



Credit Report Prepared For:

**SHAWNA TITCHENER**

Experian Report As Of: May 11, 2020

**Personal & Confidential**

SHAWNA TITCHENER - Experian  
Date of Report: May 11, 2020



## Account Summary

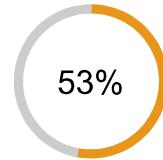
### My Accounts Summary

Open Credit Cards	5
Open Retail Cards	4
Open Real Estate Loans	1
Open Installment Loans	1
Total Open Accounts	11
Accounts Ever Late	1
Collections Accounts	0
Average Account Age	2 yrs 1 mo
Oldest Account	5 yrs 8 mos

### My Hard Credit Inquiries

18

### My Overall Credit Usage



Credit Debt  
\$2,835  
Total Credit  
\$5,300

### My Debt Summary

Credit and Retail Card Debt	\$2,835
Real Estate Debt	\$129,598
Installment Loans Debt	\$14,266
Collections Debt	\$0
Total Debt	\$146,699

### My Public Records

0

[Summary](#)

[Accounts](#)

[Collections](#)

[Inquiries](#)

[Public Records](#)

[Credit Score](#)

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## Account Summary

### My Personal Information

**Name**

SHAWNA TITCHENER

**Personal Statement(s)**

No Statement(s) present at this time

**Also Known As**

**Birth Year**  
1996

**Addresses**

510 N ALMA SCHOOL RD #UNIT 297  
MESA, AZ 85201-5465

1315 E BROADMOR DR  
TEMPE, AZ 85282-2608

4101 E BASELINE RD #APT 332  
GILBERT, AZ 85234-9106

**Employer(s)**

FAMOUS DAVES

HEALTHCARE AT HOME

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

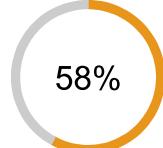
SHAWNA TITCHENER - Experian  
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## Open Accounts

<input checked="" type="checkbox"/>	CAP1/WMT 603220XXXXXXXXXX	<input type="button" value="Open"/>
<b>ACCOUNT DETAILS</b>		
Account Name	CAP1/WMT	
Account #	603220XXXXXXXXXX	
Original Creditor	-	
Company Sold	-	
Account Type	REVOLVING	
Date Opened	Feb 05, 2019	
Account Status!	Open	
Payment Status	Current	
Status Updated	Apr 01, 2020	
Balance	\$87	
Balance Updated	Apr 09, 2020	
Credit Limit	\$150	
Monthly Payment	\$28	
Past Due Amount	-	
Highest Balance	\$138	
Terms	Revolving	
Responsibility	Individual	
Your Statement	-	
Comments	-	

**CREDIT USAGE**



58%

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

**CONTACT INFORMATION**

PO BOX 30285  
SALT LAKE CITY, UT 84130  
(800) 227-4825

**PAYMENT HISTORY**

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<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
<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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

OK

Data Unavailable

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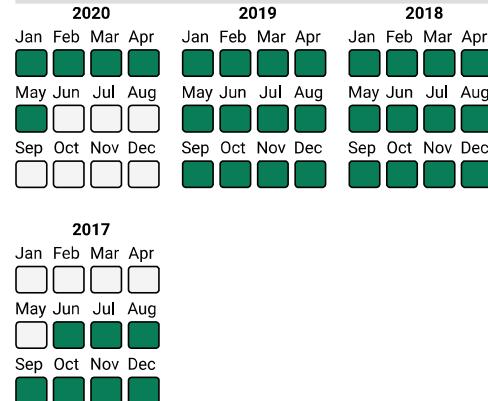
[Open](#)

ACCOUNT DETAILS		CREDIT USAGE	
Account Name	CAPITAL ONE BANK USA N	 <b>88%</b> High Credit Usage Keeping your account balances as low as possible can have a positive impact on your credit.	
Account #	517805XXXXXX		
Original Creditor	-		
Company Sold	-		
Account Type	REVOLVING		
Date Opened	May 12, 2017		
Account Status!	Open		
Payment Status	Current		
Status Updated	May 01, 2020		
Balance	\$442		
Balance Updated	May 02, 2020		
Credit Limit	\$500		
Monthly Payment	\$25		
Past Due Amount	-		
Highest Balance	\$559		
Terms	Revolving		
Responsibility	Individual		
Your Statement	-		
Comments	-		

#### CONTACT INFORMATION

15000 CAPITAL ONE DR  
RICHMOND, VA 23238  
(800) 955-7070

#### PAYMENT HISTORY



OK

Data Unavailable

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[Open](#)

ACCOUNT DETAILS		CREDIT USAGE	
Account Name	COMENITYBANK/MAURICES	0%	
Account #	778850XXXXXX	No Credit Usage You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.	
Original Creditor	-		
Company Sold	-		
Account Type	REVOLVING		
Date Opened	Sep 15, 2019		
Account Status!	Open		
Payment Status	Current		
Status Updated	Apr 01, 2020	2020	2019
Balance	\$0	Jan Feb Mar Apr	Jan Feb Mar Apr
Balance Updated	Apr 04, 2020	May Jun Jul Aug	May Jun Jul Aug
Credit Limit	\$300	Jun Jul Aug	Jun Jul Aug
Monthly Payment	\$27	Sep Oct Nov Dec	Sep Oct Nov Dec
Past Due Amount	-		
Highest Balance	\$125		
Terms	Revolving		
Responsibility	Individual		
Your Statement	-		
Comments	-		

OK     Data Unavailable

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[Open](#)

ACCOUNT DETAILS		CREDIT USAGE	
Account Name	COMENITYBANK/VICTORIA	0%	
Account #	585637XXXXXX	No Credit Usage You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.	
Original Creditor	-		
Company Sold	-		
Account Type	REVOLVING		
Date Opened	Apr 07, 2019		
Account Status!	Open		
Payment Status	Current		
Status Updated	Apr 01, 2020	2020	2019
Balance	\$0	Jan Feb Mar Apr	Jan Feb Mar Apr
Balance Updated	Apr 25, 2020	May Jun Jul Aug	May Jun Jul Aug
Credit Limit	\$650	Jun Jul Aug	Jun Jul Aug
Monthly Payment	\$0	Sep Oct Nov Dec	Sep Oct Nov Dec
Past Due Amount	-		
Highest Balance	\$144		
Terms	Revolving		
Responsibility	Individual		
Your Statement	-		
Comments	-		

OK     Data Unavailable

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[Open](#)

ACCOUNT DETAILS		CREDIT USAGE	
Account Name	CREDIT ONE BANK NA	546645XXXXXXXXXX	
Account #	546645XXXXXXXXXX		
Original Creditor	-		
Company Sold	-		
Account Type	REVOLVING		
Date Opened	Mar 12, 2019		
Account Status!	Open		
Payment Status	Current		
Status Updated	Apr 01, 2020		
Balance	\$789		
Balance Updated	Apr 23, 2020		
Credit Limit	\$800		
Monthly Payment	\$40		
Past Due Amount	-		
Highest Balance	\$815		
Terms	Revolving		
Responsibility	Individual		
Your Statement	-		
Comments	-		

**99%**

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

### CONTACT INFORMATION

PO BOX 98875  
LAS VEGAS, NV 89193  
(702) 269-1000

### PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<span style="background-color: green; color: white;">█</span>	<span style="background-color: white;">█</span>	<span style="background-color: white;">█</span>	<span style="background-color: green; color: white;">█</span>	<span style="background-color: green; color: white;">█</span>			
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<span style="background-color: white;">█</span>	<span style="background-color: white;">█</span>	<span style="background-color: white;">█</span>	<span style="background-color: white;">█</span>	<span style="background-color: green; color: white;">█</span>	<span style="background-color: green; color: white;">█</span>	<span style="background-color: green; color: white;">█</span>	<span style="background-color: green; color: white;">█</span>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<span style="background-color: white;">█</span>	<span style="background-color: white;">█</span>	<span style="background-color: white;">█</span>	<span style="background-color: white;">█</span>	<span style="background-color: green; color: white;">█</span>	<span style="background-color: green; color: white;">█</span>	<span style="background-color: green; color: white;">█</span>	<span style="background-color: green; color: white;">█</span>

█ OK      █ Data Unavailable

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[Open](#)



### CREDIT ONE BANK NA 444796XXXXXXXXXX

#### ACCOUNT DETAILS

Account Name	CREDIT ONE BANK NA
Account #	444796XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jul 07, 2017
Account Status!	Open
Payment Status	Current
Status Updated	Apr 01, 2020
Balance	\$892
Balance Updated	Apr 17, 2020
Credit Limit	\$900
Monthly Payment	\$45
Past Due Amount	-
Highest Balance	\$909
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

#### CREDIT USAGE

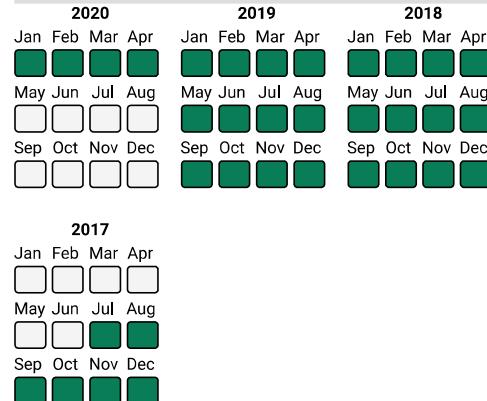


High Credit Usage  
Keeping your account balances as low as possible can have a positive impact on your credit.

#### CONTACT INFORMATION

PO BOX 98875  
LAS VEGAS, NV 89193  
(702) 269-1000

#### PAYMENT HISTORY



OK

Data Unavailable

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ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	ESB/HARLEY DAVIDSON CR	PO BOX 21829	
Account #	201905XXXXXXXX	CARSON CITY, NV 89721	
Original Creditor	-	(888) 699-2336	
Company Sold	-		
Account Type	INSTALLMENT		
Date Opened	May 28, 2019		
Account Status!	Open		
Payment Status	Current		
Status Updated	Apr 01, 2020	<input checked="" type="checkbox"/> OK	<input type="checkbox"/> Data Unavailable
Balance	\$14,266		
Balance Updated	Apr 30, 2020		
Original Balance	\$14,963		
Monthly Payment	\$358		
Past Due Amount	-		
Highest Balance	-		
Terms	84 Months		
Responsibility	Individual		
Your Statement	-		
Comments	-		

#### PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
■	■	■	■	□	□	□	□
May	Jun	Jul	Aug	May	Jun	Jul	Aug
□	□	□	□	□	■	■	■
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
□	□	□	□	■	■	■	■

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ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	MRC/UNITED WHOLESALE M	585 SOUTH BLVD E	
Account #	665492XXX	PONTIAC, MI 48341	(248) 433-3300
Original Creditor	-		
Company Sold	-		
Account Type	REAL ESTATE		
Date Opened	Nov 27, 2019		
Account Status!	Open		
Payment Status	Current		
Status Updated	Mar 01, 2020		
Balance	\$129,598		
Balance Updated	Mar 31, 2020		
Original Balance	\$130,591		
Monthly Payment	\$761		
Past Due Amount	-		
Highest Balance	-		
Terms	360 Months		
Responsibility	Individual		
Your Statement	-		
Comments	-		

OK OK       Data Unavailable

#### PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
■	■	■	□	□	□	□	□
May	Jun	Jul	Aug	May	Jun	Jul	Aug
□	□	□	□	□	□	□	□
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
□	□	□	□	□	□	□	■

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ACCOUNT DETAILS		CREDIT USAGE	
Account Name	SYNCB/CARE CREDIT	0%	
Account #	601918XXXXXX	No Credit Usage You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.	
Original Creditor	-		
Company Sold	-		
Account Type	REVOLVING		
Date Opened	Jun 12, 2017		
Account Status!	Open		
Payment Status	Current		
Status Updated	Apr 01, 2020		
Balance	\$0		
Balance Updated	Apr 16, 2020		
Credit Limit	\$500		
Monthly Payment	\$28		
Past Due Amount	-		
Highest Balance	\$556		
Terms	Revolving		
Responsibility	Individual		
Your Statement	-		
Comments	-		

OK     Data Unavailable

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SYNCB/PPC  
604419XXXXXX
Open

#### ACCOUNT DETAILS

Account Name	SYNCB/PPC
Account #	604419XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Dec 05, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Apr 01, 2020
Balance	\$424
Balance Updated	Apr 17, 2020
Credit Limit	\$1,200
Monthly Payment	\$28
Past Due Amount	-
Highest Balance	\$1,155
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

#### CREDIT USAGE

35%

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

OK OK
 Data Unavailable

#### CONTACT INFORMATION

PO BOX 530975  
ORLANDO, FL 32896  
(844) 373-4961

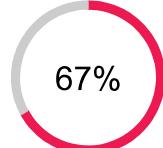
#### PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>
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<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>
<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="border: 1px solid black; padding: 2px;"> </span>	<span style="background-color: green; color: white; border: 1px solid black; padding: 2px;"> </span>

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[Open](#)

ACCOUNT DETAILS		CREDIT USAGE	
Account Name	USAA SAVINGS BANK	 High Credit Usage Keeping your account balances as low as possible can have a positive impact on your credit.	
Account #	427082XX		
Original Creditor	-		
Company Sold	-		
Account Type	REVOLVING		
Date Opened	Jul 01, 2015		
Account Status!	Open		
Payment Status	Current		
Status Updated	Apr 01, 2020		
Balance	\$201		
Balance Updated	Apr 27, 2020		
Credit Limit	\$300		
Monthly Payment	\$15		
Past Due Amount	-		
Highest Balance	\$339		
Terms	Revolving		
Responsibility	Individual		
Your Statement	-		
Comments	-		

**CREDIT USAGE**

67%

**CONTACT INFORMATION**

PO BOX 47504  
SAN ANTONIO, TX 78265  
BYMAILONLY

**PAYMENT HISTORY**

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec

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

OK      Data Unavailable

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## Closed Accounts

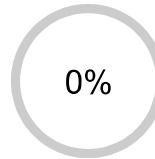
SYNCB/WALMART  
603220XXXXXX

Closed

### ACCOUNT DETAILS

Account Name	SYNCB/WALMART
Account #	603220XXXXXX
Original Creditor	-
Company Sold	CAPITAL ONE
Account Type	REVOLVING
Date Opened	Feb 05, 2019
Account Status!	Closed
Payment Status	Current
Status Updated	Oct 01, 2019
Balance	\$0
Balance Updated	Oct 10, 2019
Credit Limit	\$150
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$127
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender or claim purchased  Purchased by another lender

### 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 965024  
ORLANDO, FL 32896  
(855) 893-5848

### PAYMENT HISTORY



OK

Data Unavailable

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Closed

**VERIZON WIRELESS**  
888519XXXXXXX

**ACCOUNT DETAILS**

Account Name	VERIZON WIRELESS
Account #	888519XXXXXXX
Original Creditor	-
Company Sold	-
Account Type	OTHER
Date Opened	Sep 04, 2014
Account Status!	Closed
Payment Status	Legally paid in full for less than the full balance
Status Updated	Mar 01, 2018
Balance	-
Balance Updated	Mar 31, 2018
Original Balance	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$679
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Election of remedy - reported by subscriber  Account legally paid in full for less than the full balance

**CONTACT INFORMATION**

PO BOX 650051  
DALLAS, TX 75265  
(800) 852-1922

**PAYMENT HISTORY**

2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
N	N	N					
May	Jun	Jul	Aug	May	Jun	Jul	Aug
							N
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				N	N	N	N

N Negative

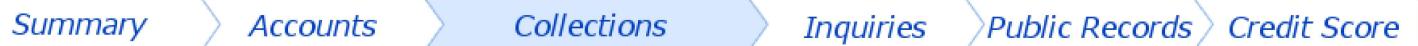
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## Collections

**No collection accounts**



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## Inquiries

CITI CARDS CBNA	
Inquiry Date	Apr 7, 2020
Removal Date	Apr 2022
Business Type	Bank credit cards
Contact Information	PO BOX 6000 SIOUX FALLS, SD 57117 BYMAILONLY

USAA FEDERAL SAVINGS B	
Inquiry Date	Mar 24, 2020
Removal Date	Mar 2022
Business Type	Bank credit cards
Contact Information	10750 MCDERMOTT FWY SAN ANTONIO, TX 78288 (210) 416-9666

USAA FEDERAL SAVINGS B	
Inquiry Date	Mar 23, 2020
Removal Date	Mar 2022
Business Type	Bank credit cards
Contact Information	10750 MCDERMOTT FWY SAN ANTONIO, TX 78288 (210) 416-9666

USAA FEDERAL SAVINGS B	
Inquiry Date	Jan 29, 2020
Removal Date	Jan 2022
Business Type	Bank credit cards
Contact Information	10750 MCDERMOTT FWY SAN ANTONIO, TX 78288 (210) 416-9666

KLARNA/WEBBANK	
Inquiry Date	Dec 14, 2019
Removal Date	Dec 2021
Business Type	Personal loan companies
Contact Information	629 N HIGH ST FL 300 COLUMBUS, OH 43215 (844) 552-7621

JPMCB CARD	
Inquiry Date	Dec 8, 2019
Removal Date	Dec 2021
Business Type	Bank credit cards
Contact Information	PO BOX 15369 WILMINGTON, DE 19850 (800) 945-2000

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	CAP ONE NA
Inquiry Date	Dec 8, 2019
Removal Date	Dec 2021
Business Type	Bank credit cards
Contact Information	PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 227-4825

	CREDITFAX CISCO INC
Inquiry Date	Nov 6, 2019
Removal Date	Nov 2021
Business Type	Mortgage reporters
Contact Information	2815 S ALMA SCHOOL RD ST MESA, AZ 85210 (480) 491-6001

	USAA SAVINGS BANK
Inquiry Date	Jun 10, 2019
Removal Date	Jun 2021
Business Type	Bank credit cards
Contact Information	3773 HOWARD HUGHES PKWY LAS VEGAS, NV 89169 (800) 531-8722

	CITI CARDS CBNA
Inquiry Date	Dec 2, 2019
Removal Date	Dec 2021
Business Type	Bank credit cards
Contact Information	PO BOX 6000 SIOUX FALLS, SD 57117 BYMAILONLY

	CREDITFAX CISCO INC
Inquiry Date	Oct 11, 2019
Removal Date	Oct 2021
Business Type	Mortgage reporters
Contact Information	2815 S ALMA SCHOOL RD ST MESA, AZ 85210 (480) 491-6001

	ESB/HARLEY DAVIDSON CR
Inquiry Date	May 28, 2019
Removal Date	May 2021
Business Type	Sales financing company
Contact Information	3850 ARROWHEAD DR CARSON CITY, NV 89706 (775) 886-3000

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#### COMENITYBANK/VICTORIA

Inquiry Date	Apr 7, 2019
Removal Date	Apr 2021
Business Type	Specialty clothing store
Contact Information	PO BOX 182789 COLUMBUS, OH 43218

#### APPFOLIO RESIDENT SCRE

Inquiry Date	Dec 21, 2018
Removal Date	Dec 2020
Business Type	Tenant screeners (reseller)
Contact Information	50 CASTILIAN DR GOLETA, CA 93117 (866) 359-3630

#### FACTUAL DATA

Inquiry Date	Sep 5, 2018
Removal Date	Sep 2020
Business Type	Mortgage reporters
Contact Information	875 GREENTREE RD PITTSBURGH, PA 15220 (877) 237-8317

#### CREDITFAX/AMERIFIRST F

Inquiry Date	Mar 22, 2019
Removal Date	Mar 2021
Business Type	Mortgage brokers
Contact Information	1550 E MCKELLIPS RD STE MESA, AZ 85203 (480) 344-1901

#### AMEX

Inquiry Date	Oct 27, 2018
Removal Date	Oct 2020
Business Type	Bank credit cards
Contact Information	PO BOX 981537 EL PASO, TX 79998 (800) 874-2717

#### FD/NOVA HOME LOANS

Inquiry Date	Jul 10, 2018
Removal Date	Jul 2020
Business Type	Mortgage companies
Contact Information	3900 E. CAMELBACK ROADST TUSCON, AZ 85018 (520) 745-0050

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## Public Records

**No public records**

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## Credit Score



Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

### What's helping your score?

#### Bills Paid On Time Recently

You've recently been paying your bills on time.

Your most recent missed payment happened

#### Unknown

While you have missed payments in the past, you have recently been paying your bills on time. Staying current and paying bills on time demonstrates lower risk.

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.

#### Many Accounts Paid On Time

You have many accounts that are in good standing.

Number of your accounts currently being paid as agreed

#### 11 accounts

FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.

FICO High Achievers have an average of 6 accounts currently being paid as agreed.

### What's hurting your score?

#### 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

#### 1 account

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.

Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.

#### High Credit Usage

You've made heavy use of your available revolving credit.

Ratio of your revolving balances to your credit limits

53%

The FICO® Score evaluates balances in relation to available credit on revolving accounts. In older versions of the FICO® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. 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.

For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.

### Seeking Credit

You've recently been looking for credit.

Your applications for credit in the past year

**11 inquiries**

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

About 70% of FICO High Achievers did not apply for credit in the past year.

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## Credit Score

### What's helping your score?

You have no positive factors impacting your Score.

### What's hurting your score?

#### (–) Short Account History

You have a short credit history.

Your oldest account was opened

**5 Years, 8 Months ago**

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

FICO High Achievers opened their oldest account 25 years ago, on average.

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## FICO® Score 2



## 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.).

### Your FICO® Score

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.).

[Learn More about FICO® Scores ▶](#)

What's harming your score?

#### ⊖ 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. In older versions of the FICO® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. 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.

#### ⊖ Short Account History

You have a short credit history.

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

#### ⊖ Seeking Credit

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

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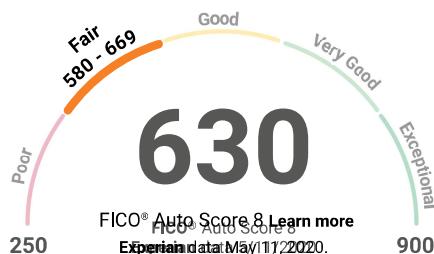
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## FICO® Auto Score 8



## 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.

### Your FICO® Score

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.

[Learn More about FICO® Scores ▾](#)

What's harming your score?

#### ⊖ 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. In older versions of the FICO® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. 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.

#### ⊖ Seeking Credit

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

#### ⊖ Loan Balances

The remaining balance on your mortgage or non-mortgage installment loans is too high.

FICO® Scores weigh the balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score. Note, 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.

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### What's harming your score?

#### ⊖ 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. In older versions of the FICO® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. 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.

#### ⊖ Many New Accounts

You've recently opened too many new credit accounts.

The FICO® Score considers the number of recent credit account openings. Opening several credit accounts in a short time period is reflective of greater risk - especially for people with shorter credit histories.

#### ⊖ Short Loan History

Your open installment loans do not show a long credit history.

People who have longer credit histories and do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest open (not yet paid off) installment loan and/or the average age of your open installment loans is relatively low.

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## FICO® Bankcard Score 8



### FICO® BANKCARD SCORE 8

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#### Your FICO® Score

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[Learn More about FICO® Scores ▾](#)

#### What's harming your score?

##### ⊖ Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

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##### ⊖ 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. In older versions of the FICO® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. 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.

##### ⊖ Short Account History

You have a short credit history.

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

##### ⊖ Seeking Credit

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

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## FICO® Score 3



## FICO® SCORE 3

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### Your FICO® Score

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[Learn More about FICO® Scores ▶](#)

### What's harming your score?

#### ⊖ Serious Delinquency

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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.

#### ⊖ Seeking Credit

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

#### ⊖ High Credit Usage

You've made heavy use of your available revolving credit.

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#### ⊖ Short Account History

You have a short credit history.

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## FICO® Bankcard Score 2



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What's harming your score?

##### ⊖ 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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##### ⊖ Short Account History

You have a short credit history.

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

##### ⊖ Missed Payments

You have missed payments or derogatory indicators on your credit accounts.

Missed payments and derogatory indicators, including the number of, how late they were and how recently they occurred, are an important part of a credit report considered by a FICO® Score. People who are current on their payments, have no derogatory indicators and who consistently make payments on time are generally considered less risky by most lenders. As missed payments and accounts with derogatory indicators age, they have less impact on a FICO® Score.

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## Disclaimer

### 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.