



Credit Report Prepared For:

YOEL BOCHNER

Experian Report As Of: Sep 15, 2020

Personal & Confidential

YOEL BOCHNER - Experian
Date of Report: Sep 15, 2020



Account Summary

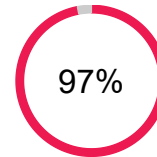
My Accounts Summary

Open Credit Cards	6
Open Retail Cards	0
Open Real Estate Loans	2
Open Installment Loans	3
Total Open Accounts	12
Accounts Ever Late	0
Collections Accounts	0
Average Account Age	2 yrs 3 mos
Oldest Account	12 yrs 5 mos

My Hard Credit Inquiries

15

My Overall Credit Usage



Credit Debt
\$480,683
Total Credit
\$433,146

My Debt Summary

Credit and Retail Card Debt	\$480,683
Real Estate Debt	\$986,753
Installment Loans Debt	\$61,998
Collections Debt	\$0
Total Debt	\$1,529,434

My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

YOEL BOCHNER - Experian
Date of Report: Sep 15, 2020



Account Summary

My Personal Information

Name

YOEL BOCHNER

Personal Statement(s)

No Statement(s) present at this time

Also Known As**Birth Year**

1981

Addresses

20 ZENTA RD #UNIT 304
MONROE, NY 10950-6191

18 FRANKFURT RD #UNIT 302
MONROE, NY 10950-8306

1716 O ST
SACRAMENTO, CA 95811-6156

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

YOEL BOCHNER - Experian
Date of Report: Sep 15, 2020



Open Accounts



AMEX
349992XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	AMEX
Account #	349992XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jan 14, 2019
Account Status	Open
Payment Status	Current
Status Updated	Aug 2020
Balance	\$58,388
Balance Updated	Aug 26, 2020
Credit Limit	-
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$58,388
Terms	1 Month
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 297871
FORT LAUDERDALE, FL 33329
(800) 874-2717

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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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☒ OK
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Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



YOEL BOCHNER - Experian
Date of Report: Sep 15, 2020



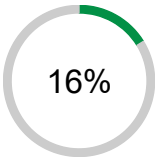
CAPITAL BANK,N.A.
462192XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	CAPITAL BANK,N.A.
Account #	462192XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jun 13, 2018
Account Status!	Open
Payment Status	Current
Status Updated	Sep 2020
Balance	\$138
Balance Updated	Sep 11, 2020
Credit Limit	\$850
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$851
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

101 CROSSWAYS PARK DR W
WOODBURY, NY 11797
(800) 859-6412

PAYMENT HISTORY

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☒ OK ☐ Data Unavailable

Summary

Accounts (Open)

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Inquiries

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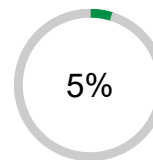
CAPITAL ONE BANK USA N
400344XXXXXX

Open

ACCOUNT DETAILS

Account Name	CAPITAL ONE BANK USA N
Account #	400344XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 01, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Aug 2020
Balance	\$49
Balance Updated	Aug 15, 2020
Credit Limit	\$1,000
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$335
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

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

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"/>
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Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

YOEL BOCHNER - Experian
Date of Report: Sep 15, 2020



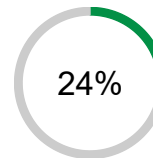
CAPITAL ONE BANK USA N
515676XXXXXX

Open

ACCOUNT DETAILS

Account Name	CAPITAL ONE BANK USA N
Account #	515676XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 06, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Aug 2020
Balance	\$241
Balance Updated	Aug 15, 2020
Credit Limit	\$1,000
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$541
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

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

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"/>
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Summary

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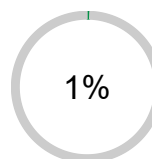
JPMCB CARD
426684XXXXXX

Open

ACCOUNT DETAILS

Account Name	JPMCB CARD
Account #	426684XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Apr 15, 2008
Account Status!	Open
Payment Status	Current
Status Updated	Sep 2020
Balance	\$44
Balance Updated	Sep 10, 2020
Credit Limit	\$7,300
Monthly Payment	\$35
Past Due Amount	-
Highest Balance	\$3,518
Terms	Revolving
Responsibility	Authorized User
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 15369
WILMINGTON, DE 19850
(800) 945-2000

PAYMENT HISTORY

2020				2019				2018			
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May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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2014				2013							
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 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"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
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☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

YOEL BOCHNER - Experian
Date of Report: Sep 15, 2020



KIA MOTORS FINANCE
201451XXXX

Open

ACCOUNT DETAILS

Account Name	KIA MOTORS FINANCE
Account #	201451XXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Feb 19, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Aug 2020
Balance	\$7,840
Balance Updated	Aug 31, 2020
Original Balance	\$10,080
Monthly Payment	\$280
Past Due Amount	-
Highest Balance	-
Terms	36 Months
Responsibility	Joint Account
Your Statement	-
Comments	-

CONTACT INFORMATION

4000 MACARTHUR BLVD STE
NEWPORT BEACH, CA 92660
(866) 331-5632

PAYMENT HISTORY

2020

Jan Feb Mar Apr

☐ ☒ ☒ ☒

May Jun Jul Aug

☒ ☒ ☒ ☒

Sep Oct Nov Dec

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☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



LOANDEPOT
300012XXXXXX

Open

ACCOUNT DETAILS

Account Name	LOANDEPOT
Account #	300012XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REAL ESTATE
Date Opened	Nov 05, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Sep 2020
Balance	\$507,338
Balance Updated	Sep 08, 2020
Original Balance	\$512,000
Monthly Payment	\$3,194
Past Due Amount	-
Highest Balance	-
Terms	360 Months
Responsibility	Joint Account
Your Statement	-
Comments	-

CONTACT INFORMATION

26642 TOWNE CENTRE DR
FOOTHILL RANCH, CA 92610

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"/>
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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☒ OK ☐ Data Unavailable

Summary

Accounts (Open)

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SPECIALIZED LOAN SERVI
102264XXXX

Open

ACCOUNT DETAILS

Account Name	SPECIALIZED LOAN SERVI
Account #	102264XXXX
Original Creditor	-
Company Sold	-
Account Type	REAL ESTATE
Date Opened	Dec 16, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Aug 2020
Balance	\$479,415
Balance Updated	Aug 31, 2020
Original Balance	\$484,350
Monthly Payment	\$2,644
Past Due Amount	-
Highest Balance	-
Terms	360 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

8742 LUCENT BLVD STE 300
HIGHLANDS RANCH, CO 80129
(720) 241-7200

PAYMENT HISTORY

2020

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

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



TCF NATIONAL BANK
994372XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	TCF NATIONAL BANK
Account #	994372XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 27, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Jul 2020
Balance	\$419,936
Balance Updated	Jul 31, 2020
Credit Limit	\$417,996
Monthly Payment	\$1,940
Past Due Amount	-
Highest Balance	\$420,033
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

80 S 8TH ST STE 250
MINNEAPOLIS, MN 55402
(800) 823-2265

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"/>
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Summary

Accounts (Open)

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TOYOTA MOTOR CREDIT
20372YXXXX

Open

ACCOUNT DETAILS

Account Name	TOYOTA MOTOR CREDIT
Account #	20372YXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jul 16, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Aug 2020
Balance	\$17,103
Balance Updated	Aug 31, 2020
Original Balance	\$28,210
Monthly Payment	\$723
Past Due Amount	-
Highest Balance	-
Terms	39 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 9786
CEDAR RAPIDS, IA 52409

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"/>
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Summary

Accounts (Open)

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Credit Score

YOEL BOCHNER - Experian
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TOYOTA MOTOR CREDIT
20372ZXXXX

Open

ACCOUNT DETAILS

Account Name	TOYOTA MOTOR CREDIT
Account #	20372ZXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 11, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Aug 2020
Balance	\$37,055
Balance Updated	Aug 31, 2020
Original Balance	\$41,364
Monthly Payment	\$1,149
Past Due Amount	-
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 9786
CEDAR RAPIDS, IA 52409

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Sep	Oct	Nov	Dec
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☒ OK☐ Data Unavailable

Summary

Accounts (Open)

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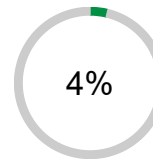
US BANK
435983XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	US BANK
Account #	435983XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 09, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Aug 2020
Balance	\$191
Balance Updated	Aug 31, 2020
Credit Limit	\$5,000
Monthly Payment	\$34
Past Due Amount	-
Highest Balance	\$4,901
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

4325 17TH AVE S
FARGO, ND 58125

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
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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"/>

☒ OK
 ☐ Data Unavailable

Summary

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YOEL BOCHNER - Experian
Date of Report: Sep 15, 2020



Closed Accounts

AMEX
349992XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	AMEX
Account #	349992XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jun 13, 2017
Account Status!	Closed
Payment Status	Current
Status Updated	Aug 2017
Balance	-
Balance Updated	Aug 25, 2017
Credit Limit	-
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$6,265
Terms	1 Month
Responsibility	Terminated
Your Statement	-
Comments	Account closed at credit grantor's request

CREDIT USAGE

N/A

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 297871
FORT LAUDERDALE, FL 33329
(800) 874-2717

PAYMENT HISTORY

2017			
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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

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Public Records

Credit Score



AMEX
349992XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	AMEX
Account #	349992XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jun 16, 2017
Account Status!	Closed
Payment Status	Current
Status Updated	Sep 2019
Balance	-
Balance Updated	Sep 09, 2019
Credit Limit	-
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$9,328
Terms	1 Month
Responsibility	Terminated
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 297871
FORT LAUDERDALE, FL 33329
(800) 874-2717

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	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 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 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"/>	<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 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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> OK								<input type="checkbox"/> Data Unavailable			

Summary

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YOEL BOCHNER - Experian
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CAPITAL ONE BANK USA N
517805XXXXXX

Closed

ACCOUNT DETAILS

Account Name	CAPITAL ONE BANK USA N
Account #	517805XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Mar 14, 2016
Account Status!	Closed
Payment Status	Current
Status Updated	Sep 2018
Balance	-
Balance Updated	Sep 11, 2018
Credit Limit	\$1,500
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$1,069
Terms	Revolving
Responsibility	Terminated
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

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

PAYMENT HISTORY

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

☒ OK

☐ Data Unavailable

Summary

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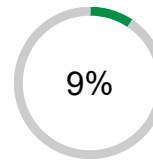
CITICARDS CBNA
546616XXXXXX

Closed

ACCOUNT DETAILS

Account Name	CITICARDS CBNA
Account #	546616XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 02, 2019
Account Status!	Closed
Payment Status	Current
Status Updated	Apr 2020
Balance	\$852
Balance Updated	Sep 10, 2020
Credit Limit	\$9,000
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$9,216
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Dispute resolved – consumer disagrees

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 6241
SIOUX FALLS, SD 57117
BYMAILONLY

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 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"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" 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

Summary

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Credit Score

YOEL BOCHNER - Experian
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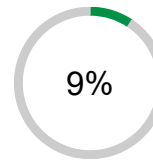
CITICARDS CBNA
542418XXXXXX

Closed

ACCOUNT DETAILS

Account Name	CITICARDS CBNA
Account #	542418XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 10, 2019
Account Status!	Closed
Payment Status	Current
Status Updated	Sep 2020
Balance	\$844
Balance Updated	Sep 07, 2020
Credit Limit	\$9,000
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$8,756
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Account closed at credit grantor's request

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 6241
SIOUX FALLS, SD 57117
BYMAILONLY

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 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"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" 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"/>

☒ OK ☐ Data Unavailable

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JPMCB CARD
426684XXXXXX

Closed

ACCOUNT DETAILS

Account Name	JPMCB CARD
Account #	426684XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	May 18, 2016
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Mar 2018
Balance	-
Balance Updated	Mar 14, 2018
Credit Limit	\$9,800
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$15,689
Terms	Revolving
Responsibility	Authorized User
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 15369
WILMINGTON, DE 19850
(800) 945-2000

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" 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
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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"/>

☒ OK

☐ Data Unavailable

Summary

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JPMCB CARD
414720XXXXXX

Closed

ACCOUNT DETAILS

Account Name	JPMCB CARD
Account #	414720XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	May 24, 2017
Account Status!	Closed
Payment Status	Current
Status Updated	Apr 2019
Balance	-
Balance Updated	Apr 24, 2019
Credit Limit	\$15,000
Monthly Payment	\$439
Past Due Amount	-
Highest Balance	\$15,331
Terms	Revolving
Responsibility	Terminated
Your Statement	-
Comments	-

CREDIT USAGE

N/A

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 15369
WILMINGTON, DE 19850
(800) 945-2000

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	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 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
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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"/>

☒ OK☐ Data Unavailable

Summary

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PENNYMAC LOAN SERVICES
SSE001XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	PENNYMAC LOAN SERVICES
Account #	SSE001XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REAL ESTATE
Date Opened	Apr 30, 2019
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Dec 2019
Balance	-
Balance Updated	Dec 20, 2019
Original Balance	\$475,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	360 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

6101 CONDOR DR STE 200
MOORPARK, CA 93021
(818) 224-7442

PAYMENT HISTORY

2019

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

☒ OK ☐ Data Unavailable

Summary

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Collections

No collection accounts

Summary

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Inquiries

US SM BUS ADMIN ODA

Inquiry Date	Jun 26, 2020
Removal Date	Jun 2022
Business Type	Federal government
Contact Information	14925 KINGSPORT RD FORT WORTH, TX 76155 (800) 366-6303

NCCINC/BAY RIDGE LEXUS

Inquiry Date	Jun 10, 2020
Removal Date	Jun 2022
Business Type	Automobile dealers, new
Contact Information	6502 5TH AVE BROOKLYN, NY 11220 (718) 745-3100

KIA MOTORS FINANCE

Inquiry Date	Feb 18, 2020
Removal Date	Feb 2022
Business Type	Auto financing companies
Contact Information	4000 MACARTHUR BLVD STE NEWPORT BEACH, CA 92660 (866) 331-5632

CREDIT PLUS

Inquiry Date	Jun 11, 2020
Removal Date	Jun 2022
Business Type	Mortgage reporters
Contact Information	31550 WINTERPLACE PKWY SALISBURY, MD 21804 (410) 742-9551

TOYOTA MOTOR CREDIT CO

Inquiry Date	Jun 10, 2020
Removal Date	Jun 2022
Business Type	Auto financing companies
Contact Information	PO BOX 9786 CEDAR RAPIDS, IA 52409 (800) 279-9032

US BANK CONSOLIDATED

Inquiry Date	Feb 18, 2020
Removal Date	Feb 2022
Business Type	All banks - non specific
Contact Information	4325 17TH AVE S FARGO, ND 58125 (866) 268-7231

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KIA MOTORS FINANCE

Inquiry Date	Feb 13, 2020
Removal Date	Feb 2022
Business Type	Auto financing companies
Contact Information	4000 MACARTHUR BLVD STE NEWPORT BEACH, CA 92660 (866) 331-5632

BK OF AMER

Inquiry Date	Nov 7, 2019
Removal Date	Nov 2021
Business Type	Bank credit cards
Contact Information	PO BOX 982238 EL PASO, TX 79998 (800) 421-2110

CITI CARDS CBNA

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

CREDCO

Inquiry Date	Feb 13, 2020
Removal Date	Feb 2022
Business Type	Auto reseller
Contact Information	10277 SCRIPPS RANCH BLVD SAN DIEGO, CA 92131 (800) 523-0233

CITI CARDS CBNA

Inquiry Date	Oct 10, 2019
Removal Date	Oct 2021
Business Type	Bank credit cards
Contact Information	PO BOX 6000 SIOUX FALLS, SD 57117 BYMAILONLY

US BANK CONSOLIDATED

Inquiry Date	Oct 2, 2019
Removal Date	Oct 2021
Business Type	All banks - non specific
Contact Information	4325 17TH AVE S FARGO, ND 58125 (866) 268-7231

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ELAN FINANCIAL SERVICE

Inquiry Date	Oct 2, 2019
Removal Date	Oct 2021
Business Type	All banks - non specific
Contact Information	4325 17TH AVE S FARGO, ND 58125 (866) 231-7231

JPMCB CARD

Inquiry Date	Sep 26, 2019
Removal Date	Sep 2021
Business Type	Bank credit cards
Contact Information	PO BOX 15077 WILMINGTON, DE 19850 (800) 453-9719

CREDIT PLUS

Inquiry Date	Sep 27, 2019
Removal Date	Sep 2021
Business Type	Mortgage reporters
Contact Information	31550 WINTERPLACE PKWY SALISBURY, MD 21804 (410) 742-9551

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YOEL BOCHNER - Experian
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Public Records

No public records

YOEL BOCHNER - Experian
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Credit Score



Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

What's helping your score?

✓ No Missed Payments

You have no missed payments on your credit accounts.

Number of your accounts with a missed payment or derogatory description

0 accounts

The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit 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.

✓ Substantial Installment Loan Repayment

Your balances on mortgage and/or non-mortgage installment loans are low or substantially paid off.

Percentage of principal you have paid down on your open non-mortgage installment loans.

22%

FICO® Scores evaluate the 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, 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.

FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.

✓ Many Accounts Paid On Time

You have many accounts that are in good standing.

Number of your accounts currently being paid as agreed

13 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?

✗ Short Account History

You have a short credit history.

Your oldest account was opened

2 Years, 3 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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Credit Score

What's helping your score?

Recent Credit Card Usage

You've shown recent use of credit cards and/or 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 open-ended accounts are generally considered less risky to lenders.

What's hurting your score?

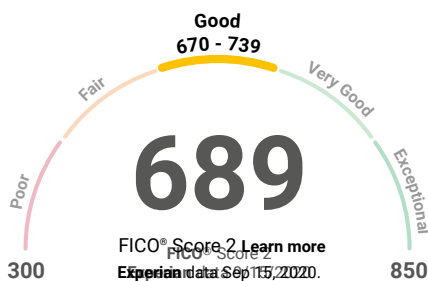
You have no negative factors impacting your Score.

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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?

⊖ 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.

⊖ Accounts With Balances

You have too many credit accounts with balances.

The FICO® Score considers the number of accounts on a credit report showing a balance. Generally speaking, carrying fewer accounts with balances is considered less risky. Your credit report may show a balance on credit cards even if they're paid in full each month. The total balance of the last statement is typically the amount shown on a credit report.

⊖ High Credit Usage

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

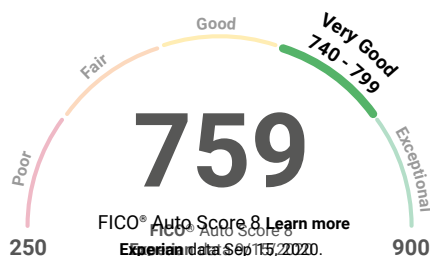
The FICO® Score evaluates balances in relation to available credit on revolving accounts. In older versions of the FICO® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such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

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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?

⊖ 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.

⊖ High Revolving Balances

The amount owed on your revolving and/or open-ended accounts is too high.

FICO® Scores evaluate how much is owed on revolving and/or open-ended accounts, such as credit cards. Generally, the more owed on these accounts, the greater the risk posed to lenders. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

⊖ Short Loan History

You have not established a long installment credit history.

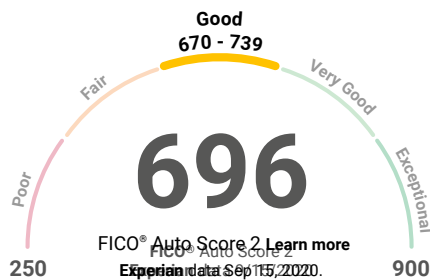
People who have longer credit histories and do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest installment loan and/or the average age of your installment loans is relatively low.

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YOEL BOCHNER - Experian
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FICO® Auto Score 2



FICO® AUTO SCORE 2

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

Your FICO® Score

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ 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.

⊖ Accounts With Balances

You have too many credit accounts with balances.

The FICO® Score considers the number of accounts on a credit report showing a balance. Generally speaking, carrying fewer accounts with balances is considered less risky. Your credit report may show a balance on credit cards even if they're paid in full each month. The total balance of the last statement is typically the amount shown on a credit report.

⊖ Short Loan History

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

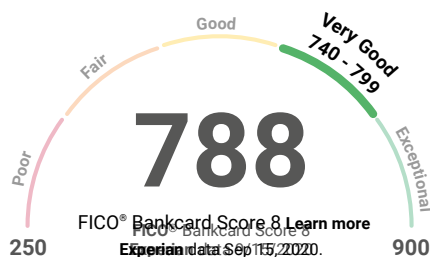
People who have longer credit histories and do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest open (not yet paid off) installment loan and/or the average age of your open installment loans is relatively low.

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YOEL BOCHNER - Experian
Date of Report: Sep 15, 2020



FICO® Bankcard Score 8



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.

Your FICO® Score

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.

[Learn More about FICO® Scores](#)

What's harming your score?

⊖ 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.

⊖ Accounts With Balances

You have too many credit accounts with balances.

The FICO® Score considers the number of accounts on a credit report showing a balance. Generally speaking, carrying fewer accounts with balances is considered less risky. Your credit report may show a balance on credit cards even if they're paid in full each month. The total balance of the last statement is typically the amount shown on a credit report.

⊖ Loan Balances

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

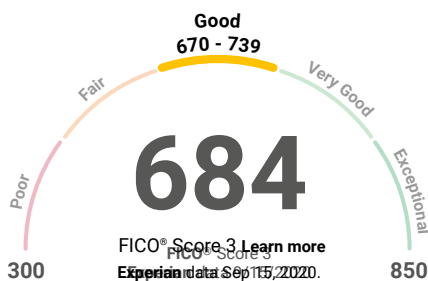
FICO® Scores weigh the balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, 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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FICO® Score 3



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.).

Your FICO® Score

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.).

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ New Account

You opened a new credit account relatively recently.

The FICO® Score considers how recently a new credit account was opened. People who recently opened a credit account are generally more risky to lenders compared to people with no recently opened accounts.

⊖ 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.

⊖ Accounts With Balances

You have too many credit accounts with balances.

The FICO® Score considers the number of accounts on a credit report showing a balance. Generally speaking, carrying fewer accounts with balances is considered less risky. Your credit report may show a balance on credit cards even if they're paid in full each month. The total balance of the last statement is typically the amount shown on a credit report.

⊖ 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® Bankcard Score 2



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.

Your FICO® Score

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.

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ 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.

⊖ 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.

⊖ Accounts With Balances

You have too many credit accounts with balances.

The FICO® Score considers the number of accounts on a credit report showing a balance. Generally speaking, carrying fewer accounts with balances is considered less risky. Your credit report may show a balance on credit cards even if they're paid in full each month. The total balance of the last statement is typically the amount shown on a credit report.

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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.