

4.4 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

|                  |                    |                      |         |
|------------------|--------------------|----------------------|---------|
| Account Number   | xxxxxxxxxxxxx 0004 | Reported Balance     | \$1,310 |
| Account Status   | PAYS_AS_AGREED     | Debt-to-Credit Ratio | 75%     |
| Available Credit |                    |                      |         |

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

| Year | Jan | Feb     | Mar     | Apr     | May     | Jun     | Jul     | Aug     | Sep | Oct | Nov | Dec |
|------|-----|---------|---------|---------|---------|---------|---------|---------|-----|-----|-----|-----|
| 2018 |     |         |         |         |         |         | \$1,481 |         |     |     |     |     |
| 2019 |     |         | \$1,469 | \$1,453 | \$1,438 | \$1,423 | \$1,424 |         |     |     |     |     |
| 2020 |     | \$1,411 |         | \$1,391 | \$1,350 |         | \$1,310 | \$1,310 |     |     |     |     |

Available Credit

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

Scheduled Payment

| Year | Jan | Feb  | Mar  | Apr  | May  | Jun  | Jul  | Aug | Sep | Oct | Nov | Dec |
|------|-----|------|------|------|------|------|------|-----|-----|-----|-----|-----|
| 2018 |     |      |      |      |      |      | \$19 |     |     |     |     |     |
| 2019 |     |      | \$19 | \$19 | \$19 | \$19 | \$19 |     |     |     |     |     |
| 2020 |     | \$20 |      |      |      |      |      |     |     |     |     |     |

Actual Payment

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|