



Prepared For

Personal & confidential

Date generated: May 20, 2025

At a glance

FICO® Score 8

578

FICO^{SCORE}8
Experian data May 20, 2025

300

850

Poor

Account summary

Open accounts9

Self-reported accounts0

Accounts ever late11

Closed accounts0

Collections0

Average account age6 yrs 10 mos

Oldest account28 yrs 7 mos

Overall credit usage

169 %

Credit used: \$95,469

Credit limit: \$56,450

Debt summary

Credit card and credit line debt\$95,469

Self-reported account balance\$0

Loan debt\$390,480

Collections debt\$0

Total debt\$485,949



Prepared For **Date generated:** May 20, 2025

Personal information

Personal statements

No statement(s) present at this time



Prepared For **Date generated:** May 20, 2025

Open accounts

APPLE CARD/GS BANK USA

5 late payments

Balance updated Apr 30, 2025

Account info

Account name

APPLE CARD/GS BANK USA

Account number

120001XXXXXXXXXX

Original creditor

-

Company sold

-

Account type

Credit card

Date opened

Nov 20, 2022

Open/closed

Open

Status

Open. \$271 past due as of Apr 2025.

Status updated

Apr 2025

Balance

\$8,826

Balance updated

Apr 30, 2025

Credit limit

\$9,000

Credit usage

98%

Monthly payment

\$256

Last Payment Date

Mar 03, 2025

Past due amount

\$271

Highest balance

\$9,764

Terms

-

Responsibility

Individual

Your statement

-

\$ Payment history

2025

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

90

120

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✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

- Data Unavailable

Contact info

Address

LOCKBOX 6112 PO BOX
7247 PHILADELPHIA,
PA 19170

Phone number

(877) 255-5923

Comments

-





Prepared For **Date generated:** May 20, 2025

BARCLAYS BANK DELAWARE

\$11,552

Exceptional payment history

Balance updated **May 06, 2025**

Account info

Account name	BARCLAYS BANK DELAWARE	Balance	\$11,552
Account number	000258XXXXXXXX	Balance updated	May 06, 2025
Original creditor	-	Credit limit	\$11,800
Company sold	-	Credit usage	97%
Account type	Credit card	Monthly payment	\$414
Date opened	Mar 10, 2016	Last Payment Date	Apr 28, 2025
Open/closed	Open	Highest balance	\$13,073
Status	Open/Never late.	Terms	-
Status updated	May 2025	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	✓	✓	✓	✓	✓	-	-	-	-	-	-	-
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	-	-	-	-	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met - Data Unavailable

Contact info

Address **PO BOX 8803 WILMINGTON,
DE 19899**

Phone number **(888) 232-0780**

Comments

-



Prepared For **Date generated:** May 20, 2025

CAPITAL ONE

Exceptional payment history

\$0

Balance updated Apr 12, 2025

Account info

Account name

Account number

Original creditor

Company sold

Account type

Date opened

Open/closed

Status

Status updated

CAPITAL ONE

412174XXXXXX

-

-

Credit card

Oct 26, 1996

Open

Open/Never late.

Apr 2025

Balance

Balance updated

Credit limit

Credit usage

Monthly payment

Last Payment Date

Highest balance

Terms

Responsibility

Your statement

\$0

Apr 12, 2025

\$2,550

0%

\$0

Jan 02, 2025

\$2,097

-

Authorized user

-

Payment history

Jan

Feb

Mar

Apr

May

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✓ Current / Terms met

- Data Unavailable

Contact info

Address

Phone number

PO BOX 31293 SALT LAKE CITY,
UT 84131

(800) 955-7070

Comments

-



Prepared For **Date generated:** May 20, 2025

HUNTINGTON MORTGAGE CO

Exceptional payment history

\$32,895

Balance updated Apr 30, 2025

Account info

Account name

HUNTINGTON MORTGAGE CO

Balance

\$32,895

Account number

203570XXXXXX

Balance updated

Apr 30, 2025

Original creditor

-

Credit limit

\$30,300

Company sold

-

Credit usage

108%

Account type

Home Equity

Monthly payment

\$220

Date opened

Apr 28, 2017

Last Payment Date

Apr 23, 2025

Open/closed

Open

Highest balance

\$32,854

Status

Open/Never late.

Terms

-

Status updated

Apr 2025

Responsibility

Individual

Your statement

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\$ Payment history

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✓ Current / Terms met

- Data Unavailable

Contact info

Address

7575 HUNTINGTON PARK
DR COLUMBUS,
OH 43235

Phone number

(614) 480-6505

Comments

-



Prepared For **Date generated:** May 20, 2025

REGIONS BANK

Exceptional payment history

Balance updated May 05, 2025

\$254,065

Account info

Account name

Account number

Original creditor

Company sold

Account type

Date opened

Open/closed

Status

Status updated

REGIONS BANK

401189XXXXXX

-

-

Mortgage

Nov 08, 2021

Open

Open/Never late.

May 2025

Balance

Balance updated

Original balance

Paid off

Monthly payment

Last Payment Date

Terms

Responsibility

Your statement

\$254,065

May 05, 2025

\$285,000

11%

\$2,147

May 01, 2025

30 Years

Joint

-

Payment history

2025

2024

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- Data Unavailable

Contact info

Address

Phone number

PO BOX 110 HATTIESBURG,
MS 39403

(800) 986-2462

Comments

-



Prepared For **Date generated:** May 20, 2025

US BANK

Exceptional

 payment history

Balance updated Apr 30, 2025

Account info

Account name

Account number

Original creditor

Company sold

Account type

Date opened

Open/closed

Status

Status updated

US BANK

XXXX

-

-

Credit card

Jul 22, 2020

Open

Open/Never late.

Apr 2025

Balance

Balance updated

Credit limit

Credit usage

Monthly payment

Last Payment Date

Highest balance

Terms

Responsibility

Your statement

\$0

Apr 30, 2025

\$500

0%

\$0

Jun 27, 2022

\$4,738

-

Individual

-

Payment history

2025

2024

2023

2022

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2020

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Prepared For **Date generated:** May 20, 2025

US BANK

Exceptional payment history

\$0

Balance updated Apr 30, 2025

Account info

Account name

Account number

Original creditor

Company sold

Account type

Date opened

Open/closed

Status

Status updated

US BANK

XXXX

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-

Credit card

Sep 19, 2022

Open

Open/Never late.

Apr 2025

Balance

Balance updated

Credit limit

Credit usage

Monthly payment

Highest balance

Terms

Responsibility

Your statement

\$0

Apr 30, 2025

\$2,000

0%

\$0

\$0

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Individual

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Payment history

2025

2024

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Current / Terms met

-

Data Unavailable

Contact info

Address

Phone number

4325 17TH AVE S FARGO,
ND 58125

(866) 234-4750

Comments

-



WFBNA CARD

Exceptional payment history

Balance updated Apr 25, 2025

\$0

Account info

Account name

WFBNA CARD

Balance

\$0

Account number

414718XXXX

Balance updated

Apr 25, 2025

Original creditor

-

Credit limit

\$300

Company sold

-

Credit usage

0%

Account type

Credit card

Monthly payment

\$0

Date opened

Apr 24, 2022

Last Payment Date

Apr 21, 2024

Open/closed

Open

Highest balance

\$6,890

Status

Open/Never late.

Terms

-

Status updated

Apr 2025

Responsibility

Individual

Your statement

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\$ Payment history

Jan

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✓ Current / Terms met

- Data Unavailable

Contact info

Address

PO BOX 393 MINNEAPOLIS,
MN 55480

Phone number

(855) 854-3502

Comments

-



Prepared For **Date generated:** May 20, 2025

WFBNA HL

Exceptional payment history

\$136,415

Balance updated Jul 09, 2024

Account info

Account name

WFBNA HL

Balance

\$136,415

Account number

936054XXXXXX

Balance updated

Jul 09, 2024

Original creditor

-

Original balance

\$151,875

Company sold

-

Paid off

10%

Account type

Mortgage

Monthly payment

\$1,601

Date opened

Apr 28, 2017

Last Payment Date

Jun 21, 2024

Open/closed

Open

Terms

30 Years

Status

Open/Never late.

Responsibility

Individual

Status updated

Jul 2024

Your statement

-

Payment history

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✓ Current / Terms met

ND No data for this period

- Data Unavailable

Contact info

Address

PO BOX 10335 DES MOINES,
IA 50306

Phone number

(800) 416-1472

Comments

-



Prepared For Date generated: May 20, 2025

Closed accounts

ASCENDUS

Closed

Exceptional payment history

Account info

Account name

ASCENDUS

Balance

-

Account number

16XXXX

Balance updated

-

Original creditor

ACCION EAST, INC

Original balance

\$8,675

Company sold

-

Monthly payment

-

Account type

Business

Last Payment Date

Sep 19, 2016

Date opened

Sep 17, 2014

Terms

24 Months

Open/closed

Closed

Responsibility

Individual

Status

Paid, Closed/Never late.

Your statement

-

Status updated

Nov 2016

\$

Payment history

Jan

Feb

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2016

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Current / Terms met

ND

No data for this period

CLS

Closed

-

Data Unavailable

Contact info

Address

80 MAIDEN LN RM 903 NEW YORK, NY 10038

Phone number

(212) 387-0377

Comments

-

Prepared For **Date generated:** May 20, 2025**BANK OF AMERICA**

Closed

1 late payment

Account info

Account name	BANK OF AMERICA	Balance	-
Account number	XXXX	Balance updated	-
Original creditor	-	Credit limit	\$500
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Sep 19, 2022
Date opened	Jun 17, 2009	Highest balance	\$5,429
Open/closed	Closed	Terms	-
Status	Paid, Closed.	Responsibility	Individual
Status updated	Dec 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

30 Past due 30 days **Contact info**

Address **PO BOX 982238 EL PASO,
TX 79998**

Phone number **(800) 421-2110**

Comments**Account closed at credit grantor's request**



Prepared For **Date generated:** May 20, 2025

BARCLAYS BANK/BAN REP

4 late payments

\$1,245

Closed

Account info

Account name

BARCLAYS BANK/BAN REP

Balance

\$1,245

Account number

000384XXXXXXXXX

Balance updated

Apr 27, 2025

Original creditor

-

Credit limit

\$1,300

Company sold

-

Monthly payment

\$86

Account type

Credit card

Last Payment Date

Apr 25, 2025

Date opened

Oct 11, 2018

Highest balance

\$2,050

Open/closed

Closed

Terms

-

Status

Closed.

Responsibility

Individual

Status updated

Jan 2025

Your statement

-

Payment history

2025

Jan

Feb

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Sep

Oct

Nov

Dec

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CLS

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✓ Current / Terms met

CLS Closed

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

- Data Unavailable

Contact info

Address

PO BOX 8803 WILMINGTON,
DE 19899

Phone number

(866) 370-5931

Comments

Account closed at credit grantor's request

Prepared For **Date generated:** May 20, 2025**CBNA**

Closed

Exceptional payment history

Account info

Account name	CBNA	Balance	-
Account number	426938XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$1,000
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Aug 11, 2019
Date opened	May 28, 2017	Highest balance	\$561
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Aug 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	✓	CLS	-	-	-	-
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address **50 NORTHWEST POINT
ROAD ELK GROVE VILLAGE,
IL 60007**

Phone number -

Comments**Account closed at credit grantor's request**



CENTRAL LOAN ADMIN & R

Exceptional payment history

Closed

Account info

Account name

CENTRAL LOAN ADMIN & R

Balance

-

Account number

300016XXXXXXX

Balance updated

-

Original creditor

-

Original balance

\$56,962

Company sold

-

Monthly payment

-

Account type

Home Equity

Last Payment Date

Aug 28, 2023

Date opened

Jan 24, 2022

Terms

360 Months

Open/closed

Closed

Responsibility

Individual

Status

Paid, Closed/Never late.

Your statement

-

Status updated

Sep 2023

Payment history

Jan

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2023

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✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

425 PHILLIPS BLVD EWING,
NJ 08618

Phone number

(609) 883-3900

Comments

-

Prepared For **Date generated:** May 20, 2025**CHEM BKTCF NATIONAL BA**

Closed

Exceptional payment history

Account info

Account name	CHEM BKTCF NATIONAL BA	Balance	-
Account number	443136XXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$30,300
Company sold	-	Monthly payment	-
Account type	Home Equity	Last Payment Date	Sep 23, 2021
Date opened	Apr 28, 2017	Highest balance	\$30,526
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Sep 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	✓	✓	CLS	-	-	-
2020	✓	✓	✓	✓	✓	✓	✓	ND	ND	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

ND No data for this period

CLS Closed

- Data Unavailable

Contact info

Address **213 CENTER AVE BAY CITY,
MI 48708**

Phone number **(866) 731-6414**

Comments**Purchased by another lender**



CITICARDS CBNA

5 potentially negative months

\$2,199

Closed

Account info

Account name

CITICARDS CBNA

Balance

\$2,199

Account number

542418XXXXXX

Balance updated

May 02, 2025

Original creditor

-

Credit limit

\$2,080

Company sold

-

Monthly payment

-

Account type

Credit card

Last Payment Date

Sep 17, 2024

Date opened

Jul 23, 2019

Past due amount

\$434

Open/closed

Closed

Highest balance

\$4,821

Status

Account charged off. \$2,199 written off. \$434 past due as of May 2025.

Terms

-

Responsibility

Individual

Status updated

May 2025

Your statement

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Payment history

2025

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Charge off

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Past due 30 days

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Past due 60 days

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Past due 90 days

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Past due 120 days

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Past due 150 days

-

Data Unavailable

Contact info

Address

PO BOX 6241 SIOUX FALLS, SD 57117

Phone number

(800) 950-5114

Comments

Account closed at credit grantor's request





CITICARDS CBNA

Exceptional payment history

Closed

🔖 Account info

Account name

CITICARDS CBNA

Balance

-

Account number

542418XXXXXX

Balance updated

-

Original creditor

-

Credit limit

\$14,600

Company sold

-

Monthly payment

-

Account type

Credit card

Last Payment Date

Nov 27, 2023

Date opened

Mar 06, 2022

Highest balance

\$11,330

Open/closed

Closed

Terms

-

Status

Paid, Closed/Never late.

Responsibility

Individual

Status updated

Feb 2025

Your statement

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\$ Payment history

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✓ Current / Terms met

CLS Closed

- Data Unavailable

✉ Contact info

Address

PO BOX 6241 SIOUX FALLS,
SD 57117

Phone number

(800) 950-5114

📄 Comments

Closed due to inactivity



CITICARDS CBNA

Exceptional payment history

Closed

Account info

Account name

CITICARDS CBNA

Balance

-

Account number

542418XXXXXX

Balance updated

-

Original creditor

-

Credit limit

\$11,280

Company sold

-

Monthly payment

-

Account type

Credit card

Last Payment Date

Apr 19, 2022

Date opened

Jul 20, 2020

Highest balance

\$12,360

Open/closed

Closed

Terms

-

Status

Paid, Closed/Never late.

Responsibility

Individual

Status updated

Aug 2023

Your statement

-

Payment history

Jan

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✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

PO BOX 6241 SIOUX FALLS,
SD 57117

Phone number

(800) 950-5114

Comments

Closed due to inactivity



Prepared For **Date generated:** May 20, 2025

DISCOVERC		\$7,070										
6 late payments		Closed										
Account info												
Account name	DISCOVERC	Balance	\$7,070									
Account number	601101XXXXXX	Balance updated	Apr 27, 2025									
Original creditor	-	Credit limit	\$6,600									
Company sold	-	Monthly payment	\$188									
Account type	Credit card	Last Payment Date	Apr 25, 2025									
Date opened	Mar 14, 2023	Past due amount	\$887									
Open/closed	Closed	Highest balance	\$7,096									
Status	Closed. \$887 past due as of Apr 2025.	Terms	-									
Status updated	Mar 2025	Responsibility	Individual									
		Your statement	-									
Payment history												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	120	150	120	150	-	-	-	-	-	-	-	-
2024	✓	✓	✓	✓	✓	✓	✓	✓	30	30	60	90
2023	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current / Terms met				30 Past due 30 days		60 Past due 60 days						
90 Past due 90 days				120 Past due 120 days		150 Past due 150 days						
- Data Unavailable												
Contact info												
Address	PO BOX 30939 SALT LAKE CITY, UT 84130											
Phone number	(800) 347-2683											
Comments												
Account closed at credit grantor's request												



Prepared For **Date generated:** May 20, 2025

DISCOVERC

6 late payments

Closed

Account info

Account name

DISCOVERC

Balance

\$13,895

Account number

601149XXXXXX

Balance updated

Apr 25, 2025

Original creditor

-

Credit limit

\$12,800

Company sold

-

Monthly payment

\$377

Account type

Credit card

Last Payment Date

Mar 10, 2025

Date opened

Jul 09, 2019

Past due amount

\$1,760

Open/closed

Closed

Highest balance

\$13,895

Status

Closed. \$1,760 past due as of Apr 2025.

Terms

-

Status updated

Mar 2025

Responsibility

Individual

Your statement

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Payment history

2025

Jan

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Apr

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✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

- Data Unavailable

Contact info

Address

PO BOX 30939 SALT LAKE CITY, UT 84130

Phone number

(800) 347-2683

Comments

Account closed at credit grantor's request



Prepared For **Date generated:** May 20, 2025

HSBC BANK

Exceptional payment history

Closed

Account info

Account name

Account number

Original creditor

Company sold

Account type

Date opened

Open/closed

Status

Status updated

HSBC BANK

521332XXXXXXXXXX

-

-

Credit card

Jul 17, 2019

Closed

Paid, Closed/Never late.

Jan 2021

Balance

Balance updated

Credit limit

Monthly payment

Highest balance

Terms

Responsibility

Your statement

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\$8,000

-

\$0

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Individual

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Payment history

2021

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✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

Phone number

95 WASHINGTON ST

BUFFALO,

NY 14203

(800) 975-4722

Comments

Closed due to inactivity

Prepared For **Date generated:** May 20, 2025**HYUNDAI CAPITAL AMERIC**

Closed

Exceptional payment history

Account info

Account name	HYUNDAI CAPITAL AMERIC	Balance	-
Account number	151303XXXX	Balance updated	-
Original creditor	-	Original balance	\$8,747
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Mar 11, 2018
Date opened	Feb 02, 2015	Terms	36 Months
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2018		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	CLS	-	-	-	-	-	-	-	-	-
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address **4000 MACARTHUR BLVD
STE NEWPORT BEACH,
CA 92660**

Phone number **(800) 523-7020**

Comments**Full termination/obligation satisfied**

Prepared For **Date generated:** May 20, 2025**HYUNDAI CAPITAL AMERIC**

Closed

Exceptional payment history

Account info

Account name	HYUNDAI CAPITAL AMERIC	Balance	-
Account number	151304XXXX	Balance updated	-
Original creditor	-	Original balance	\$8,747
Company sold	-	Monthly payment	-
Account type	Auto Lease	Last Payment Date	Mar 14, 2018
Date opened	Feb 02, 2015	Terms	36 Months
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2018		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	CLS	-	-	-	-	-	-	-	-	-
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address **4000 MACARTHUR BLVD
STE NEWPORT BEACH,
CA 92660**

Phone number **(800) 523-7020**

Comments**Full termination/obligation satisfied**



Prepared ForDate generated: May 20, 2025

JPMCB CARD				\$8,721								
4 late payments				Closed								
Account info												
Account name	JPMCB CARD	Balance	\$8,721									
Account number	424631XXXXXX	Balance updated	May 18, 2025									
Original creditor	-	Credit limit	\$8,700									
Company sold	-	Monthly payment	\$240									
Account type	Credit Card	Last Payment Date	Apr 25, 2025									
Date opened	Dec 30, 2022	Past due amount	\$1,379									
Open/closed	Closed	Highest balance	\$10,215									
Status	Closed. \$1,379 past due as of May 2025.	Terms	-									
Status updated	May 2025	Responsibility	Individual									
		Your statement	-									
Payment history												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	60	90	120	150	180	-	-	-	-	-	-	-
2024	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2023	✓	✓	✓	30	✓	ND	ND	ND	ND	ND	ND	ND
✓ Current / Terms met		ND No data for this period			30 Past due 30 days							
60 Past due 60 days		90 Past due 90 days			120 Past due 120 days							
150 Past due 150 days		180 Past due 180 days			- Data Unavailable							
Contact info												
Address	PO BOX 15369 WILMINGTON, DE 19850											
Phone number	(800) 945-2000											
Comments												
Account closed at credit grantor's request												



Prepared For **Date generated:** May 20, 2025

JPMCB CARD

5 late payments

\$9,128

Closed

Account info

Account name

Account number

Original creditor

Company sold

Account type

Date opened

Open/closed

Status

Status updated

JPMCB CARD

414740XXXXXX

-

-

Credit Card

Aug 19, 2021

Closed

Closed. \$1,538 past due as of May 2025.

Mar 2025

Balance

Balance updated

Credit limit

Monthly payment

Last Payment Date

Past due amount

Highest balance

Terms

Responsibility

Your statement

\$9,128

May 13, 2025

\$8,100

\$272

Apr 25, 2025

\$1,538

\$9,128

-

Individual

-

Payment history

2025

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150 Past due 150 days

180 Past due 180 days

- Data Unavailable

Contact info

Address

Phone number

PO BOX 15369

WILMINGTON,

DE 19850

(800) 945-2000

Comments

Account closed at credit grantor's request

Prepared For **Date generated: May 20, 2025****JPMCB CARD**

Closed

7 late payments

Account info

Account name	JPMCB CARD	Balance	-
Account number	424631XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$20,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Last Payment Date	Jul 15, 2021
Date opened	Sep 27, 2011	Highest balance	\$51,119
Open/closed	Closed	Terms	-
Status	Paid, Closed.	Responsibility	Individual
Status updated	Jul 2021	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	CLS	-	-	-	-	-
2020	30	30	✓	30	✓	✓	30	60	✓	30	✓	✓
2019	-	-	-	-	-	-	-	✓	✓	30	✓	✓

✓ Current / Terms met

CLS Closed

30 Past due 30 days**60** Past due 60 days

- Data Unavailable

Contact info

Address **PO BOX 15369
WILMINGTON,
DE 19850**

Phone number **(800) 945-2000**

Comments**Account closed at credit grantor's request**

Prepared For **Date generated:** May 20, 2025**SYNCB/B&H**

Closed

Exceptional payment history

Account info

Account name	SYNCB/B&H	Balance	-
Account number	601917XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$4,500
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Apr 17, 2020
Date opened	Jul 07, 2019	Highest balance	\$3,792
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Apr 2022	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	CLS	-	-	-	-	-	-	-	-
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address **PO BOX 71757
PHILADELPHIA,
PA 19176**

Phone number **(866) 396-8254**

Comments

-



Prepared For **Date generated:** May 20, 2025

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Prepared For **Date generated:** May 20, 2025**SYNCB/NTWK**

Closed

Exceptional payment history

Account info

Account name	SYNCB/NTWK	Balance	-
Account number	650172XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$5,000
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	May 23, 2021
Date opened	Nov 24, 2017	Highest balance	\$2,994
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jul 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	CLS	-	-	-	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address **PO BOX 71757
PHILADELPHIA,
PA 19176**

Phone number **(866) 396-8254**

Comments**Account closed at credit grantor's request**



Prepared For **Date generated:** May 20, 2025

TD AUTO FINANCE

Exceptional payment history

Closed

Account info

Account name

TD AUTO FINANCE

Balance

-

Account number

110234XXXX

Balance updated

-

Original creditor

-

Original balance

\$46,045

Company sold

-

Monthly payment

-

Account type

Auto Loan

Last Payment Date

Dec 04, 2023

Date opened

Nov 20, 2017

Terms

72 Months

Open/closed

Closed

Responsibility

Joint

Status

Paid, Closed/Never late.

Your statement

-

Status updated

Dec 2023

Payment history

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2023

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2017

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✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

PO BOX 9223 FARMINGTON HILLS,
MI 48333

Phone number

(800) 955-9096

Comments

-



UNITED WHSLE MORT

Exceptional payment history

Closed

Account info

Account name

UNITED WHSLE MORT

Balance

-

Account number

300017XXXXXXX

Balance updated

-

Original creditor

-

Original balance

\$285,000

Company sold

-

Monthly payment

-

Account type

Mortgage

Last Payment Date

Jun 03, 2024

Date opened

Nov 08, 2021

Terms

30 Years

Open/closed

Closed

Responsibility

Joint

Status

Transferred,closed/Never late.

Your statement

-

Status updated

Jul 2024

Payment history

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2024

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CLS

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2023

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2021

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✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

1414 E MAPLE RD TROY,
MI 48083

Phone number

(855) 753-6201

Comments

Transferred to another lender



Prepared For **Date generated:** May 20, 2025

WFBNA CARD

6 late payments

Closed

Account info

Account name

WFBNA CARD

Balance

\$2,137

Account number

414718XXXX

Balance updated

May 18, 2025

Original creditor

-

Credit limit

\$2,000

Company sold

-

Monthly payment

\$114

Account type

Credit card

Last Payment Date

Apr 25, 2025

Date opened

Mar 19, 2023

Past due amount

\$299

Open/closed

Closed

Highest balance

\$2,308

Status

Closed. \$299 past due as of May 2025.

Terms

-

Status updated

Jan 2025

Responsibility

Individual

Your statement

-

Payment history

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2025

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CLS

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2024

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2023

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✓

✓

✓ Current / Terms met

CLS Closed

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

- Data Unavailable

Contact info

Address

PO BOX 393 MINNEAPOLIS, MN 55480

Phone number

(855) 854-3502

Comments

Account closed at credit grantor's request



Prepared For **Date generated:** May 20, 2025

Collection accounts

No collection accounts reported.



Prepared For **Date generated:** May 20, 2025

Public records

No public records reported.

Prepared For **Date generated:** May 20, 2025

Inquiries

CIC CREDIT

Inquired on May 1, 2024

Business Type: Credit Bureaus

3000 BUSINESS PARK CIR S

GOODLETTSVILLE, TN 37072

(615) 386-2282

This inquiry is scheduled to continue on record until Jun 2026

VELOCITYSBA

Inquired on May 1, 2024

Business Type: Finance Companies - non specific

2950 BUSKIRK AVE STE 120

WALNUT CREEK, CA 94597

(925) 296-0500

This inquiry is scheduled to continue on record until Jun 2026

FACTUAL DATA

Inquired on Feb 2, 2024

Business Type: Mortgage Reporters

875 GREENTREE RD

PITTSBURGH, PA 15220

(877) 237-8317

This inquiry is scheduled to continue on record until Mar 2026

US SM BUS ADMIN ODA

Inquired on Jan 17, 2024

Business Type: Federal Government

14925 KINGSPORT RD

FORT WORTH, TX 76155

(800) 366-6303

This inquiry is scheduled to continue on record until Feb 2026

700/WALLACE HYUNDAI

Inquired on Oct 6, 2023

Business Type: Automobile Dealers, Used

3801 SE FEDERAL HWY

STUART, FL 34997

(772) 288-1999

This inquiry is scheduled to continue on record until Nov 2025

FACTUAL DATA

Inquired on Sep 8, 2023

Business Type: Mortgage Reporters

875 GREENTREE RD

PITTSBURGH, PA 15220

(877) 237-8317

This inquiry is scheduled to continue on record until Oct 2025

EXPERIAN BUSINESS CRED

Inquired on Jul 27, 2023

Business Type: Credit Bureaus

PO BOX 5001

COSTA MESA, CA 92628

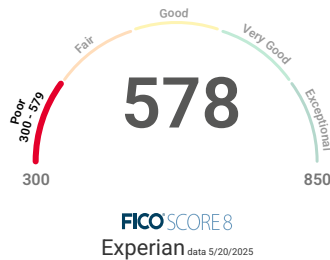
This inquiry is scheduled to continue on
record until Aug 2025



Prepared For Date generated: May 20, 2025

Credit scores

FICO® Score 8



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

What's helping

🕒 Long credit history

- You have an established credit history.
- Your oldest account was opened: 15 Years, 11 Months ago
- FICO High Achievers opened their oldest account 26 years ago, on average.
- Average age of your accounts: 6 Years, 2 Months
- Most FICO High Achievers have an average age of accounts of 10 years or more.
- FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

What's hurting

— Serious delinquency

- You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.
- Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 10 accounts
- Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.
- The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

— High credit usage

- You've made heavy use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 98%

- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is 6%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

— Bad payment history

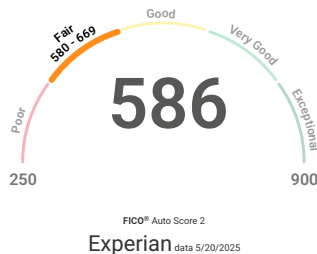
- You have one or more accounts showing missed payments or derogatory indicators.
- Number of your accounts with a missed payment or derogatory indicator: 11 accounts
- About 99% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened more than 4 years ago, on average.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

— Recent missed payment

- You recently missed a payment or had a derogatory indicator reported on your credit report.
- Your most recent missed payment happened: 0 Months
- About 99% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened more than 4 years ago, on average.
- The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

Prepared For **Date generated:** May 20, 2025

FICO® Auto Score 2



This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

What's hurting

— Serious delinquency

- You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.
- The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

— High credit usage

- You've made heavy use of your available revolving credit.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

— Recent missed payment

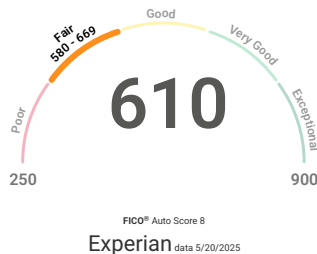
- You recently missed a payment or had a derogatory indicator reported on your credit report.
- The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

— Bad payment history

- You have one or more accounts showing missed payments or derogatory indicators.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

Prepared For **Date generated:** May 20, 2025

FICO® Auto Score 8



This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

What's hurting

— Serious delinquency

- You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.
- The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

— High credit usage

- You've made heavy use of your available revolving credit.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

— Bad payment history

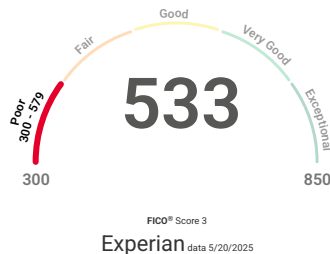
- You have one or more accounts showing missed payments or derogatory indicators.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

— Recent missed payment

- You recently missed a payment or had a derogatory indicator reported on your credit report.
- The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

Prepared For **Date generated:** May 20, 2025

FICO® Score 3



This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

What's hurting

— Serious delinquency

- You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.
- The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

— High credit usage

- You've made heavy use of your available revolving credit.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

— Recent missed payment

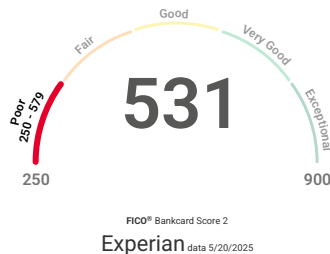
- You recently missed a payment or had a derogatory indicator reported on your credit report.
- The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

— Bad payment history

- You have one or more accounts showing missed payments or derogatory indicators.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

Prepared For **Date generated:** May 20, 2025

FICO® Bankcard Score 2



This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

What's hurting

— Serious delinquency

- You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.
- The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

— High credit usage

- You've made heavy use of your available revolving credit.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

— Recent missed payment

- You recently missed a payment or had a derogatory indicator reported on your credit report.
- The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

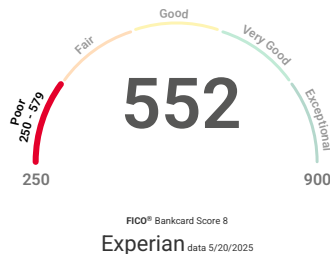
— Bad payment history

- You have one or more accounts showing missed payments or derogatory indicators.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.



Prepared For Date generated: May 20, 2025

FICO® Bankcard Score 8



This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

What's hurting

— Serious delinquency

- You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.
- The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

— High credit usage

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— Recent missed payment

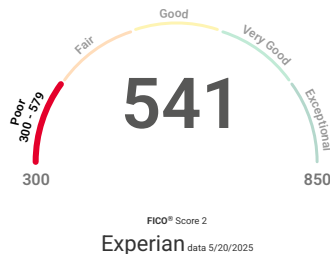
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— Bad payment history

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Prepared For **Date generated:** May 20, 2025

FICO® Score 2



This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

What's hurting

— Serious delinquency

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— High credit usage

- You've made heavy use of your available revolving credit.
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— Recent missed payment

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— Bad payment history

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Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.