

Prepared For

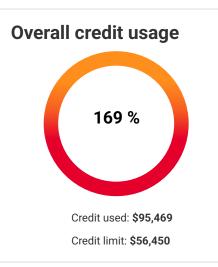
Personal & confidential

Date generated: May 20, 2025

At a glance



Account summary Open accounts 9 Self-reported accounts 0 Accounts ever late 11 Closed accounts 0 Collections 0 Average 6 yrs 10 mos account age Oldest account 28 yrs 7 mos



Credit card and credit line \$95,469 debt Self-reported account balance \$0 Loan debt \$390,480 Collections debt \$0 Total debt \$485,949

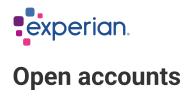


Prepared For Date generated: May 20, 2025

Personal information

D I . I . I I .		
Personal statements		
No etatement(a) present at this time		
No statement(s) present at this time		





Balance updated Apr 30 ,						nts	5 late payme
						nfo	्रे Account ir
BANK USA Balance \$8,8		BANK US	ARD/GS	APPLE C		ne	Account nar
XXXXXXXX Balance updated Apr 30, 20		XXXXXX	0001XX	12		nber	Account nur
- Credit limit \$9,0						litor	Original cred
- Credit usage						ld	Company so
Credit card Monthly payment \$2		Credit car				е	Account typ
ov 20, 2022 Last Payment Date Mar 03, 20		ov 20, 202	N				Date opened
Open Past due amount \$2		Оре				l	Open/closed
e as of Apr Highest balance \$9,7		-	l past du	pen. \$271	0		Status
2025. Terms		202					
Apr 2025 Responsibility Individ		Apr 202				ted	Status upda
Your statement							
May Jun Jul Aug Sep Oct Nov Dec	- ~	- ~	Apr 30 	Mar ✓ ✓	Feb 120	Jan 90 	2025 2024 2023 2022
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		2 PO BOX ELPHIA,	PHILADE			S	Addres
			55-5923	(877) 2		number	Phone



Exceptional	oayment	history								Ва	lance upd	ated May 06, 2	
Account i	nfo												
Account nar	ne		BARCLA	/S BANK	DELAWA	RE	Balance	<u> </u>				\$11,5	
Account nui	mber			000258)	(XXXXXX	XX	Balance	updated				May 06, 20	
Original cred	ditor					-	Credit li	mit				\$11,8	
Company so	old					-	Credit u	sage				9	
Account typ	е				Credit c	ard		paymen	t			\$4	
Date opened				N	1ar 10, 20)16		yment Da				Apr 28, 20	
Open/close						oen		balance				\$13,0	
Status	u			Onon	Never la		Terms	Salarice				Ų 13,0	
	+ o d			open				منامناني .				Individ	
Status upda	tea				May 20	J 2 5	Respon					inaiviai	
							Your sta	itement					
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2019	~	~	~	~	~	~	~	~	~	~	~	~	
2018	-	-	-	-	-	~	~	~	~	~	~	~	
✓ Current /	Terms met	- D	ata Unavailable										
	ıfo												
Addres	S		PO B DE 19		WILMING	GTON,							
Phone	number		(888)	232-0780									



Exceptional	payment	history								Ва	aiance upd	ated Apr 12 ,
ি Account i	nfo											
Account nar	me			C	APITAL O	NE	Balance	<u> </u>				
Account nui	mber			412	174XXXX	XX	Balance	updated	l			Apr 12, 20
Original cred	ditor					-	Credit li	mit				\$2,
Company so	old					-	Credit u	sage				
Account typ	е				Credit ca	ard	Monthly	, paymen	t			
Date opened	d			(Oct 26, 19	96	Last Pa	yment Da	ate			Jan 02, 20
Open/close						en		balance				\$2,0
Status				Open	Never la		Terms					
Status upda	ted			•	Apr 20		Respons	sibilitv			Δ	uthorized u
·					·		Your sta					
\$ Payment	history											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2021	<i>✓</i>	~	~	~	~	~	~	~	✓	~	✓	✓
2020	✓ ✓	✓ ✓	✓ ✓	✓ ✓	✓ ✓	~	✓ ✓	✓ ✓	✓ ✓	✓ ✓	✓ ✓	~
2019 2018	-	-	-	-	~	~	*	~	~	~	~	~
✓ Current /	Terms met	- Da	ata Unavailable									
	nfo											
Addres	S		PO BO CITY, UT 84		3 SALT L	AKE						
Phone	number			955-7070)							



Exceptional p	oayment l	history								Ba	alance upo	lated Apr 30, 2		
Account in	nfo													
Account nar	me	F	IUNTING	TON MO	RTGAGE	СО	Balance)				\$32,8		
Account nur	mber			20357	0XXXXX	XX	Balance	updated				Apr 30, 20		
Original cred	ditor					-	Credit li	mit				\$30,3		
Company so	old					-	Credit u	sage				108		
Account typ	е			F	lome Equ	ıity	Monthly	/ paymen	t			\$2		
Date opened	b			Δ.	pr 28, 20	17	Last Pa	yment Da	nte			Apr 23, 20		
Open/closed	d				Op	en	Highest	balance				\$32,8		
Status				Open	/Never la	ite.	Terms							
Status upda	ted				Apr 20	25	Respon	sibility				Individu		
							Your sta	atement						
\$ Payment I 2025 2024 2023 2022 2021	Jan	Feb	Mar ✓ ✓ ✓	Apr · · · · ·	May	Jun - - - -	Jul - - - -	Aug - - - -	Sep	Oct	Nov - - - - -	Dec - - - -		
✓ Current /	Terms met	- D	ata Unavailable											
○ Contact in	ıfo													
Addres	S			OLUMBU	GTON PA S,	ARK								
Phone	number		(614)	480-6505										
Comment														



\$254, 0ed May 05, 2 0	ance upda	Bal								istory	ayment h	Exceptional p
											nfo	িু Account ir
\$254,06					Balance	IK	ONS BAN	REG			ne	Account nar
May 05, 202				dated	Balance	XX	9XXXXX	40118			nber	Account nur
\$285,00				ance	Original b	-					litor	Original cred
11					Paid off	-					ld	Company so
\$2,14				yment	Monthly	ge	Mortgag				е	Account type
May 01, 202			е	ent Date	Last Pay	21	ov 08, 202	N			I	Date opened
30 Yea					Terms	en	Ope				d	Open/closed
Joi				ity	Respons	e.	Never lat	Open				Status
				nent	Your stat	25	May 202				ted	Status upda
											nistory	\$ Payment h
Dec -	Nov	Oct	Sep	Aug -	Jul -	Jun -	May	Apr	Mar	Feb	Jan ~	2025
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									ata Unavailable	- Da	Terms met	✓ Current / T
											fo	
						JRG,	ATTIESB		PO BO MS 39		S	Addres
								986-2462	(800)		number	Phone
											8	Comments



Exceptional p	Jayment	ilistoly									лапсе ирс	dated Apr 30, 2		
Account in	nfo													
Account nar	me				US BA	NK	Balance	;				;		
Account nur	mber				XX	XX	Balance	updated				Apr 30, 20		
Original cred	ditor					-	Credit li	mit				\$50		
Company so	old					-	Credit u	sage				(
Account typ	е				Credit ca	ard	Monthly	/ paymen	t			;		
Date opened					Jul 22, 20	20		yment Da				Jun 27, 20		
Open/closed						en		balance				\$4,73		
Status	-			Onen	/Never la		Terms					4 .,		
Status upda	ted			Spen	Apr 20		Respon	sihility				Individu		
otatus upua	itcu				Αρι 20	725	-	atement				maiviac		
\$ Payment I 2025 2024 2023 2022 2021	Jan · · · · ·	Feb	Mar · · · · ·	Apr	May	Jun	Jul - - - - -	Aug - - - - -	Sep	Oct	Nov - - - - -	Dec - - - -		
2020 Current /	Terms met	- Da	ata Unavailable											
○ Contact in	nfo													
Addres	S		4325 ND 5		/E S FAR	GO,								
Phone	number		(866)	234-4750										



Exceptional	payment	nistory								В	nance upo	ated Apr 3 0	u, 2l
ি Account i	nfo												
Account nar	me				US BA	NK	Balance	:					\$
Account nur	mber				XX	XX	Balance	updated				Apr 30,	202
Original cred	ditor					-	Credit li	mit				\$2	2,00
Company so	old					-	Credit u	sage					0
Account typ	е				Credit c	ard	Monthly	, paymen	t				\$
Date opened	b			S	ep 19, 20)22	Highest	balance					\$
Open/close	d				Op	en	Terms						
Status				Open	/Never la	ite.	Respon	sibility				Indiv	/idu
Status upda	ted				Apr 20	25	Your sta	atement					
\$ Payment I 2025 2024 2023	Jan ·	Feb ✓	Mar ✓	Apr ✓	May - - -	Jun - - -	Jul - - -	Aug - - -	Sep - - -	Oct - - -	Nov - - -	Dec - - -	
2022	-	-	-	-	-	-	-	-	-	~	~	~	
✓ Current /	Terms met	- D	ata Unavailable										
	ıfo												
Addres	S		4325 ND 5		/E S FAR	GO,							
Phone	number		(866)	234-4750									



Exceptional	payment	history								Ва	alance upo	dated Apr 25,	20
Account i	nfo												
Account na	me			W	FBNA CA	RD	Balance	<u> </u>					\$
Account nui	mber			4	14718XX	XX	Balance	updated				Apr 25, 2	02
Original cred	ditor					-	Credit li	mit				\$	30
Company so	old					-	Credit u	sage					0
Account typ	е				Credit ca	ard	Monthly	, paymen	t				\$
Date opene	d			A	Apr 24, 20	22	Last Pa	yment Da	nte			Apr 21, 2	02
Open/close	d				Ор	en	Highest	balance				\$6,	89
Status				Open	/Never la	te.	Terms						
Status upda	ted			•	Apr 20		Respon	sibility				Indivi	du
					•		Your sta						
2025 2024 2023 2022	Jan · · · ·	Feb	Mar ✓ ✓	Apr	May - - - - -	Jun - - - - -	Jul - - - -	Aug - - - - -	Sep - - - - -	Oct	Nov - - - - -	Dec - - - -	
✓ Current /	Terms met	- 0	Data Unavailable										
	nfo												
Addres	S		PO BO MN 5		MINNEAP	OLIS,							
Phone	number		(855)	854-3502									



Exceptional	payment	history								В	alance upo	dated Jul 09, 20
Account	info											
Account na	ime				WFBNA	HL	Balance					\$136,41
Account nu	ımber			9360	54XXXXX	XX	Balance	updated	I			Jul 09, 202
Original cre	ditor					-	Original	balance				\$151,87
Company s	old					-	Paid off					10
Account ty	ре				Mortga	ige	Monthly	, paymen	t			\$1,60
Date opene				A	Apr 28, 20			yment Da				Jun 21, 202
Open/close						en	Terms					30 Yea
Status				Open	Never la		Respons	sibility				Individu
Status upd	ated			·	Jul 20		Your sta					
\$ Payment	history											
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2022	~	~	~	~	~	~	~	~	~	~	~	~
2020	~	~	~	ND	ND	ND	ND	~	~	~	~	~
2019	~	~	~	~	~	~	~	~	~	~	~	~
2018	~	~	~	~	~	~	~	~	~	~	~	~
2017	-	-	-	-	-	-	-	-	~	~	~	~
✓ Current	/ Terms met	ND	No data for this p	eriod	- Data Unavail	able						
	info											
Addre	ss		PO BO		5 DES MO	DINES,						
Phone	number			416-1472								
Commer ■	ts											



Prepared For Date generated: May 20, 2025

Closed accounts

Exceptional												
Account i	nfo											
Account nar	me				ASCEND	US	Balance					
Account nur	mber				16XX	XX	Balance	updated				
Original cred	ditor			ACCIO	N EAST, II	NC	Original	balance				\$8,
Company so	old					-	Monthly	paymen	t			
Account typ	е				Busine	ess	Last Pay	yment Da	ite			Sep 19, 2
Date opened	d			S	Sep 17, 20	14	Terms					24 Mor
Open/close	d				Clos	ed	Respons	sibility				Individ
Status			Paid	d, Closed	l/Never la	te.	Your sta	tement				
Status upda	ted				Nov 20	16						
\$ Payment	history											
	Jan ~	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016 2015	~	~	·	~	~	~	~	~	✓ ✓	ND ✓	CLS ✓	- ~
2014	-	-	-	-	-	-	-	-	-	~	~	~
✓ Current /	Terms met	ND	No data for this p	eriod	CLS Closed							
- Data Unava	ailable											
○ Contact ir	nfo											
Addres	ss		80 M YORK NY 10	ζ,	N RM 903	NEW						
Phone	number		(212)	387-0377	,							



						nfo	ે Account ir
Balance	Е	MERIC	BANK OF				ccount nar
Balance updated		XXX					ccount nur
Credit limit							original cred
Monthly payment							company so
Last Payment Date Sep 19,		edit car					ccount typ
Highest balance \$3		17, 200	JU				ate opened
Terms		Close				d	pen/closed
Responsibility Indiv	F	Closed	Pa				tatus
Your statement	\	ec 202				ted	tatus upda
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CLS		~	~	~	~	~	2023 2022
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*		~	~	~	~	~	2020
		✓ ✓	✓ ✓	~	✓ ✓	~	2019
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		·	·	·	·	Ť	2017
		Past due 30 da		Closed	CLS	Terms met	✓ Current /
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		EL PAS	X 98223	PO BO		S	Addres
			998	TX 79			
			121-2110	(800)		number	Phone



4 late payme													os
Account in	nfo												
Account nar	ne		BARCL	AYS BAN	IK/BAN R	EP	Balance					\$1,	24
Account nur	mber		(000384)	(XXXXXX	XX	Balance	updated				Apr 27, 20)2
Original cred	ditor					-	Credit li	mit				\$1,	30
Company so	old					-	Monthly	paymen	t			;	\$8
Account typ	е				Credit ca	ard	Last Pay	yment Da	ate			Apr 25, 20)2
Date opened	d			(Oct 11, 20	18	Highest	balance				\$2,0)5
Open/closed	d				Clos	ed	Terms						
Status					Close	ed.	Respons	sibility				Individ	lua
Status upda	ted				Jan 20	25	Your sta						
2025 2024 2023 2022 2021 2020 2019 2018	90	120	CLS	Apr CLS	May 30 Past due 30	- - - -	- - - - -	Aug	Sep	- - - - - - - - - - - - - -	30	60	
60 Past due - Data Unava		90	Past due 90 days		120 Past due 1	20 days							
○ Contact in													
Addres	S		PO BO DE 19		WILMING	STON,							
Phone	number		(866)	370-5931									



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Balance	Balance	NΑ	CBN					Account nan
Balance updated	Balance	ΧX	XXXXXX	.6938XX	42		nber	Account nun
Credit limit \$1,0		_					litor	Original cred
Monthly payment		_						Company so
Last Payment Date Aug 11, 20		ırd	Credit ca					Account type
Highest balance \$5			ay 28, 20					Date opened
Terms			Clos	.,,,				Open/closec
Responsibility Individ			Never la	Closed	Daid		4	Status
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Account i	nfo											
Account na	me		CENTR	AL LOAN	ADMIN 8	& R	Balance	;				
Account nui	mber			30001	16XXXXX	XX	Balance	updated				
Original cred	ditor					-	Original	balance				\$56,96
Company so	old					-	Monthly	, paymen	t			
Account typ	e			H	lome Equ	iity	Last Pa	yment Da	ite			Aug 28, 202
Date opene	d			J	an 24, 20	22	Terms					360 Montl
Open/close	d				Clos	ed	Respon	sibility				Individu
Status			Paid	d, Closed	/Never la	te.	Your sta	atement				
Status upda	ited				Sep 20	23						
\$ Payment	history											
	Jan ~	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec -
2023 2022	-	*	*	*	*	~	*	*	✓	- ~	~	- ~
✓ Current /	Terms met	CLS	Closed		- Data Unavaila	able						
	nfo											
Addres	ss		425 F NJ 08		BLVD EV	/ING,						
	number		(609)	883-3900								



											nfo	Account i
					Balance	ВА	TIONAL I	KTCF NA	CHEM BI			Account na
				updated	Balance	ΚX	XXXXXX	143136X	4		mber	Account nui
\$30,30					Credit lii	_					ditor	Original cred
				payment	Monthly	_						Company so
Sep 23, 202				· · vment Dat		ity	lome Equ	Н				Account typ
\$30,5					Highest		pr 28, 20					Date opene
. ,					Terms		Clos					Open/close
Individu				sibilitv	Respons		/Never la	Closed				Status
					Your sta		Sep 20				ted	Status upda
											history	\$ Payment
Dec	Nov	Oct	Sep	Aug	Jul ~	Jun	May	Apr	Mar	Feb	Jan ~	
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~	~	~	~	~	~	~	~	~	~	~	~	2018
~	~	✓	~	~	~	~	~	~	-	-	-	2017
							CLS Closed	riod	No data for this pe	ND		Current /Data Unava
											ıfo	
						CITY,	AVE BAY		213 C MI 48		S	Addres
								731-6414	(866)		number	Phone



5 potentially		months										\$2 Clo
🔁 Account i	nfo											
Account na	me			CITIC	ARDS CBI	NA	Balance	<u> </u>				\$2,1
Account nui	mber			5424	418XXXX	XX	Balance	updated				May 02, 20
Original cred	ditor					-	Credit li	mit				\$2,0
Company so	old					_	Monthly	, paymen	t			
Account typ					Credit ca	ard		yment Da				Sep 17, 20
Date opene					Jul 23, 20			e amount				\$4
				•	Clos				•			\$4,8
Open/close	u		A					balance				\$4, 0
Status		WI	Account ritten off.	_	l off. \$2,1		Terms					
		VVI	intell UII.	γ -υ- μα	May 202		Respon	-				Individ
Status upda	ited				May 20		Your sta	atement				
\$ Payment	history											
2025	Jan 60	Feb 90	Mar 120	Apr 150	May CO	Jun -	Jul -	Aug -	Sep	Oct	Nov -	Dec -
2023	~	~	~	~	~	~	~	~	~	~	~	30
2023	~	~	~	~	~	~	~	~	~	~	~	~
2022	~	~	~	~	~	~	~	~	~	~	~	~
2021	~	~	~	~	~	~	~	~	~	~	~	~
2020	~	~	~	~	~	~	~	~	~	~	~	~
2019	-	-	-	-	-	-	-	~	~	~	~	~
✓ Current /	Terms met	CO	Charge off		30 Past due 30	0 days						
60 Past due	60 days	90	Past due 90 days		120 Past due	120 days						
150 Past du	e 150 days	- Da	ata Unavailable									
	nfo											
			SD 57117 Phone number (800) 950-5114									
Addres	SS			950-5114								
Addres	number			950-5114								



									nfo	Account in
			Balance	NA	ARDS CBI	CITICA				Account nar
		updated			18XXXX					Account nur
\$14,			Credit lii	_					litor	Original cred
		payment		_						Company so
		ment Dat		ırd	Credit ca					Account typ
\$11,			Highest		ar 06, 20					Date opened
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Individ		sibility	Respons		Never la	Closed	Doid		ı	Status
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Sep Oct Nov Dec	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
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				ble	- Data Unavaila		Closed	CLS	Ferms met	✓ Current /
				ALLS,	SIOUX FA		PO BO SD 57	Address I		
						950-5114	(800) 9		number	Phone



Account i	nfo												
Account nar				CITIC	ARDS CB	NA	Balance	!					
Account nui	mber			542	418XXXX	XX	Balance	updated					
Original cred						_	Credit li					\$11	.28
Company so						_		paymen	t			***	,
Account typ					Credit ca	ard		yment Da				Apr 19, 1	202
Date opened					Jul 20, 20			balance	ite			\$12	
				`				Dalatice				\$12	.,30
Open/close	u		5 .		Clos		Terms	. 11. 1111					
Status			Paid	d, Closed	/Never la		Respon					Indiv	Idu
Status upda	ited				Aug 20	23	Your sta	atement					
2023 2022 2021 2020	Jan · · ·	Feb ✓ ✓	Mar · · · ·	Apr · · ·	May · · ·	Jun · · ·	Jul	Aug CLS 	Sep - - - - -	Oct	Nov - - - - -	Dec - - - -	
✓ Current /	Terms met	CLS	S Closed		- Data Unavail	able							
○ Contact ir	nfo												
Addres	SS		PO B SD 57		SIOUX FA	ALLS,							
Phone	number		(800)	950-5114									



DISCOVERC 6 late payments												\$7,0 7 Close
Account info												
Account name				DISCOVE	RC	Balance					\$7	7,07
Account number			601	101XXXX	XX	Balance	updated				Apr 27,	202
Original creditor					-	Credit li	mit				\$6	,60
Company sold					-	Monthly	paymen	t			:	\$18
Account type				Credit ca	ard	Last Pay	yment Da	ite			Apr 25,	202
Date opened			N	/lar 14, 20	23	Past due	e amount	t			:	\$88
Open/closed				Clos	ed	Highest	balance				\$7	7,09
Status		Closed.	\$887 pa	ast due as	of	Terms						
				Apr 202	25.	Respons	sibility				Indiv	idua
Status updated				Mar 20	25	Your sta	itement					
\$ Payment history												
Jan	Feb	Mar	Apr 150	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025 120 2024	150 ✓	120 ✓	150 ✓	- ~	- ~	- ~	- ~	30	30	60	90	
2023 -	-	~	~	~	~	~	~	~	~	~	~	
✓ Current / Terms met	30	Past due 30 days		60 Past due 60	O days							
90 Past due 90 days	120	0 Past due 120 day	'S	150 Past due 1	150 days							
- Data Unavailable												
Address		PO B0	OX 3093	9 SALT LA	AKE							
		CITY,										
		UT 84										
Phone numbe	r	(800)	347-2683	3								
Comments												
_		rantor's req										



Original creditor Company sold Account type Date opened Open/closed Status Status updated \$ Payment history Jan 2025 90 2024 4 2023 4 2023 2022 4 2021	Closed. \$ Feb Mar 120 60		DISCOVEI 149XXXX Credit ca Jul 09, 20 Clos ast due as Apr 202 Mar 20	xx	Credit lin Monthly Last Pay Past due	updated mit payment yment Da e amount balance	te	Oct	Nov	\$13,8 Apr 25, 20 \$12,8 \$3 Mar 10, 20 \$1,7 \$13,8 Individ
Account number Original creditor Company sold Account type Date opened Open/closed Status Status updated \$ Payment history Jan 2025 90 2024 4 2023 4 2022 4 2021 4 2020 2 2019 -	Feb Mar 120 60 	Apr 90	Credit ca Jul 09, 20 Clos ast due as Apr 202 Mar 20	xx	Balance Credit lin Monthly Last Pay Past due Highest Terms Respons Your sta	updated mit payment yment Da e amount balance sibility atement	te	Oct	Nov	Apr 25, 20 \$12,8 \$3 Mar 10, 20 \$1,7 \$13,8 Individ
Company sold Account type Date opened Open/closed Status Status updated \$ Payment history Jan 2025 90 2024 4 2023 4 2023 4 2022 4 2021 4 2020 2 2019 -	Feb Mar 120 60 	Apr 90	Credit ca Jul 09, 20 Clos ast due as Apr 202 Mar 20	- - nrd 19 ed of 25. 25	Credit lin Monthly Last Pay Past due Highest Terms Respons Your sta	mit payment payment Da e amount balance sibility stement	te	Oct	Nov	\$12,8 \$3 Mar 10, 20 \$1,7 \$13,8 Individ
Company sold Account type Date opened Open/closed Status Status updated \$ Payment history Jan 2025 90 2024 4 2023 4 2023 2 2022 4 2021 4 2020 2 2019 -	Feb Mar 120 60 	Apr 90	Jul 09, 20 Clos ast due as Apr 202 Mar 20	- ard 19 ed of 25. 25	Monthly Last Pay Past due Highest Terms Respons Your sta	payment Da yment Da e amount balance sibility utement	te	Oct	Nov	\$3 Mar 10, 20 \$1,7 \$13,8 Individ
Account type Date opened Open/closed Status Status updated \$ Payment history Jan 2025 90 2024 2024 2023 2022 2021 2020 2019 -	Feb Mar 120 60 	Apr 90	Jul 09, 20 Clos ast due as Apr 202 Mar 20	19 ed of 25. 25	Last Pay Past due Highest Terms Respons Your sta	yment Da e amount balance sibility utement	te	Oct	Nov	Mar 10, 20 \$1,7 \$13,8 Individ
Date opened Open/closed Status Status updated \$ Payment history Jan 2025 90 2024 2024 2023 2022 2021 2020 2019 -	Feb Mar 120 60 	Apr 90	Jul 09, 20 Clos ast due as Apr 202 Mar 20	19 ed of 25. 25	Past due Highest Terms Respons Your sta	e amount balance sibility itement		Oct	Nov	\$1,7 \$13,8 Individ
Open/closed Status Status updated \$ Payment history Jan 2025 90 2024 2024 2023 2022 2021 2020 2019 -	Feb Mar 120 60 	Apr 90	Clos ast due as Apr 202 Mar 20 May	ed of 25. 25	Highest Terms Respons Your sta	balance sibility itement		Oct	Nov	\$13,8 Individ
\$ Payment history \$ Payment history Jan 2025 90 1 2024	Feb Mar 120 60 	Apr 90 ~	Apr 202 Mar 20 Mar 20	of 25. 25	Terms Respons Your sta	sibility	Sep	Oct	Nov	Individ
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2025 90 1 2024	120 60 · · · · · · · · · · · · · · · · · · ·	90 ✓	-	-	Jul -	Aug	Sep	Oct	Nov	Dec
2024		~	- ~		_					
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2022 2021			~	~	~	~	~	~	~	~
2021 2020 × 2019 -	~	~	~	~	~	~	~	~	~	~
2020 2019 ⁻	, ,	✓ ✓	~	~	~	~	~	~	✓	~
		_	_	~ -	~	✓ ✓	✓ ✓	✓ ✓	✓ ✓	✓ ✓
✓ Current / Terms met		-	-	-						
	30 Past due 30 days		60 Past due 60	days						
90 Past due 90 days	120 Past due 120 day	ys	- Data Unavaila	ble						
○ Contact info										
Address	PO Bo	OX 3093	39 SALT LA	AKE						
	CITY,									
	UT 84	4130								
Phone number	(800)	347-2683	3							
≘ Comments										



0. 4												
Account nar					HSBC BA	NIK.	Balance					
Account nui			5		XXXXXX			updated				
Original cred			J	Z 133ZXX		_	Credit li					\$8,00
Company so						_		, paymen				\$6,00
Account typ					Credit ca			balance	L			
							Terms	Dalance				`
Date opened				•	Jul 17, 20 Clos			oibili+				Individu
Open/close	u		Deli	ا دادهها			Respons	-				maividu
Status Status upda	4.4		Palo	u, Ciosea	/Never la Jan 20		Your Sta	itement				
\$ Payment	history											
	Jan cls	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021 2020	✓	~	- ~	- ~	- ~	- ~	<u>-</u> ~	- ~	~	- ~	~	- ~
2019	-	-	-	-	-	-	-	~	~	~	~	~
✓ Current /	Terms met	CLS	S Closed		- Data Unavail	able						
○ Contact ir ○ Addros			OF W	A CLUMO	TON OT							
Addres	S		95 W	ASHINGT ALO.	ION 51							
			NY 1									
Phone	number		(800)	975-4722								



Account i	nfo												
Account na	me		HYUND	AI CAPIT	AL AME	RIC	Balance	!					
Account nu	mber			1	51303XX	XX	Balance	updated					
Original cre	ditor					-	Original	balance				\$8	8,74
Company so	old					-	Monthly	, paymen	t				
Account typ	e				Auto Lea	ise	Last Pa	yment Da	ite			Mar 11,	201
Date opene	d			F	eb 02, 20	15	Terms					36 Mc	ontl
Open/close	d				Clos	ed	Respons	sibility					Joi
Status			Paid	d, Closed	/Never la	te.	Your sta						
Status upda	ated				Mar 20	18							
\$ Payment	history												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2018 2017	✓ ✓	~	CLS 🗸	- ~	- ~	- ~			- ~	- ~	- ~	- ~	
2016	~	~	~	~	~	~	~	~	~	~	~	~	
2015	-	~	~	~	~	✓	~	~	~	~	~	~	
Current /	Terms met	CLS	Closed		- Data Unavail:	able							
	nfo												
Addres	SS		4000	MACAR	THUR BL	/D							
			STE	NEWPOR	T BEACH	,							
			CA 92	2660									
Phone	number		(800)	523-7020									



Account in	nfo												
Account nar	me		HYUND	AI CAPIT	AL AMER	RIC	Balance	!					
Account nur	mber			1	51304XX	XX	Balance	updated					
Original cred	ditor					-	Original	balance				\$	8,74
Company so	old					-	Monthly	, paymen	t				
Account typ	е				Auto Lea	ise	Last Pa	yment Da	te			Mar 14,	201
Date opened	b			F	eb 02, 20	15	Terms					36 M	onth
Open/close	d				Clos	ed	Respon	sibility					Joir
Status			Paid	d, Closed	/Never la	te.	Your sta	atement					
Status upda	ted				Mar 20	18							
\$ Payment I	history												
	Jan ~	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2018 2017	~	~	CLS ✓	- ~	- ~	- ~	- ~	- ~	-	-	~	- ~	
2016	~	~	✓ ✓	✓ ✓	✓ ✓	✓ ✓	~	✓ ✓	~	✓ ✓	~	✓ ✓	
2015	-	v	v	v	v	v	•	v	v	v	•	v	
✓ Current /	Terms met	CLS	3 Closed		- Data Unavail	able							
○ Contact ir	nfo												
Addres	Address 4000 MACARTHUR STE NEWPORT BEA CA 92660												
Phone	number			523-7020									



JPMCB CAR 4 late payme													8,7 Clos	
्रि Account i	nfo													
Account nai	me			JI	PMCB CA	RD	Balance					\$8	,72	
Account nui	mber			424	631XXXX	XX	Balance	updated				May 18, 2	202	
Original cred	ditor					-	Credit li	mit				\$8	,70	
Company so	old					-	Monthly	paymen	t			\$24 Apr 25, 202		
Account typ	e				Credit Ca	ard	Last Pag	yment Da	te					
Date opene	d				ec 30, 20	22	Past du		\$1,3					
Open/close	d				Clos	ed	Highest	balance				\$10	,21	
Status		(Closed. \$	1,379 pa	ast due as		Terms							
					May 202		Respons	sibility				Indivi	idua	
Status upda	ited				May 20	25	Your sta	itement						
\$ Payment	history													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025 2024	60 ND	90 ND	120	150 ND	180 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 p	eriod	30 Past due 30	O days								
60 Past due	60 days	90	Past due 90 days		120 Past due 1	120 days								
150 Past du	e 150 days	180	Past due 180 day	/S	- Data Unavaila	able								
	nfo													
Addres	ss		PO B	OX 1536	9									
	WILMINGT				١,									
	DE 19850													
Phone	number		(800)	945-2000)									
Comment	s													
		t avadit a	rantor's red	wet										



JPMCB CARI													\$9,1 : Clos
ি Account in	nfo												
Account nar	ne			JF	PMCB CA	RD	Balance	!				\$9	,12
Account nur	nber			414	740XXXX	XX	Balance	updated				May 13, 2	202
Original cred	ditor					-	Credit li	mit				\$8	,10
Company so	old					-	Monthly	paymen	t			,	\$27
Account typ	e				Credit Ca	ard	Last Pa	Apr 25, 2	202				
Date opened	d			Α	ug 19, 20	21	Past du		\$1,53				
Open/closed		Closed Highest balance								\$9,12			
Status			Closed. \$	1.538 pa	st due as	of	Terms						•
			,	,	May 202		Respons	sibility				Indiv	idua
Status upda	ted				Mar 20	25	Your sta	-					
\$ Payment I	nistory												
2025	Jan 60	Feb 90	Mar 120	Apr 150	May 180	Jun -	Jul -	Aug -	Sep	Oct	Nov	Dec -	
2025 2024	∀	90	120 ~	/ /	18U ✓	~	~	- ~	- ~	- ~	- ~	30	
2023	~	✓	~	~	~	30	~	~	~	~	~	~	
2022	~	✓	~	~	~	~	~	~	✓ ✓	✓ ✓	✓ ✓	~	
2021	-	-	-	-	-	-	-	-	~	~	~	~	
✓ Current /	Terms met	30	Past due 30 days		60 Past due 60) days							
90 Past due	90 days	120	Past due 120 day	s	150 Past due 1	150 days							
180 Past due	e 180 days	- D	ata Unavailable										
	fo												
			OX 1536 INGTON 850										
Phone	number			945-2000									
☐ Comment:	s												
	-												



7 late payme														
Account in	nfo													
Account nar	me			JF	MCB CA	RD	Balance)						
Account nur	mber			4246	31XXXX	XX	Balance	updated				\$20,00		
Original cred	ditor					-	Credit li	mit						
Company so	old					-	Monthly	paymen	t					
Account typ	е				Credit Ca	ard	Last Pag	yment Da	ite			Jul 15, 20		
Date opened	b			S	ep 27, 20	11	Highest	Highest balance						
Open/closed	d				Clos	ed	Terms							
Status				Р	aid, Clos	ed.	Respon		Individu					
Status upda	ted				Jul 20	21	Your sta	atement						
\$ Payment I	nistory													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2021 2020	30	30	~	30	✓ ✓	✓ ✓	cls 30	60	- ~	30	- ~	- ~		
2019	-	-	-	-	-	-	-	~	~	30	~	✓		
✓ Current /	Terms met	CLS	S Closed		30 Past due 30) days								
60 Past due	60 days	- D:	ata Unavailable											
○ Contact in	ıfo													
Addres	S			OX 1536										
			WILM DE 19	IINGTON 9850	ı									
Phone	number		(800)	945-2000										
	s													



P. Assaurt:	nfo											
Account in					SYNCB/B	0 Ц	Balance					
									ı			
Account nu				6019	917XXXX	XX		updated				
Original cre						-	Credit li					\$4,
Company s	old					-	Monthly	, paymen	t			
Account typ	e			(Charge Ca	ard	Last Pag	yment Da	ite			Apr 17, 2
Date opene	d			•	Jul 07, 20	119	Highest	balance				\$3,
Open/close	d				Clos	sed	Terms					
Status			Paid	d, Closed	/Never la	ite.	Respon	Individ				
Status upda	nted				Apr 20	22	Your sta	atement				
\$ Payment	history											
	Jan ~	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022 2021	~	*	~	✓ ×	- ~	-	- ~	- ~	- ~	- ~	~	- ~
2020	~	~	~	~	~	~	~	~	~	~	~	~
2019	-	-	-	-	-	-	~	~	~	~	~	~
✓ Current /	Terms met	CLS	3 Closed		- Data Unavail	able						
	nfo											
Addres	Address		PO BOX 71757									
			PHIL	ADELPHI	A,							
				9176								
Phone number (86				396-8254								



7 potentially negat													34,82 Close	
Account info														
Account name		S	YNCB/、	JCI HOM	IE DSGN I	HV	Balance	<u> </u>				\$4	,820	
Account number				6034	162XXXX	XX	Balance	updated				Apr 24, 2	202	
Original creditor						-	Credit li	mit				\$4	,70	
Company sold						-	Monthly	paymen ^s	t			Nov 01, 202 \$4,82 \$6,85		
Account type				(Charge Ca	ard	Last Pa	yment Da	te					
Date opened				Α	ug 04, 20	23	Past du	e amount	:					
Open/closed					Clos	ed	Highest	balance						
Status		Ad	ccount	charged	off. \$4,8	20	Terms							
		writ	ten off.	-	past due of Apr 202		Respons	sibility				Indivi	dua	
Status updated				(Apr 202		Your sta	tement						
\$ Payment histor	v													
→ Payment histor	у													
Jan			Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025 90 2024 ×		20	150 ✓	CO	- ~	-	- ~	~	~	30	30	60		
2023		-	-	-	-	-	~	~	~	30	~	~		
✓ Current / Terms me	t	CO Char	ge off		30 Past due 30) days								
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150 Past due 150 days	3	- Data Ur	navailable											
○ Contact info														
Address		PO BOX 71757												
		PHILADELPHIA,												
Dharra			PA 19	1/6										
Phone numb	oer		-											



t info										
ame	SYNCB/NT	WK	Balance							
umber	650172XXXX	XXX	Balance	updated						
reditor		-	Credit li	mit				\$5,00		
sold		-	Monthly	, paymen	t			-		
ype	Charge C	ard		yment Da				May 23, 202		
ied	Nov 24, 20			balance				\$2,99		
sed	Clo		Terms					. ,		
	aid, Closed/Never la		Responsibility Indi							
dated	Jul 20		Your sta							
nt history										
Jan Feb Mar	,	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
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V V V	~ ~	~	~	~	~	~	~	~		
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		-	-	-	-	-	~	~		
nt / Terms met CLS Closed	- Data Unavai	ilable								
info										
	BOX 71757									
	PHILADELPHIA,									
	PA 19176									
e number (86	6) 396-8254									



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		nce	В	ICE	O FINAN	TD AUT				ccount nan
ted	ated	nce update			10234XX					ccount nur
		inal balance		-		·				riginal cred
		thly payme		_						company so
				_	Auto I					
	и рате	Payment D			Auto Lo					ccount type
72 N		าร			ov 20, 20	N				ate opened
	ty		Clo				t	pen/closed		
nt	ent	statement	Y	ate.	/Never la	l, Closed	Paid			tatus
				023	Dec 20				ted	tatus upda
									nistory	5 Payment h
		ıl Aug	ı		May	Apr	Mar	Feb	Jan	
CLS		✓ ✓			✓ ✓	✓ ✓	✓ ✓	✓ ✓	✓ ✓	2023 2022
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		-			-	-	-	-	-	2017
				ilable	- Data Unavai		Closed	CLS	Terms met	✓ Current / 1
									fo	Contact in
				GTO	FARMIN	OX 9223	PO BO		S	Addres
						> ,	HILLS,			
						MI 48333				
						955-9096	(800)		number	Phone i



Account in	nfo													
Account nar	me		UI	NITED WI	HSLE MOF	RT	Balance							
Account nur	mber			30001	7XXXXX	ΚX	Balance	updated						
Original cred	ditor					-	Original	balance				\$285,00		
Company so	old					-	Monthly	paymen	t					
Account typ	е				Mortgag	ge	Last Pa	yment Da	ite			Jun 03, 2	202	
Date opened	b			N	ov 08, 202	21	Terms					30 Y	30 Years	
Open/closed	d				Close	ed	Responsibility						Joii	
Status		Т	ransferre	d,closed	/Never lat	e.	Your sta	tement						
Status upda	ted				Jul 202	24								
\$ Payment I	nistory													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2024 2023	✓ ✓	~	✓ ✓	<i>y</i>	~	✓ ✓	CLS ✓	- ~		- ~	- ~	- ~		
2022	~	~	~	~	~	~	~	~	~	~	~	~		
2021	-	-	-	-	-	-	-	-	-	-	-	~		
✓ Current /	Terms met	CLS	S Closed		- Data Unavailab	ble								
	nfo													
Address			1414 MI 48		E RD TRO	Υ,								
Phone		(855)	753-6201											



6 late payme												\$2, Clo		
িু Account ir	nfo													
Account nar	ne			W	FBNA CA	RD	Balance	!				\$2,1		
Account nur	mber			4	14718XX	XX	Balance	updated				May 18, 20		
Original cred	litor					-	Credit li	mit				\$2,0		
Company so	old					-	Monthly	paymen	t			\$1		
Account type	е				Credit ca	ard	Last Pa	yment Da	te			Apr 25, 20		
Date opened	d			N	lar 19, 20	23	Past du	e amount	:			\$2		
Open/closed	b				Clos	ed	Highest	balance				\$2,3		
Status			Closed.	\$299 pa	st due as	of	Terms							
					May 202	25.	Respons	sibility				Individu		
Status upda	ted				Jan 20	25	Your sta	itement						
\$ Payment h	nistory													
2025	Jan 90	Feb 120	Mar	Apr 30	May 60	Jun -	Jul -	Aug -	Sep -	Oct	Nov -	Dec -		
2023	~	~	~	~	~	~	~	~	~	~	30	60		
2023	-	-	-	~	~	~	~	~	~	~	~	~		
✓ Current / 1	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 Unava	ilable													
○ Contact in	fo													
Addres	Address		PO BOX 393 MINNEAPOLIS, MN 55480											
Phone	number		(855) 8	354-3502										
☐ Comments	s													
			antor's req											



Prepared For Date generated: May 20, 2025

Collection accounts

No collection accounts reported.	



Prepared For Date generated: May 20, 2025

Public records

lo 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



Experian data 5/20/2025

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.

- 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.



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Serious delinquency

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- High credit usage

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Bad payment history

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FICO® Score 3



Experian data 5/20/2025

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What's hurting

Serious delinquency

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- You have one or more accounts showing missed payments or derogatory indicators.
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Prepared For Date generated: May 20, 2025

FICO® Bankcard Score 2



Experian data 5/20/2025

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What's hurting

Serious delinquency

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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.