



Credit Report Prepared For:

XINLEI BAI

Experian Report As Of: Feb 3, 2018

*Personal & Confidential*

XINLEI BAI - Experian  
Date of Report: Feb 3, 2018

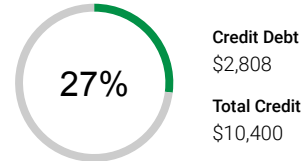


## Account Summary

### My Accounts Summary

Open Credit Cards	2
Open Retail Cards	1
Open Real Estate Loans	0
Open Installment Loans	2
Total Open Accounts	5
Accounts Ever Late	1
Collections Accounts	0
Average Account Age	4 yrs 4 mos
Oldest Account	8 yrs 2 mos
newest account	✕

### My Overall Credit Usage



### My Debt Summary

Credit and Retail Card Debt	\$2,808
Real Estate Debt	\$0
Installment Loans Debt	\$41,408
Collections Debt	\$0
Total Debt	\$44,216

### My Hard Credit Inquiries

2

### My Public Records

0

Summary

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## Account Summary

### My Personal Information

**Name**

XINLEI BAI

**Also Known As**

BAI XINLEI

**Birth Year**

1988

**Addresses**

1453 DELLA DR  
HOFFMAN ESTATES, IL 60169-6961

2738 PARK PLACE LN #APT 18  
JANESVILLE, WI 53545-5267

109 S 8TH AVE  
HIGHLAND PARK, NJ 08904-3105

**Employer(s)**

KERRY INC

**Personal Statement(s)**

No Statement(s) present at this time

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## Open Accounts



**BK OF AMER**  
630100XXXXXXX

Open

### ACCOUNT DETAILS

Account Name	BK OF AMER
Account #	630100XXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Auto Loan
Date Opened	Jul 1, 2016
Account Status	Open
Payment Status	Current
Status Updated	Jan 1, 2018
Balance	\$6,324
Balance Updated	Jan 31, 2018
Original Balance	\$9,527
Monthly Payment	\$213
Past Due Amount	-
Highest Balance	-
Terms	48 Months
Responsibility	Joint Account
Your Statement	-
Comments	-

### CONTACT INFORMATION

4909 SAVARESE CIR  
TAMPA, FL 33634  
(800) 669-6607

### PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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## CHASE CARD

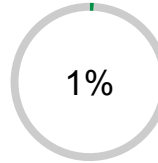
414720XXXXXX

[Open](#)

### ACCOUNT DETAILS

Account Name	CHASE CARD
Account #	414720XXXXXX
Original Creditor	-
Company Sold	-
Account Type	-
Date Opened	Aug 1, 2012
Account Status	Open
Payment Status	Current
Status Updated	Jan 1, 2018
Balance	\$65
Balance Updated	Jan 24, 2018
Credit Limit	\$7,500
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$4,894
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

### CREDIT USAGE



Low Credit Usage

Keeping your account balances as low as possible can have a positive impact on your credit.

### CONTACT INFORMATION

PO BOX 15298  
WILMINGTON, DE 19850  
(800) 432-3117

### PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2012											
Jan	Feb	Mar	Apr								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
May	Jun	Jul	Aug								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Sep	Oct	Nov	Dec								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								

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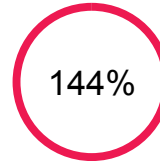
**CHASE CARD**  
426684XXXXXX

Open

**ACCOUNT DETAILS**

Account Name	CHASE CARD
Account #	426684XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Mar 1, 2011
Account Status	Open
Payment Status	Current
Status Updated	Jan 1, 2018
Balance	\$2,743
Balance Updated	Jan 2, 2018
Credit Limit	\$1,900
Monthly Payment	\$27
Past Due Amount	-
Highest Balance	\$2,868
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

**CREDIT USAGE**



High Credit Usage  
Keeping your account balances as low as possible can have a positive impact on your credit.

**CONTACT INFORMATION**

PO BOX 15298  
WILMINGTON, DE 19850  
(800) 432-3117

**PAYMENT HISTORY**

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK				OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
				OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				OK	OK	OK	OK	OK	OK	OK	OK
2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2012				2011							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
OK	OK	OK	OK				OK				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
OK	OK	OK	OK	OK	OK	OK	OK				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
OK	OK	OK	OK	OK	OK	OK	OK				

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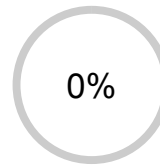
**COMENITY BANK/BOSTONST**  
211711XXXXXX

Open

**ACCOUNT DETAILS**

Account Name	COMENITY BANK/BOSTONST
Account #	211711XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving Charge Account
Date Opened	Jul 1, 2013
Account Status	Open
Payment Status	Current
Status Updated	Sep 1, 2013
Balance	\$0
Balance Updated	Sep 26, 2013
Credit Limit	\$1,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

**CREDIT USAGE**



No Credit Usage

You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

**CONTACT INFORMATION**

PO BOX 182789  
COLUMBUS, OH 43218

**PAYMENT HISTORY**

**2013**

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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**SANTANDER CONSUMER USA**

300002XXXXXXXXXX

Open

**ACCOUNT DETAILS**

Account Name	SANTANDER CONSUMER USA
Account #	300002XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Auto Loan
Date Opened	Feb 1, 2017
Account Status	Open
Payment Status	Current
Status Updated	Dec 1, 2017
Balance	\$35,084
Balance Updated	Dec 31, 2017
Original Balance	\$38,960
Monthly Payment	\$739
Past Due Amount	-
Highest Balance	-
Terms	72 Months
Responsibility	Joint Account
Your Statement	-
Comments	-

**CONTACT INFORMATION**

PO BOX 961245  
FT WORTH, TX 76161  
(866) 923-9282

**PAYMENT HISTORY**
**2017**

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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## Closed Accounts

CBNA

601154XXXXXXXXXX

Closed

### ACCOUNT DETAILS

Account Name	CBNA
Account #	601154XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving Charge Account
Date Opened	Jul 1, 2013
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Aug 1, 2017
Balance	-
Balance Updated	Aug 31, 2017
Credit Limit	\$1,100
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,100
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

### CREDIT USAGE



Unknown Credit Usage

Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

### CONTACT INFORMATION

PO BOX 6497  
SIOUX FALLS, SD 57117  
BYMAILONLY

### PAYMENT HISTORY

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				OK	OK	OK	OK	OK	OK	OK	OK
2014				2013							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
OK	OK	OK	OK								
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
OK	OK	OK	OK			OK	OK				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
OK	OK	OK	OK	OK	OK	OK	OK				

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?

**SYNCB/TJX COS DC**  
524366XXXXXX

Closed

**ACCOUNT DETAILS**

Account Name	SYNCB/TJX COS DC
Account #	524366XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Nov 1, 2016
Account Status	Closed
Payment Status	Credit card lost or stolen
Status Updated	Jan 1, 2017
Balance	-
Balance Updated	Jan 26, 2017
Credit Limit	\$2,200
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$310
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

**CREDIT USAGE**

Unknown Credit Usage

Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

**CONTACT INFORMATION**

PO BOX 965005  
ORLANDO, FL 32896  
(800) 926-6299

**PAYMENT HISTORY**

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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**SYNCB/TJX COS DC**  
524366XXXXXX

Closed

**ACCOUNT DETAILS**

Account Name	SYNCB/TJX COS DC
Account #	524366XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Nov 1, 2016
Account Status	Closed
Payment Status	Paid, was past due 120 days
Status Updated	Oct 1, 2017
Balance	-
Balance Updated	Oct 27, 2017
Credit Limit	\$2,200
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$316
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

**CREDIT USAGE**



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

**CONTACT INFORMATION**

PO BOX 965005  
ORLANDO, FL 32896  
(800) 926-6299

**PAYMENT HISTORY**

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
30	OK	OK	OK				
May	Jun	Jul	Aug	May	Jun	Jul	Aug
OK	30	60	90				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
120	OK					OK	OK

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**UNIVERSITY OF WISCONSI**  
100095XXXX

Closed

**ACCOUNT DETAILS**

Account Name	UNIVERSITY OF WISCONSI
Account #	100095XXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Dec 1, 2009
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Feb 1, 2015
Balance	-
Balance Updated	Feb 3, 2015
Credit Limit	\$1,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$971
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-consumer request-reported by subscriber

**CREDIT USAGE**



Unknown Credit Usage

Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

**CONTACT INFORMATION**

3500 UNIVERSITY AVE  
MADISON, WI 53705  
(608) 232-5000

**PAYMENT HISTORY**

2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK			OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
				OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				OK	OK	OK	OK	OK	OK	OK	OK
2012				2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK			OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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**UNIVERSITY OF WISCONSIN**  
100014XXXX

Closed

**ACCOUNT DETAILS**

Account Name	UNIVERSITY OF WISCONSIN
Account #	100014XXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Dec 1, 2009
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Apr 1, 2014
Balance	-
Balance Updated	Apr 24, 2014
Credit Limit	\$1,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$971
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-consumer request-reported by subscriber

**CREDIT USAGE**



Unknown Credit Usage

Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

**CONTACT INFORMATION**

3500 UNIVERSITY AVE  
MADISON, WI 53705  
(608) 232-5000

**PAYMENT HISTORY**

2014				2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK				
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
				OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				OK	OK	OK	OK	OK	OK	OK	OK

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## Collections

No collection accounts

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## Inquiries

### Q CHASE MTG

Inquiry Date	Oct 22, 2017
Removal Date	Oct 2019
Business Type	Mortgage companies
Contact Information	PO BOX 24696 COLUMBUS, OH 43224 (800) 848-9136

### Q SANTANDER CONSUMER USA

Inquiry Date	Feb 9, 2017
Removal Date	Feb 2019
Business Type	Finance companies - non specific
Contact Information	8585 N STEMMOMS FWY DALLAS, TX 75247 (866) 923-9282

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## Public Records

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