



Prepared For

ANTHONY RODRIGUEZ

Personal & confidential

Date generated: Sep 29, 2025

At a glance

FICO® Score 8

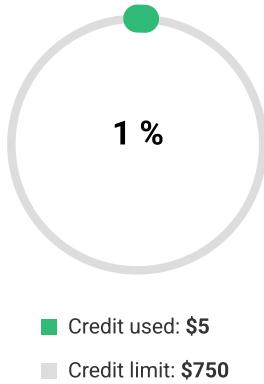
590 FICO[®] SCORE 8
Experian data Sep 29, 2025



Account summary

Open accounts	1
Self-reported accounts	0
Accounts ever late	2
Closed accounts	0
Collections	1
Average account age	2 yrs 4 mos
Oldest account	2 yrs 8 mos

Overall credit usage



Debt summary

Credit card and credit line debt	\$5
Self-reported account balance	\$0
Loan debt	\$0
Collections debt	\$925
Total debt	\$930



Personal information

Name	Addresses	Employers
ANTHONY RODRIGUEZ	6710 PARK AVE # 402 GUTTENBERG, NJ 07093- 4564	-
Also known as		
-		
Year of birth	125 ESSEX ST HACKENSACK, NJ 07601- 4027	
2003		
	11 HAMPSHIRE RD TOWNSHIP OF WASHINGTON, NJ 07676	

Personal statements

No statement(s) present at this time



Open accounts

● KIKOFF LENDING LLC	\$5										
1 late payment	Balance updated Aug 31, 2025										
Account info											
Account name	KIKOFF LENDING LLC										
Account number	CLXXXX										
Original creditor	-										
Company sold	-										
Account type	Charge Card										
Date opened	Oct 24, 2023										
Open/closed	Open										
Status	Open.										
Status updated	Dec 2024										
	Responsibility										
	Your statement										
Payment history											
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	✓	✓	✓	✓	✓	✓	✓	-	-	-	-
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	-	-	-	-	-	-	-	-	✓	✓	✓
✓ Current / Terms met											
30 Past due 30 days											
- Data Unavailable											
Contact info											
Address	PO BOX 40070 RENO, NV 89504										
Phone number	(775) 993-6992										
Comments											
-											



Closed accounts

• CAPITAL ONE		Closed																																							
Exceptional payment history																																									
☒ Account info																																									
Account name CAPITAL ONE Balance -																																									
Account number 517805XXXXXX		Balance updated -																																							
Original creditor -		Credit limit \$500																																							
Company sold -		Monthly payment -																																							
Account type Credit card		Last Payment Date Jan 20, 2024																																							
Date opened Jan 31, 2023		Highest balance \$522																																							
Open/closed Closed		Terms -																																							
Status Paid, Closed/Never late.		Responsibility Individual																																							
Status updated Feb 2024		Your statement -																																							
฿ Payment history																																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th><th>Jan</th><th>Feb</th><th>Mar</th><th>Apr</th><th>May</th><th>Jun</th><th>Jul</th><th>Aug</th><th>Sep</th><th>Oct</th><th>Nov</th><th>Dec</th></tr> </thead> <tbody> <tr> <td>2024</td><td>✓</td><td>CLS</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr> <td>2023</td><td>-</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr> </tbody> </table>				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2024	✓	CLS	-	-	-	-	-	-	-	-	-	-	2023	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																													
2024	✓	CLS	-	-	-	-	-	-	-	-	-	-																													
2023	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																													
<small>✓ Current / Terms met CLS Closed - Data Unavailable</small>																																									
☒ Contact info																																									
Address PO BOX 31293 SALT LAKE CITY, UT 84131																																									
Phone number (800) 955-7070																																									
☒ Comments																																									
Account closed at credit grantor's request																																									



Collection accounts

● CREDENCE RESOURCE MANA		\$925										
Original creditor: T-MOBILE												
Account info												
Account name CREDENCE RESOURCE MANA Balance \$925												
Account number	353114XXX	Balance updated Sep 06, 2025										
Original creditor	T-MOBILE	Original balance \$925										
Company sold	-	Monthly payment -										
Account type	Collection	Past due amount \$925										
Date opened	Jun 06, 2025	Terms 1 Month										
Status	Collection account. \$925 past due as of Sep 2025.	Responsibility Individual										
Status updated	Jun 2025	Your statement -										
Payment history												
2025	Jan -	Feb -	Mar -	Apr -	May -	Jun -	Jul -	Aug C	Sep C	Oct -	Nov -	Dec -
C Collection - Data Unavailable												
Contact info												
Address	17000 DALLAS PKWY STE 20 DALLAS, TX 75248											
Phone number	-											
Comments												
-												



Public records

No public records reported.



Inquiries

CITI CARDS CBNA

Inquired on Apr 15, 2024

Business Type: Bank Credit Cards

PO BOX 6000

SIOUX FALLS, SD 57117

(800) 950-5114

This inquiry is scheduled to continue on record until May 2026

DISCOVERC

Inquired on Jan 22, 2024

Business Type: Bank Credit Cards

12 READS WAY

NEW CASTLE, DE 19720

By mail only

This inquiry is scheduled to continue on record until Feb 2026

JPMCB CARD

Inquired on Jan 22, 2024

Business Type: Bank Credit Cards

PO BOX 15077

WILMINGTON, DE 19850

(800) 453-9719

This inquiry is scheduled to continue on record until Feb 2026

DISCOVERC

Inquired on Jan 19, 2024

Business Type: Bank Credit Cards

12 READS WAY

NEW CASTLE, DE 19720

By mail only

This inquiry is scheduled to continue on record until Feb 2026

CAP ONE NA

Inquired on Oct 6, 2023

Business Type: Bank Credit Cards

PO BOX 30281

SALT LAKE CITY, UT 84130

(800) 227-4825

This inquiry is scheduled to continue on record until Nov 2025



Credit scores

FICO® Score 8



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

What's helping

🕒 No serious delinquency

- There is no evidence of a serious delinquency (90 days past due or greater) or derogatory indicator on your credit report.
- Number of your accounts that were ever 90 days late or worse: 0 accounts
- Virtually no FICO High Achievers have a 90 days late payment or worse listed on their credit report.
- The presence of delinquencies or derogatory indicator in a credit report is a powerful predictor of future payment risk. People with no previous late payments are much more likely to pay on time in the future.

What's hurting

– Collection and/or PR

- You have a public record and/or collection on your credit report.
- Number of collections on your credit report: 1 collection
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- The presence of a derogatory public record (such as a bankruptcy) or collection is highly correlated with future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on the FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

– Few accounts paid on time

- You have an insufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 1 account
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

– Lack of recent non-mortgage loan information

- You have a lack of recent activity from a non-mortgage installment loan.

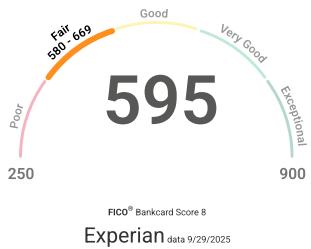
- Your credit report shows a \$0 balance on your non-mortgage loans (such as auto or student loans) or a lack of sufficient recent information about your loans. Having a non-mortgage installment loan with no missed payments and a low balance along with other types of credit demonstrates that a person is able to manage a variety of credit types. Having a 0% installment loan balance to loan amount ratio is considered slightly more risky than having a low installment loan ratio.

– Short account history

- You have a short credit history.
- Your oldest account was opened: 2 Years, 8 Months ago
- FICO High Achievers opened their oldest account 26 years ago, on average.
- Average age of your accounts: 2 Years, 4 Months
- Most FICO High Achievers have an average age of accounts of 10 years or more.
- 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® Bankcard Score 8



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

What's hurting

– Collection and/or PR

- You have a public record and/or collection on your credit report.
- The presence of a derogatory public record (such as a bankruptcy) or collection is highly correlated with future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on the FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

– Few accounts paid on time

- You have an insufficient number of accounts that are currently paid as agreed.
- The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

– Lack of recent credit card information

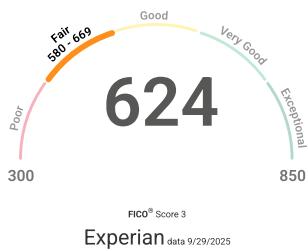
- There is insufficient or no recent activity on credit cards and/or bank-issued open-ended accounts.
- The FICO® Score evaluates the mix of credit cards, loans and mortgages on a credit report. Your credit report shows no open credit cards and/or bank-issued open-ended accounts or sufficient recent information about your credit cards and/or bank-issued open-ended accounts. People who demonstrate responsible use of different types of credit, including credit cards, are generally less risky to lenders.

– Lack of recent non-mortgage loan information

- You have a lack of recent activity from a non-mortgage installment loan.
- Your credit report shows a \$0 balance on your non-mortgage loans (such as auto or student loans) or a lack of sufficient recent information about your loans. Having a non-mortgage installment loan with no missed payments and a low balance along with other types of credit demonstrates that a person is able to manage a variety of credit types. Having a 0% installment loan balance to loan amount ratio is considered slightly more risky than having a low installment loan ratio.



FICO® Score 3



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

What's hurting

– Collection and/or PR

- You have a public record and/or collection on your credit report.
- The presence of a derogatory public record (such as a bankruptcy) or collection is highly correlated with future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on the FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

– Recent collection and/or PR

- You have a recent public record and/or collection on your credit report.
- The recency of a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on a FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

– Recent missed payment

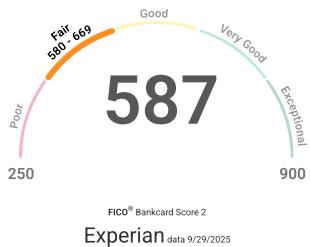
- You recently missed a payment or had a derogatory indicator reported on your credit report.
- The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit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

– Bad payment history

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



FICO® Bankcard Score 2



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

What's hurting

– Collection and/or PR

- You have a public record and/or collection on your credit report.
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– Lack of recent credit card information

- There is insufficient or no recent activity on credit cards and/or bank-issued open-ended accounts.
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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.



FICO® Score 2



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

What's hurting

– Collection and/or PR

- You have a public record and/or collection on your credit report.
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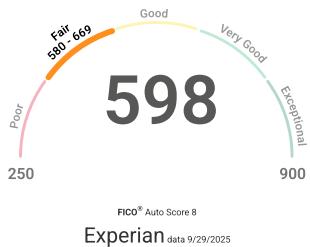
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– Recent collection and/or PR

- You have a recent public record and/or collection on your credit report.
- The recency of a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on a FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.



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.

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– Lack of recent non-mortgage loan information

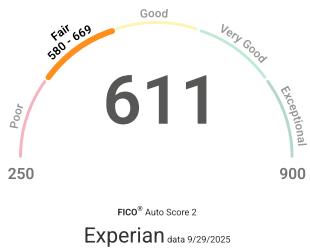
- You have a lack of recent activity from a non-mortgage installment loan.
- Your credit report shows a \$0 balance on your non-mortgage loans (such as auto or student loans) or a lack of sufficient recent information about your loans. Having a non-mortgage installment loan with no missed payments and a low balance along with other types of credit demonstrates that a person is able to manage a variety of credit types. Having a 0% installment loan balance to loan amount ratio is considered slightly more risky than having a low installment loan ratio.

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FICO® Auto Score 2
Experian data 9/29/2025

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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.