



# Credit Profile Report

brooks,Micheal 573878527;CA-8275 S EASTERN AVE/89123;VERIFY;T-01.....;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 3-10-2017 TIME 9:44:57 V301 TNV1

|                             |                 |                          |
|-----------------------------|-----------------|--------------------------|
| *MICHAEL BROOKS             | SS: 573-87-8527 | E: OCEAN MEDIA GROUP INC |
| *3738 E MCDOWELL RD APT 106 | 261-33-5573*    | RPTD: 2-16 I             |
| PHOENIX AZ 850084314        | DOB: 07/26/78   |                          |
| RPTD: 3-17 U 1X             | SP: KALI        | E: TRANSACTION CORP INC  |
| LAST SUB: 1213727           |                 | RPTD: 12-15 I            |

|                          |                         |
|--------------------------|-------------------------|
| *29704 SE 32ND CIR       | E: TRANSACTION CORP INC |
| WASHOUGAL WA 986718223   | RPTD: 12-15 I           |
| RPTD: 5-16 TO 9-16 U 14X |                         |
| LAST SUB: 1260847        |                         |

\*147 CANYONCREST  
IRVINE CA 926030144  
RPTD: 10-13 TO 1-16 U 3X  
LAST SUB: 2252540

\*3 SAN JOAQUIN PLZ STE 165  
NEWPORT BEACH CA 926605933  
RPTD: 9-10 TO 12-15 U  
LAST SUB: 3182310

\*2030 MAIN ST STE 1300  
IRVINE CA 926147220  
RPTD: 2-07 TO 9-15 U  
LAST SUB: 1213727

\*2186 W 1270 N  
SAINT GEORGE UT 847705757  
RPTD: 2-15 TO 3-15 U  
LAST SUB: 1213727

\*55 W CHURCH ST APT 803  
ORLANDO FL 328014930  
RPTD: 9-14 U  
LAST SUB: 1230206

\*405 ROCKEFELLER A 303 APT A 303  
IRVINE CA 92612  
RPTD: 10-12 U  
LAST SUB: 1926748

\*2 RUE FONTAINBLEAU

NEWPORT BEACH CA 926605926  
 RPTD: 4-10 TO 4-12 U  
 LAST SUB: 1599401

\*18627 BROOKHURST ST APT 4  
 FOUNTAIN VALLEY CA 927086748  
 RPTD: 1-12 U  
 LAST SUB: 2101102

\*19800 MACARTHUR BLVD STE 300  
 IRVINE CA 926122479  
 RPTD: 6-08 TO 8-08 U 1X  
 LAST SUB: 3182310

\*MICHAELBROOKS MICHAEL-BROOKS

----- PROFILE SUMMARY -----  
 CNT 01/00/00/00  
 PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES--31 SATIS ACCTS--24  
 INST/OTH BAL---\$36,868 SCH/EST PAY-----\$2,260+ INQS/6 MO---8 NOW DEL/DRG---0  
 R ESTATE BAL-----N/A R ESTATE PAY-----N/A TRADELINE--25 WAS DEL/DRG---1  
 TOT REV BAL----\$68,889 TOT REV AVAIL-----64% PAID ACCT---7 OLD TRADE--1-02

----- SCORE SUMMARY -----  
 VANTAGESCORE V3 = 640 SCORE FACTORS: 34, 12, 16, 85

----- TRADES -----

| SUBSCRIBER                     | OPEN    | AMT-TYP1   | AMT-TYP2 | ACCTCOND     | PYMT STATUS    |
|--------------------------------|---------|------------|----------|--------------|----------------|
| SUB# KOB TYP TRM ECOA BALDATE  | BALANCE | PYMT LEVEL | MOS REV  | PYMT HISTORY | BY MONTH       |
| ACCOUNT #                      | LAST PD | MONTH PAY  | PAST DUE | MAXIMUM      |                |
| *CBNA                          | 1-14    | \$4,000-L  | \$447-H  | PAID         | CURR ACCT      |
| 1288690 HT CHG REV 1 3-29-16   |         |            | 3-16     | (27)         | B0000000000000 |
| 6035350231806790               | 2-14    |            |          |              | 00000000000000 |
| ** CLOSED DUE TO INACTIVITY ** |         |            |          |              |                |
| CROSSROADS SMALL BUSIN         | 9-10    | \$7,500-0  |          | PAID         | CURR ACCT      |
| 2548843 FZ BUS 120 2 12-31-14  |         |            | 12-14    | (60)         | BCCCCCCCCCCCCC |
| 9896                           | 11-14   |            |          |              | CCCCCCCCCCCCC  |
| US BANK                        | 3-11    | \$18,615-0 |          | PAID         | CURR ACCT      |
| 2101102 BB AUL 36 1 2-28-14    |         |            | 2-14     | (36)         | BCCCCCCCCCCCCC |
| 2694110644                     | 2-14    |            |          |              | CCCCCCCCCCCCC  |
| BK OF AMER                     | 4-10    | \$26,851-0 |          | PAID         | CURR ACCT      |
| 1198830 BB AUT 60 1 11-30-13   |         |            | 11-13    | (44)         | BCCCCCCCCCCCCC |
| 65010023866587                 | 11-13   |            |          |              | CCCCCCCCCCCCC  |
| BK OF AMER                     | 9-05    | \$33,987-0 |          | PAID         | CURR ACCT      |
| 1198830 BB AUT 66 1 7-31-08    |         |            | 7-08     | (34)         | BCCCCCCCCCCCCC |
| 65010005011695                 | 7-08    |            |          |              | CCCCCCCCCCCCC  |
| LAND RVR                       | 12-07   | \$37,098-0 |          | PAID         | CURR ACCT      |

|  |   |          |            |            |      |                  |
|--|---|----------|------------|------------|------|------------------|
| 1621710 FA AUT 60                                | 1 | 7-14-08  |            | 7-08       | ( 8) | BCCCCCCC         |
| 43370345   |   | 7-08     |            |            |      |                  |
|  |   |          |            |            |      |                  |
| *CBNA  |   | 1-02     | \$3,800-L  | \$4,426-H  | PAID | CURR ACCT        |
| 1230730 BC CRC REV                               | 1 | 10-11-07 |            | 10-07      | (69) | B0000000000000   |
| 5121075002325913                                 |   | 1-03     |            |            |      | 00000000000000   |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST ** |   |          |            |            |      |                  |
|  |   |          |            |            |      |                  |
| *CITI  |   | 1-14     | \$7,500-L  | \$19,606-H | OPEN | CUR WAS 30       |
| 1240000 BC FSC REV                               | 1 | 2-16-17  | \$4,129    | 10-16      | (37) | CCCCC1CCCCCCCC   |
| 546616029982                                     |   | 2-17     |            |            |      | CCCCCCCCCCCC     |
| ** ACCOUNT INFORMATION DISPUTED BY CONSUMER **   |   |          |            |            |      |                  |
|  |   |          |            |            |      |                  |
| BARCLAYS BANK DELAWARE                           |   | 11-14    | \$5,000-L  | \$5,815-H  | OPEN | CURR ACCT        |
| 1223850 BC FSC REV                               | 1 | 3-06-17  | \$1,981    | 3-17       | (28) | CCCCCCCCCCCCCCCC |
| 000227137591736                                  |   | 3-17     | \$36       |            |      | CCCCCCCCCCCC     |
|  |   |          |            |            |      |                  |
| BK OF AMER                                       |   | 1-14     | \$7,000-L  | \$27,560-H | OPEN | CURR ACCT        |
| 1230206 BC CRC REV                               | 1 | 3-06-17  | \$1,320    | 3-17       | (38) | CCCCCCCCCCCCCCCC |
| 0445   |   | 2-17     | \$25       |            |      | CCCCCCCCCCCC     |
|  |   |          |            |            |      |                  |
| BK OF AMER                                       |   | 10-14    | \$3,000-L  | \$2,241-H  | OPEN | CURR ACCT        |
| 1230206 BC CRC REV                               | 1 | 3-04-17  | \$0        | 3-17       | (29) | 0C00000000000C   |
| 9070   |   | 2-17     | \$25       |            |      | CC0CCCCCCCCC     |
|  |   |          |            |            |      |                  |
| USAA SAVINGS BANK                                |   | 11-14    | \$12,000-L | \$11,560-H | OPEN | CURR ACCT        |
| 3271200 BC CRC REV                               | 1 | 3-01-17  | \$0        | 3-17       | (27) | 00000000CCCCC    |
| 42708290   |   | 5-16     | \$15       |            |      | CCCCCCCCCCCC     |
|  |   |          |            |            |      |                  |
| BK OF AMER                                       |   | 5-16     | \$21,000-L | \$18,765-H | OPEN | CURR ACCT        |
| 1213727 BC FSC REV                               | 1 | 2-28-17  | \$12,829   | 2-17       | (10) | CCCCCCCCC        |
| 5862   |   | 2-17     | \$128      |            |      |                  |
|  |   |          |            |            |      |                  |
| CHASE CARD                                       |   | 11-13    | \$23,000-L | \$24,233-H | OPEN | CURR ACCT        |
| 3182310 BC FSC REV                               | 1 | 2-27-17  | \$0        | 2-17       | (39) | 0CCCCCCCCCCCCC   |
| 438854005325                                     |   | 2-17     | \$33       |            |      | CCCCCCCCCCCC     |
|  |   |          |            |            |      |                  |
| CITI   |   | 11-09    | \$17,300-L | \$15,164-H | OPEN | CURR ACCT        |
| 1240000 BC FSC REV                               | 1 | 2-22-17  | \$15,164   | 2-17       | (88) | CCCCCCCCC00CC    |
| 546616029765                                     |   | 1-17     | \$254      |            |      | CCCCCCCCCCCC     |
|  |   |          |            |            |      |                  |
| COMPASS BANK                                     |   | 11-14    | \$20,000-L | \$19,844-H | OPEN | CURR ACCT        |
| 1256450 BC FSC REV                               | 1 | 2-22-17  | \$8,452    | 2-17       | (28) | CCCCCCCCCCCCCCCC |
| 4755981950232678                                 |   | 2-17     | \$169      |            |      | CCCCCCCCCCCC     |
|  |   |          |            |            |      |                  |
| COMENITYCAPITAL/VIRGAM                           |   | 12-14    | \$12,000-L | \$9,451-H  | OPEN | CURR ACCT        |
| 2252540 BC CRC REV                               | 1 | 2-21-17  | \$5,010    | 2-17       | (27) | CCCCCCCCCCCCCCCC |
| 467641000733                                     |   | 1-17     | \$130      |            |      | CCCCCCCCCCCC     |
|  |   |          |            |            |      |                  |
| *CHASE CARD                                      |   | 7-08     | \$14,000-L | \$14,306-H | OPEN | CURR ACCT        |
| 3182310 BC FSC REV                               | 1 | 2-20-17  | \$10,424   | 2-17       | (99) | CCCCCCCCCCCCCCCC |
| 438854005224                                     |   | 2-17     | \$197      |            |      | CCCCCCCCCCCC     |
| ** FCBA DISPUTE RESOLVED - CONSUMER DISAGREES ** |   |          |            |            |      |                  |

|                        |         |            |            |      |                |
|------------------------|---------|------------|------------|------|----------------|
| BK OF AMER             | 12-14   | \$10,000-L | \$9,966-H  | OPEN | CURR ACCT      |
| 1213727 BC FSC REV 1   | 2-18-17 | \$0        | 2-17       | (27) | 000CCCCCCCCCCC |
| 7423                   | 10-16   | \$25       |            |      | CCCCCCCCCCCC   |
| CAP ONE                | 11-14   | \$5,000-L  | \$5,569-H  | OPEN | CURR ACCT      |
| 1201640 BB CRC REV 1   | 2-16-17 | \$3,046    | 2-17       | (28) | CCCCCCCCCCCC   |
| 5520300036396996       | 2-17    | \$74       |            |      | CCCCCCCCCCCC   |
| AMEX                   | 9-05    | \$10,000-L | \$7,390-H  | OPEN | CURR ACCT      |
| 1229200 BC CRC REV 1   | 2-16-17 | \$292      | 2-17       | (69) | CCCCCCCCCCCC   |
| 3499906913931383       |         | UNK        |            |      | CCCCCCCCCCCC   |
| BARCLAYS BANK DELAWARE | 11-14   | \$15,000-L | \$18,435-H | OPEN | CURR ACCT      |
| 1223850 BC FSC REV 1   | 2-13-17 | \$6,242    | 2-17       | (28) | CCCCCCCCCCCC   |
| 000225553219063        | 2-17    | \$159      |            |      | CCCCCCCCCCCC   |
| CITI                   | 10-14   | \$6,400-L  | \$4,535-H  | OPEN | CURR ACCT      |
| 1260847 BC FSC REV 1   | 2-07-17 | \$0        | 2-17       | (28) | 00C000CCCCCCCC |
| 412800354848           | 7-16    | \$41       |            |      | CCCCCCCCCCCC   |
| TD AUTO FINANCE        | 12-15   | \$56,333-O |            | OPEN | CURR ACCT      |
| 2630201 FA AUT 72 1    | 1-31-17 | \$36,868   | 1-17       | (14) | CCCCCCCCCCCC   |
| 1101609616             | 4-16    | \$914      |            |      | C              |
| CITI                   | 10-14   | \$8,000-L  | \$5,235-H  | OPEN | CURR ACCT      |
| 1260847 BC CRC REV 1   | 1-24-17 | \$0        | 1-17       | (27) | 00CCC0000CCCC  |
| 412800353346           | 10-16   | \$35       |            |      | CCCCCCCCCCCC   |

----- INQUIRIES -----

|                        |          |            |         |
|------------------------|----------|------------|---------|
| LG FUNDING             | 3-09-17  | 1199701 FU |         |
| GPR/BUSINESS FIN SERVI | 3-09-17  | 2438980 FZ |         |
| EXPERIAN BUSINESS CRED | 3-08-17  | 4301099 ZC | UNK BUS |
| EXPERIAN BUSINESS CRED | 3-08-17  | 4301099 ZC | UNK BUS |
| CREDCO                 | 11-18-16 | 7992397 ZF | C/C     |
| COMPASS BANK           | 11-10-16 | 1905742 BB |         |
| EXPERIAN BUSINESS CRED | 11-10-16 | 4301099 ZC | UNK BUS |
| HUMBOLDT MERCHANT SERV | 9-20-16  | 1905721 WP |         |
| PIVOTAL PAYMENTS CORP  | 8-29-16  | 1000787 WP |         |
| SIGNATURE CARD SERVICE | 6-13-16  | 2908471 ZS | UNK     |
| US BANK CONSOLIDATED   | 5-07-16  | 2141255 BB |         |
| BK OF AMER             | 5-02-16  | 1217350 BC |         |
| EXPERIAN BUSINESS CRED | 4-13-16  | 4301099 ZC | UNK BUS |
| COMPASS BANK           | 4-13-16  | 1905742 BB |         |
| MYBUSINESSLOAN.COM/DEA | 3-16-16  | 1152832 FZ | BUS     |
| EXPERIAN BUSINESS CRED | 3-16-16  | 4301099 ZC | UNK BUS |
| TRANSFAST REMITTANCE L | 3-09-16  | 1906645 PZ |         |
| WF CRD SVC             | 2-04-16  | 3205930 BC |         |
| CIS WEST-FANNIE MAE    | 1-25-16  | 1973383 FR | R/E     |
| ALLY FINANCIAL         | 12-21-15 | 1639000 FA | AUT     |
| BK OF AMER             | 12-21-15 | 1197678 BB |         |
| GM FINANCIAL           | 12-21-15 | 1949428 FA |         |
| VOLVO CAR FINANCIAL SE | 12-20-15 | 1978880 FA |         |

|                        |          |         |    |     |     |
|------------------------|----------|---------|----|-----|-----|
| CAPITAL ONE AUTO FIN   | 12-20-15 | 1254780 | FA |     | AUT |
| 700 CREDIT/TUSTIN CARS | 12-20-15 | 8963802 | AU | UNK | AUT |
| POWER VOLVO IRVINE     | 12-20-15 | 8966506 | AN | UNK | AUT |
| EXPERIAN BUSINESS CRED | 10-27-15 | 4301099 | ZC | UNK | BUS |
| BRAINTREE PAYMENT SOLU | 8-09-15  | 1597595 | WP |     |     |
| BRAINTREE PAYMENT SOLU | 6-22-15  | 1597595 | WP |     |     |
| DIAMOND FUNDING GROUP  | 3-16-15  | 2142340 | FW |     |     |
| EVO PAYMENTS INTERNATI | 3-02-15  | 5903130 | WP |     |     |

CONSUMER ASSISTANCE CONTACT: EXPERIAN

701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

END -- EXPERIAN