11/16/24, 9:38 PM Experian



Prepared For

VAMSIKRISHNA CHAMARTHI

Personal & confidential

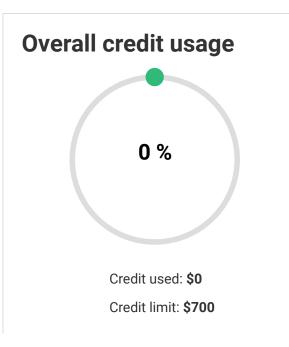
Date generated: Nov 16, 2024

At a glance

FICO® Score 8 You may not have enough credit history for us to generate your FICO® Score 8. 850

FICO SCORE 8

Account summary Open accounts 1 Self-reported accounts Accounts ever late Closed accounts Collections Average account age Oldest account -



Debt summary Credit card and credit line debt \$0 Self-reported account balance \$0 Loan debt \$0 Collections debt \$0 Total debt \$0

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Personal information

Name

Addresses

Employers

VAMSIKRISHNA CHAMARTHI

2437 ARTEMISA LN

DENTON, TX 76207-1929

Also known as

-

3235 HERITAGE TRAIL B APT

3211

Generational identifier

DENTON, TX 76201-3334

-

Year of birth

2000

Personal statements

No Statement(s) present at this time



Open accounts

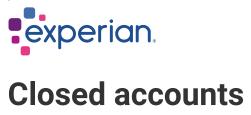
Exceptional payment history							Balance updated Nov 07, 20			
Account info										
Account name	BANK OF AMERICA		Balance				\$			
Account number	XXXX		Balance updated				Nov 07, 202			
Original creditor	-		Credit limit				\$70			
Company sold	-		Credit usage				09			
Account type	Credit card		Monthly payment			\$				
Date opened	Nov 04, 2024		Highest balance				\$			
Open/closed	Open		Terms							
Status	Open/Never late.		Responsibility					Individu		
Status updated	Nov 2024		Your statement							
\$ Payment history										
Jan Feb 2024	Mar Apr	May -	Jun -	Jul -	Aug -	Sep -	Oct	Nov	Dec -	
	•	-			_	-				
2024										

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Contact info

Address
PO BOX 982238 EL PASO,
TX 79998
Phone number
(800) 421-2110

Comments
-



Prepared For VAMSIKRISHNA CHAMARTHI Date generated: Nov 16, 2024

No closed accounts reported.		



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Collection accounts

No collection accounts reported.			





Public records

No public records reported.



Inquiries

CITIBANK NA., BEST BUY

Inquired on Aug 20, 2024

Business Type: All Banks - non specific

5800 S CORPORATE PL

SIOUX FALLS, SD 57108

By mail only

This inquiry is scheduled to continue on record until Sep 2026

COLLEGE AVE/FIRSTRUST

Inquired on Nov 8, 2024

Business Type: Student Loans

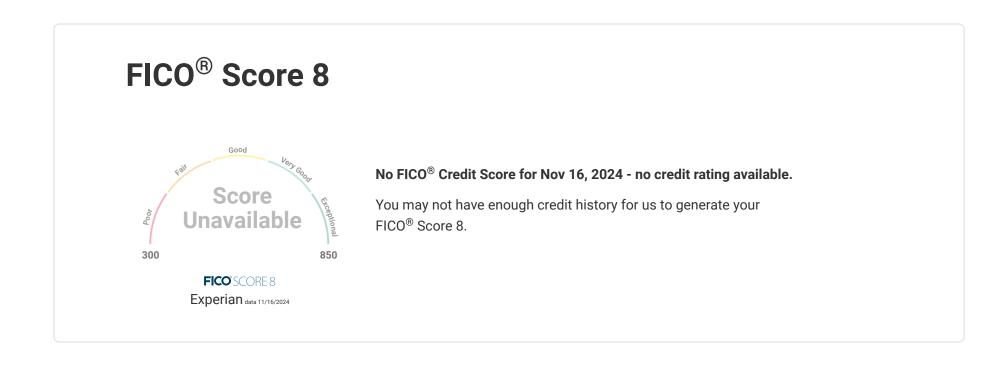
233 N KING ST

WILMINGTON, DE 19801

This inquiry is scheduled to continue on record until Dec 2026



Credit scores





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.