



Prepared For

GUNWANTRAO M. PATIL

Personal & confidential

Date generated: Aug 8, 2024

At a glance

FICO® Score 8

847

FICO SCORE 8

Experian data Aug 8, 2024

300

850

Exceptional

Account summary

Open accounts5

Self-reported accounts0

Accounts ever late0

Closed accounts0

Collections0

Average account age11 yrs 7 mos

Oldest account24 yrs 9 mos

Overall credit usage

3 %

Credit used: \$797

Credit limit: \$25,700

Debt summary

Credit card and credit line debt\$797

Self-reported account balance\$0

Loan debt\$324,645

Collections debt\$0

Total debt\$325,442



# Personal information

Name	Addresses	Employers
GUNWANTRAO M PATIL	10 BRESNICK LN ASHLAND, MA 01721-3126	ACADIAN ASSET MANAGEMENT
Also known as		DANZAS AEI INTERCONTINE
GUNVANT PATIL	6103 CARNATION TER AUSTIN, TX 78741-3414	
GUNWANTRAO R PATIL	PO BOX 403	
Generational identifier	ASHLAND, MA 01721-0403	
-		
Year of birth		
1974		

## Personal statements

No Statement(s) present at this time



Open accounts

CITICARDS CBNA

Exceptional payment history

\$118

Balance updated Jul 12, 2024

Account info

Account name

Account number

Original creditor

Company sold

Account type

Date opened

Open/closed

Status

Status updated

CITICARDS CBNA

542418XXXXXX

-

-

Credit card

Jun 24, 2011

Open

Open/Never late.

Jul 2024

Balance

Balance updated

Credit limit

Credit usage

Monthly payment

Last Payment Date

Highest balance

Terms

Responsibility

Your statement

\$118

Jul 12, 2024

\$9,600

1%

\$41

Jul 08, 2024

\$9,149

-

Individual

-

\$

Payment history

2024

2023

2022

2021

2020

2019

2018

2017

Jan

Feb

Mar

Apr

May

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Current / Terms met

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Data Unavailable

Contact info

Address

Phone number

PO BOX 6241 SIOUX FALLS,  
SD 57117

(800) 950-5114

Comments

FCBA dispute resolved - consumer disagrees



DISCOVER BANK

Exceptional payment history

\$679

Balance updated Jul 14, 2024

Account info

Account name

DISCOVER BANK

Balance

\$679

Account number

601100XXXXXX

Balance updated

Jul 14, 2024

Original creditor

-

Credit limit

\$16,100

Company sold

-

Credit usage

4%

Account type

Credit card

Monthly payment

\$35

Date opened

Mar 25, 2001

Last Payment Date

Jul 03, 2024

Open/closed

Open

Highest balance

\$10,400

Status

Open/Never late.

Terms

-

Status updated

Jul 2024

Responsibility

Individual

Your statement

-

\$

Payment history

Jan

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Current / Terms met

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Data Unavailable

Contact info

Address

PO BOX 30939 SALT LAKE CITY, UT 84130

Phone number

(800) 347-2683

Comments

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JPMCB HOME

Exceptional payment history

\$268,577

Balance updated Jul 05, 2024

Account info

Account name

JPMCB HOME

Balance

\$268,577

Account number

465130XXXXXX

Balance updated

Jul 05, 2024

Original creditor

-

Original balance

\$371,000

Company sold

-

Paid off

28%

Account type

Mortgage

Monthly payment

\$2,571

Date opened

Jan 24, 2013

Last Payment Date

Jul 05, 2024

Open/closed

Open

Terms

30 Years

Status

Open/Never late.

Responsibility

Individual

Status updated

Jul 2024

Your statement

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Payment history

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✓ Current / Terms met

- Data Unavailable

Contact info

Address

700 KANSAS LN MONROE,  
LA 71203

Phone number

(800) 848-9136

Comments

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SALLIE MAE BANK INC

Exceptional payment history

\$28,070

Balance updated Jul 11, 2024

Account info

Account name

SALLIE MAE BANK INC

Balance

\$28,070

Account number

585250XXXXXXXXXX

Balance updated

Jul 11, 2024

Original creditor

-

Original balance

\$28,000

Company sold

-

Paid off

0%

Account type

Education

Monthly payment

\$104

Date opened

Jan 11, 2024

Last Payment Date

Jul 06, 2024

Open/closed

Open

Terms

180 Months

Status

Open/Never late.

Responsibility

Joint

Status updated

Jul 2024

Your statement

-

Payment history

2024

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✓ Current / Terms met

- Data Unavailable

Contact info

Address

PO BOX 3229 WILMINGTON,  
DE 19804

Phone number

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Comments

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SALLIE MAE BANK INC

Exceptional payment history

\$27,998

Balance updated Jul 11, 2024

Account info

Account name

SALLIE MAE BANK INC

Balance

\$27,998

Account number

585250XXXXXXXXXX

Balance updated

Jul 11, 2024

Original creditor

-

Original balance

\$28,000

Company sold

-

Paid off

0%

Account type

Education

Monthly payment

\$104

Date opened

Oct 25, 2023

Last Payment Date

Jul 06, 2024

Open/closed

Open

Terms

144 Months

Status

Open/Never late.

Responsibility

Joint

Status updated

Jul 2024

Your statement

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\$ Payment history

Jan

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✓ Current / Terms met

- Data Unavailable

Contact info

Address

PO BOX 3229 WILMINGTON,  
DE 19804

Phone number

-

Comments

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Closed accounts

AMERICAN HONDA FINANCE

Closed

Exceptional payment history

Account info

Account name	AMERICAN HONDA FINANCE	Balance	-
Account number	401166XXX	Balance updated	-
Original creditor	-	Original balance	\$25,592
Company sold	-	Monthly payment	-
Account type	Auto Loan	Last Payment Date	Nov 12, 2021
Date opened	Nov 02, 2016	Terms	60 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Nov 2021		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	-
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address	600 KELLY WAY HOLYOKE, MA 01040
Phone number	By mail only

Comments

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DIGITAL FED CREDIT UNI

Exceptional payment history

Closed

Account info

Account name

DIGITAL FED CREDIT UNI

Balance

-

Account number

506411XXXX

Balance updated

-

Original creditor

-

Credit limit

\$7,000

Company sold

-

Monthly payment

-

Account type

Credit card

Last Payment Date

Jun 30, 2017

Date opened

Nov 09, 1999

Highest balance

\$6,695

Open/closed

Closed

Terms

-

Status

Paid, Closed/Never late.

Responsibility

Individual

Status updated

Jan 2018

Your statement

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Payment history

Jan

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2018

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✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

853 DONALD LYNCH BLVD  
MARLBOROUGH,  
MA 01752

Phone number

(508) 263-6705

Comments

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DIGITAL FED CREDIT UNI

Closed

Exceptional payment history

Account info

Account name

DIGITAL FED CREDIT UNI

Balance

-

Account number

506411XXXX

Balance updated

-

Original creditor

-

Original balance

\$15,876

Company sold

-

Monthly payment

-

Account type

Auto Loan

Last Payment Date

Sep 21, 2015

Date opened

Sep 08, 2014

Terms

60 Months

Open/closed

Closed

Responsibility

Individual

Status

Paid, Closed/Never late.

Your statement

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Status updated

Sep 2015

Payment history

Jan

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✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

853 DONALD LYNCH BLVD  
MARLBOROUGH,  
MA 01752

Phone number

(508) 263-6705

Comments

-



JPMCB CARD

Closed

Exceptional payment history

Account info

Account name

JPMCB CARD

Balance

-

Account number

426684XXXXXX

Balance updated

-

Original creditor

-

Credit limit

\$6,200

Company sold

-

Monthly payment

-

Account type

Credit card

Last Payment Date

Jul 31, 2017

Date opened

Apr 14, 2016

Highest balance

\$6,076

Open/closed

Closed

Terms

-

Status

Paid, Closed/Never late.

Responsibility

Individual

Status updated

Apr 2018

Your statement

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Payment history

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✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

PO BOX 15369  
WILMINGTON,  
DE 19850

Phone number

(800) 945-2000

Comments

Account closed at consumer's request



JPMCB CARD

Closed

Exceptional payment history

Account info

Account name

JPMCB CARD

Balance

-

Account number

546604XXXXXX

Balance updated

-

Original creditor

-

Credit limit

\$7,000

Company sold

-

Monthly payment

-

Account type

Credit Card

Last Payment Date

Mar 06, 2006

Date opened

May 22, 2002

Highest balance

\$1,598

Open/closed

Closed

Terms

-

Status

Paid, Closed/Never late.

Responsibility

Individual

Status updated

Apr 2015

Your statement

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Payment history

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✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

PO BOX 15369  
WILMINGTON,  
DE 19850

Phone number

(800) 945-2000

Comments

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JPMCB CARD

Closed

Exceptional payment history

Account info

Account name

JPMCB CARD

Balance

-

Account number

438854XXXXXX

Balance updated

-

Original creditor

-

Credit limit

\$30,000

Company sold

-

Monthly payment

-

Account type

Credit Card

Last Payment Date

Jul 28, 2014

Date opened

Jun 04, 2013

Highest balance

\$1,529

Open/closed

Closed

Terms

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Status

Paid, Closed/Never late.

Responsibility

Individual

Status updated

Nov 2014

Your statement

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Payment history

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✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address

PO BOX 15369  
WILMINGTON,  
DE 19850

Phone number

(800) 945-2000

Comments

Account closed at consumer's request



WFBNA CARD

Closed

Exceptional payment history

Account info

Account name

WFBNA CARD

Balance

-

Account number

446542XXXX

Balance updated

-

Original creditor

-

Credit limit

\$10,000

Company sold

-

Monthly payment

-

Account type

Credit card

Last Payment Date

May 30, 2018

Date opened

Sep 14, 2016

Highest balance

\$8,240

Open/closed

Closed

Terms

-

Status

Paid, Closed/Never late.

Responsibility

Individual

Status updated

Jul 2018

Your statement

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Payment history

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Current / Terms met

CLS

Closed

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Data Unavailable

Contact info

Address

PO BOX 393 MINNEAPOLIS,  
MN 55480

Phone number

(855) 854-3502

Comments

Account closed at consumer's request



# Collection accounts

No collection accounts reported.





# Public records

No public records reported.



# Inquiries

**JPMCB CARD**

Inquired on Jul 14, 2024

Business Type: Bank Credit Cards

PO BOX 15077

WILMINGTON, DE 19850

(800) 453-9719

This inquiry is scheduled to continue on record until Aug 2026

**SALLIE MAE BANK INC**

Inquired on Sep 11, 2023

Business Type: All Banks - non specific

PO BOX 3229

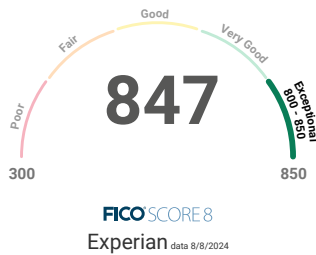
WILMINGTON, DE 19804

This inquiry is scheduled to continue on record until Oct 2025



## Credit scores

### FICO® Score 8



Your score is well above the average score of U.S. consumers and clearly demonstrates to lenders that you are an exceptional borrower.

## What's helping

### ✓ No missed payments

- You have no missed payments on your credit accounts.
- Number of your accounts with a missed payment or derogatory indicator: 0 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

### ✓ Low revolving credit usage

- You've limited the use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 3%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- FICO® Scores evaluate the total revolving account balances in relation to the total credit limits on those accounts. People who keep their ratio of balances to credit limits low pose less risk to lenders than those with higher ratios.

### ✓ Recent credit card usage

- You've shown recent use of credit cards and/or bank-issued open-ended accounts.
- FICO® Scores evaluate the mix of credit cards, installment loans and mortgages. People who demonstrate recent and responsible use of credit cards and/or bank-issued open-ended accounts are generally considered less risky to lenders.

### ✓ Substantial installment loan repayment

- Your balances on mortgage and/or non-mortgage installment loans are relatively low or substantially paid off.
- Percentage of principal you have paid down on your open non-mortgage installment loans: 0%
- FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.
- FICO® Scores evaluate amounts paid down and total outstanding installment loan balances in relation to the original loan amounts on those accounts. Having made substantial payments on mortgage and/or non-mortgage installment loans is seen as lower risk. As installment loan balances decrease, they have less impact on a FICO® Score. Note, having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

# What's hurting

You have no negative factors impacting your Score.



# 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.