2021	08/08/2023											
Account Condition:	Paid/zero balance				Account #:	529149995451											
Payment Status:	Current/was 30 days past due				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	B					1	0	0	0
	2022	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency:	30 days delinquent			
	2021							0	0	0	0	0	Worst Delinq Date:	11/01/2017			
													Months Reviewed:	99			

Account closed at credit grantor's request

*SYNCB/JCP / 3321860 / DC - Complete Department Stores

Open Date	Credit Limit	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance
10/21/2018	\$500	12/2022		10/21/2018	12/01/2022	

Account Condition:	Paid/zero balance													Account #:	600889469590				
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	
	2022	0	0	0	0	0	0	0	0	0	0	0	B		0	0	0	0	
	2021	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency:					
	2020												0	Worst Delinq Date:					
															Months Reviewed:	50			

Closed due to inactivity

*SYNCB/AMER EAGLE DC / 1021573 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
03/20/2016	\$1,024	\$268	05/2018		04/21/2016	05/31/2018												
Account Condition:	Paid/zero balance				Account #:	478431105689												
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
	2018	0	0	0	0	B									0	0	0	0
	2017	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency:				
	2016						0	0	0	0	0	0	0	Worst Delinq Date:				
															Months Reviewed:	27		

Closed due to inactivity

*MEDICAL PAYMENT DATA / 1929010 / MZ - Medical And Health Related -- Non-Specific

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance															
09/04/2014	\$7,500	\$2,495	05/2018		04/25/2015	05/05/2018																
Account Condition:	Paid/zero balance				Account #:	5780979950289033																
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	0	0	0	0	B									0	0	0	0				
	2017	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency:								
	2016	-											0	0	0	0	0	0	Worst Delinq Date:			
														Months Reviewed:	45							

Account closed at credit grantor's request

*MACYS/CBNA / 1362830 / DZ - Department And Variety Stores -- Non-Specific

Open Date		Credit Limit		Status Date		Past Due		Last Paid Date		Balance Date		Current Balance						
07/31/2014		\$600		03/2018				07/31/2014		03/07/2018								
Account Condition:		Paid/zero balance						Account #:		441030414460								
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		0	0	B										0	0	0	0	
2017		0	C	-	0	0	0	0	0	0	0	0	0	Worst Delinquency:				
2016													Worst Delinq Date:					
													Months Reviewed:	44				

Account closed at credit grantor's request

*MACYS/CBNA / 1362830 / DZ - Department And Variety Stores -- Non-Specific

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance
04/08/1989	\$100	\$1,699	02/2018		11/12/2007	02/23/2018	

Account Condition:	Paid/zero balance												Account #:	486391935461				
Payment Status:	Current												Responsibility:	Joint Account				
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	0	B											0	0	0	0	
	2017	-	-	-	0	0	0	0	0	0	0	0	0	Worst Delinquency:				
	2016	-	-	-	-	-	-	-	-	-	-	-	-	Worst Delinq Date:				
														Months Reviewed:	99			

Closed due to inactivity

*MACYS/CBNA / 1362830 / DZ - Department And Variety Stores -- Non-Specific

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance										
06/12/2009	\$100	\$268	02/2018		01/30/2012	02/15/2018											
Account Condition:	Paid/zero balance				Account #:	432336685920											
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	0	B											0	0	0	0
	2017	-	-	-	0	0	0	0	0	0	0	0					
	2016	-	-	-	-	-	-	-	-	-	-	-					
														Worst Delinquency:			
													Worst Delinq Date:				
													Months Reviewed:	99			

Account closed at credit grantor's request

SYNCB/JCP / 3321860 / DC - Complete Department Stores

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
02/19/2012	\$0	\$348	04/2016		03/18/2012	04/29/2016												
Account Condition:	Paid/zero balance				Account #:	600889466728												
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
	2016	0	0	0	B									0	0	0	0	
	2015	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency:				
	2014				0	0	0	0	0	0	0	0	0	Worst Delinq Date:				
														Months Reviewed:	51			

*CITICARDS CBNA / 1240000 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
11/01/1999	\$10,200	\$17,791	08/2015		07/04/2013	08/03/2015												
Account Condition:	Paid/zero balance				Account #:	542418045030												
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
	2015	0	0	0	0	0	0	0	B						0	0	0	0
	2014	0	0	0	0	0	0	0	0	0	0	0	C	Worst Delinquency:				
	2013								C	C	0	0	C	Worst Delinq Date:				
														Months Reviewed:	99			

Closed due to inactivity

*SYNCB/CARE CREDIT / 1476770 / BB - All Banks -- Non-Specific

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
03/19/2009	\$6,000	\$5,979	04/2015		03/07/2011	04/16/2015												
Account Condition:	Paid/zero balance				Account #:	601918186020												
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
	2015	0	0	0	B										0	0	0	0
	2014	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency:				
	2013				0	0	0	0	0	0	0	0	0	Worst Delinq Date:				
														Months Reviewed:	73			

Closed due to inactivity

SYNCB/JCP / 3321860 / DC - Complete Department Stores

Open Date	Credit Limit	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
11/12/2010	\$0	12/2014		11/14/2010	12/22/2014												
Account Condition:	Paid/zero balance			Account #:	600889322094												
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
	2014	0	0	0	0	0	0	0	0	0	0	0	B	0	0	0	0
	2013	0	0	0	0	0	0	0	0	0	0	0	0	Worst Delinquency:			
	2012	0											Worst Delinq Date:	50			
													Months Reviewed:	50			

*MACYS/CBNA / 1362830 / DZ - Department And Variety Stores -- Non-Specific

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance											
12/10/1995	\$100	\$562	12/2014		05/13/1997	12/21/2014												
Account Condition:	Paid/zero balance				Account #:	4863919354630												
Payment Status:	Current				Responsibility:	Joint Account												
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	
	2014	0	0	0	0	0	0	0	0	0	0	B		0	0	0	0	
	2013	0	0	0	0	0	C	0	0	0	0	0		Worst Delinquency:				
	2012												0	Worst Delinq Date:	99			
														Months Reviewed:	99			

Closed due to inactivity

*HAPO COMMUNITY CREDIT / 9703122 / FC - Credit Unions

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Balance Date	Current Balance										
05/07/1997	\$8,750	\$10,879	05/2014		08/21/2013	05/27/2014											
Account Condition:	Paid/zero balance				Account #:	4820000620904417											
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
	2014	C	0	0	0	B								0	0	0	0
	2013	C	C	C	C	C	C	C	C	C	C	C	Worst Delinquency:				
	2012				C	C	C	C	C	C	C	C	Worst Delinq Date:				
													Months Reviewed:	99			

Account closed at consumer'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									
10/18/2001	\$5,000	\$14,993	10/2023		10/05/2023	\$78	11/16/2023	\$2,175									
Account Condition:	Open				Account #:	480213937788											
Payment Status:	Current/was 150 days past due				Responsibility:	Individual											
Account Type:	Business Credit Card - Revolving Terms				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	1	C	C	1	2	3	4	5	C	C		2	1	3	0
	2022	0	0	0	0	0	0	0	0	0	0	C		Worst Delinquency:			
	2021												0	0	Worst Delinq Date:		
														Months Reviewed: 99			

*KEYBANK NA / 2261560 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance
07/20/1995	\$23,880	\$24,898	09/2017		10/04/2021	\$0	11/20/2023	\$0

Account Condition:	Open													Account #:	5480291641510535				
Payment Status:	Current/was 30 days past due													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	0	0	0	0	0	0	0	0	0	0	0		1	0	0	0		
	2022	0	0	0	0	0	0	0	0	0	0	0	0	30 days delinquent					
	2021												0	0	Worst Delinq Date: 08/01/2017				
															Months Reviewed:	99			

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											
08/27/2008	\$11,900	\$11,900	11/2023		11/08/2023	\$275	11/12/2023	\$11,732											
Account Condition:	Open				Account #:	000208584081641													
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	C	C	C	C		0	0	0	0	
	2022	C	C	C	C	C	C	C	C	C	C	C	C						
	2021												C	C					
															Worst Delinquency:				
															Worst Delinq Date:				
															Months Reviewed:	99			

UMPQUA BANK / 2296430 / BB - All Banks -- Non-Specific

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
03/04/2015	\$100,000	\$100,784	10/2023		10/06/2023	\$784	10/31/2023	\$100,759										
Account Condition:	Open				Account #:	60001374900001												
Payment Status:	Current				Responsibility:	Joint Account												
Account Type:	Home Equity Line Of Credit - Revolving Terms				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			

HAPO COMMUNITY CREDIT / 9703122 / FC - Credit Unions

Open Date	Credit Limit	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Balance Date	Current Balance										
05/07/1997	\$8,750	\$10,879	10/2023		10/24/2023	\$146	10/27/2023	\$7,298										
Account Condition:	Open				Account #:	4784950001985001												
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	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:	99			

Inquiries

Date	Subscriber	Amount	Type	Terms
10/18/2023	XACTUS-CP/2939442/Mortgage Reporters	UNK	Real Estate Specific Type Unknown	N/A
05/03/2023	SETTLEMENTONE DATA, LL/1973377/Mortgage Reporters	UNK	Real Estate Specific Type Unknown	N/A
05/02/2023	XACTUS-CP/MUTUAL OF OM/2947912/Mortgage Companies	UNK	Real Estate Specific Type Unknown	N/A
04/25/2023	EXPERIAN BUSINESS CRED/4301099/Credit Bureaus	UNK	Business Loan Personally Guaranteed	N/A
11/30/2022	UMPQUA BANK/1982291/All Banks -- Non-Specific	UNK	Unknown - Credit Extension, Review, Or Collection	N/A
10/25/2022	RESIDENT VERIFY/1955690/Tenant Screeners (Reseller)	UNK	Rental Agreement	N/A
07/04/2022	COLLEGE AVE STUD LN/FC/2931874/Student Loans	UNK	Credit Granting	N/A

END -- Experian Credit Profile Report

Consumer Assistance
Experian
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013-0036
(888) 397-3742
www.experian.com/reportaccess