



Credit Report Prepared For:

**BOHYUNG PARK**

Report as Of: 10/11/2017

***Personal & Confidential***

Please Keep in a safe place for your records.

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## Personal Information

Here you will find your personal information, including your legal name(s), year of birth, current and previous addresses, and current and previous employers.

### Profile



**Name**  
*(Also Known As) AKA*  
**Year of Birth**  
**Address(es)**

**Current Employer**  
**Previous Employer**



BOHYUNG PARK  
1981  
11245 GLADHILL RD APT 2,  
WHITTIER, CA 90604-2267  
  
INKJET INC  
US DEPARTMENT OF JUSTIC



BO HYOU NG PARK  
BOHYUNG PARK  
1981  
11245 GLADHILL RD APT 2,  
WHITTIER, CA 90604



BO HYUNG PARK  
PARK,BOHYUNG  
1981  
7647 GARDEN GROVE BV,  
GARDEN GROVE, CA 92841  
  
SUNGHEE IM

### Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

Report Summary

Here you will find a summary of all your open and closed accounts, including any delinquencies. Open accounts contain current balances at the time the report was pulled. Account totals, including total debt, are found at the end of this section.

		<b>Equifax</b>	
<b>Real Estate</b> Current Account(s)	<i>Count</i> 0 <i>Balance</i> \$0.00 <i>Current</i> 0 <i>Delinquent</i> 0 <i>Other</i> 0	0 \$0.00 0 0 0	0 \$0.00 0 0 0
<b>Revolving</b> Current Account(s)	<i>Count</i> 5 <i>Balance</i> \$0.00 <i>Current</i> 5 <i>Delinquent</i> 0 <i>Other</i> 0	4 \$0.00 4 0 0	1 \$0.00 1 0 0
<b>Installments</b> Current Account(s)	<i>Count</i> 4 <i>Balance</i> \$18,943.00 <i>Current</i> 4 <i>Delinquent</i> 0 <i>Other</i> 0	3 \$18,943.00 3 0 0	3 \$20,400.00 3 0 0
<b>Other</b>	<i>Count</i> 0 <i>Balance</i> \$0.00 <i>Current</i> 0 <i>Delinquent</i> 0 <i>Other</i> 0	0 \$0.00 0 0 0	0 \$0.00 0 0 0
<b>Collections</b> Current Account(s)	<i>Count</i> 0 <i>Balance</i> \$0.00 <i>Current</i> 0 <i>Delinquent</i> 0 <i>Other</i> 0	0 \$0.00 0 0 0	0 \$0.00 0 0 0

		<b>Equifax</b>	
<b>All Accounts</b> Current Account(s)	<i>Count</i> 9 <i>Balance</i> \$18,943.00 <i>Current</i> 9 <i>Delinquent</i> 0 <i>Other</i> 0	7 \$18,943.00 7 0 0	4 \$20,400.00 4 0 0

## Bankruptcy & Court Judgments

Here you will find any court-related information, including bankruptcies, state and county court records, tax liens, monetary judgments, and in some states, overdue child support payments. Remember, bankruptcies remain on your report for 7 - 10 years.

### Public Records



There are no Public Records on your credit report at this time.






Equifax



## Credit Inquiries

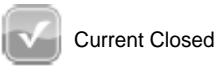
Here you will find the names of those who have obtained a copy of your credit report, including lenders, landlords, and employers. Remember, inquiries remain on your report for up to 2 years.

<div><div>BMW FINANCIAL SERVICES</div><div></div><div><div>8005785000</div><div>5515 PARKCENTER CIR DUBLIN, OH 43017</div></div></div>	<div><div><div>Business Name</div><div>Inquiry Date</div><div>Business Type</div></div><div>BMW FINANCIAL SERVICES 12/9/2016 Auto Financing Companies</div></div>	<div><div>Experian</div></div>	<div><div>Equifax</div></div>	<div><div>TransUnion</div></div>
<div><div>NCCINC/CENTURY WEST BM</div><div></div><div><div>8184325800</div><div>4270 LANKERSHIM BLVD NORTH HOLLYWOOD, CA 91602</div></div></div>	<div><div><div>Business Name</div><div>Inquiry Date</div><div>Business Type</div></div><div>NCCINC/CENTURY WEST BM 12/9/2016 Automobile Dealers, New</div></div>	<div><div>Experian</div></div>	<div><div>Equifax</div></div>	<div><div>TransUnion</div></div>
<div><div>CHARLES SCHWAB BANK</div><div></div><div><div>4156368420</div><div>101 MONTGOMERY PO#0000002047 SAN FRANCISCO, CA 94104</div></div></div>	<div><div><div>Business Name</div><div>Inquiry Date</div><div>Business Type</div></div><div>CHARLES SCHWAB BANK 2/22/2017 All Banks</div></div>	<div><div>Experian</div></div>	<div><div>Equifax</div></div>	<div><div>TransUnion</div></div>

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

BK OF AMER



Current Closed

PO BOX 982238  
EL PASO, TX 79998

**Account Name** BK OF AMER  
**Account #** XXXX  
**Account Type** Bank Credit Cards  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 12/1/2005  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Current  
**High Balance** \$198.00  
**Limit** \$300.00  
**Terms** Revolving  
**Comments**



Equifax



24/Mo Payment History

	2006					2007					2008				
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Experian	OK	OK	OK	OK	OK	OK	ND	ND	ND	ND	ND	OK	ND	ND	ND

BMW FINANCIAL SERVICES



Current

8005785000  
5515 PARKCENTER CIR  
DUBLIN, OH 43017

**Account Name** BMW FINANCIAL SERVICES  
**Account #** 400256XXXX  
**Account Type** Auto Financing Companies  
**Balance** \$18,943.00  
**Past Due** \$0.00  
**Date Opened** 12/1/2016  
**Account Status** Open  
**Mo. Payment** \$796.00  
**Payment Status** Current  
**High Balance** \$0.00  
**Limit** \$0.00  
**Terms** 36 Months  
**Comments**



Equifax



24/Mo Payment History

	2015			2016			2017		
Month	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
Experian									

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CAPITALONE



Potentially Negative Closed

8009557070  
15000 CAPITAL ONE DR  
RICHMOND, VA 23238

**Account Name** CAPITALONE  
**Account #** 517805XXXXXX  
**Account Type** Bank Credit Cards  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 1/1/2013  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Paid, was past due 30 days two or three times  
**High Balance** \$246.00  
**Limit** \$301.00  
**Terms** Revolving  
**Comments**



Equifax



24/Mo Payment History

	2015					2016					2017				
Month	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CHASE CARD



Current Closed

8004323117  
PO BOX 15298  
WILMINGTON, DE 19850

**Account Name** CHASE CARD  
**Account #** 546647XXXXXX  
**Account Type** Bank Credit Cards  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 1/1/1999  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Paid satisfactorily  
**High Balance** \$4,169.00  
**Limit** \$39,700.00  
**Terms** Revolving  
**Comments**



Equifax



24/Mo Payment History


	2012					2013					2014				
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



Credit Cards, Loans & Other Debt

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HANIN FEDERAL CREDIT U

 Current Closed  
  
**2133689000**  
3700 WILSHIRE BLVD STE 1  
LOS ANGELES, CA 90010

**Account Name** HANIN FEDERAL CREDIT U  
**Account #** 500247XXXX  
**Account Type** Credit Unions  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 8/1/2007  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Paid satisfactorily  
**High Balance** \$0.00  
**Limit** \$0.00  
**Terms** 60 Months  
**Comments**



Equifax



24/Mo Payment History

Month	2006				2007								2008											
	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian													OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

MECHANICS BANK

 Current Closed  
  
**8007976324**  
2200 MACDONALD AVE  
RICHMOND, CA 94801

**Account Name** MECHANICS BANK  
**Account #** 477028XXX  
**Account Type** All Banks - non specific  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 9/1/2006  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Paid satisfactorily  
**High Balance** \$0.00  
**Limit** \$0.00  
**Terms** 60 Months  
**Comments**



Equifax



THE MECHANICS BK/HER  
477028XXX  
All Banks  
\$0.00  
\$0.00  
9/1/2006  
Closed  
\$363.00  
Pays account as agreed  
\$17,579.00  
\$0.00  
M 60M

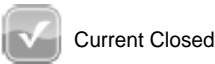
24/Mo Payment History

	2007					2008										2009									
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

SYNCB/BANANA REP



8002347455  
PO BOX 965005  
ORLANDO, FL 32896

**Account Name** SYNCB/BANANA REP  
**Account #** 601859XXXXXX  
**Account Type** General Clothing Store  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 4/1/2006  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Paid satisfactorily  
**High Balance** \$233.00  
**Limit** \$124.00  
**Terms** Revolving  
**Comments**



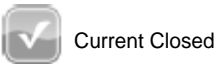
Equifax



24/Mo Payment History

	2008					2009							2010											
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

TNB - TARGET



8887555856  
PO BOX 673  
MINNEAPOLIS, MN 55440

**Account Name** TNB - TARGET  
**Account #** 3XXXX  
**Account Type** Variety Stores  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 8/1/2006  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Paid satisfactorily  
**High Balance** \$129.00  
**Limit** \$50.00  
**Terms** Revolving  
**Comments**



Equifax



24/Mo Payment History

	2007					2008							2009											
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Credit Cards, Loans & Other Debt

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VW CREDIT INC

Potentially Negative Closed

8004284034

1401 FRANKLIN BLVD  
LIBERTYVILLE, IL 60048

Account Name: VW CREDIT INC  
Account #: 851382XXX  
Account Type: Auto Financing Companies  
Balance: \$0.00  
Past Due: \$0.00  
Date Opened: 7/1/2008  
Account Status: Closed  
Mo. Payment: \$0.00  
Payment Status: Paid, was a repossession  
High Balance: \$0.00  
Limit: \$0.00  
Terms: 72 Months  
Comments:

24/Mo Payment History

2009	2010	2011																					
AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
OK	ND	ND	ND	OK	ND	OK	OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	Negative	OK	OK

BANK OF AMERICA

Current Closed

8007596262

DE5-019-03-07

4060 OGLETOWN/STANTON RD  
NEWARK, DE 19714

Account Name: BANK OF AMERICA  
Account #: 488860XXXXXXXXXX  
Account Type: All Banks  
Balance: \$0.00  
Past Due: \$0.00  
Date Opened: 12/1/2005  
Account Status: Closed  
Mo. Payment: \$0.00  
Payment Status: Pays account as agreed  
High Balance: \$198.00  
Limit: \$300.00  
Terms: M  
Comments:

24/Mo Payment History

2006	2007	2008																					
APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Credit Cards, Loans & Other Debt

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BMW FINANCIAL SERVIC



Current  
  
8772693577  
5550 BRITTON PKWY  
PO#2071996  
HILLIARD, OH 43026-7456

Account Name  
Account #  
Account Type  
Balance  
Past Due  
Date Opened  
Account Status  
Mo. Payment  
Payment Status  
High Balance  
Limit  
Terms  
Comments



Equifax

BMW FINANCIAL SERVIC  
400256XXXX  
All Banks  
\$18,943.00  
\$0.00  
12/9/2016  
Open  
\$796.00  
Pays account as agreed  
\$26,229.00  
\$0.00  
M 36M



BMW FIN SVC  
400256XXXX  
Automotive  
\$20,400.00  
\$0.00  
12/9/2016  
Open  
\$796.00  
Paid or paying as agreed  
\$26,229.00  
\$0.00  
036 Months

24/Mo Payment History

	2015				2016								2017											
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Equifax	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK
Transunion																	OK	OK	OK	OK	OK	OK	OK	

CAPITAL ONE BANK USA



Potentially Negative Closed  
  
8009557070  
PO BOX 85015  
RICHMOND, VA 23285-5075

Account Name  
Account #  
Account Type  
Balance  
Past Due  
Date Opened  
Account Status  
Mo. Payment  
Payment Status  
High Balance  
Limit  
Terms  
Comments



Equifax

CAPITAL ONE BANK USA  
517805XXXXXX  
All Banks  
\$0.00  
\$0.00  
1/22/2013  
Closed  
\$0.00  
Pays account as agreed  
\$246.00  
\$301.00  
M



CAPITAL ONE  
517805XXXXXX  
Banks and S&Ls  
\$0.00  
\$0.00  
1/22/2013  
Closed  
\$0.00  
Paid or paying as agreed  
\$246.00  
\$301.00


24/Mo Payment History

	2015				2016								2017											
Month	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Transunion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Credit Cards, Loans & Other Debt

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SYNCB/BANANA REPUBLI

 Current Closed

**MAIL ONLY**  
4125 WINDWARD PLAZA  
ALPHARETTA, GA 30005

Account Name  
Account #  
Account Type  
Balance  
Past Due  
Date Opened  
Account Status  
Mo. Payment  
Payment Status  
High Balance  
Limit  
Terms  
Comments



Equifax


SYNCB/BANANA REPUBLI  
601859XXXXXX  
General Clothing Stores  
\$0.00  
\$0.00  
4/4/2006  
Closed  
\$0.00  
Pays account as agreed  
\$233.00  
\$124.00  
M



24/Mo Payment History

	2014												2015											
Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

TARGET NATIONAL BANK

 Current Closed

C/O TARGET CREDIT SERVICES  
PO BOX 673  
MINNEAPOLIS, MN 55440-0673

Account Name  
Account #  
Account Type  
Balance  
Past Due  
Date Opened  
Account Status  
Mo. Payment  
Payment Status  
High Balance  
Limit  
Terms  
Comments



Equifax

TARGET NATIONAL BANK  
371730XXX  
Complete Dept. Stores  
\$0.00  
\$0.00  
8/1/2006  
Closed  
\$0.00  
Pays account as agreed  
\$129.00  
\$50.00



24/Mo Payment History

Month	2008												2009												2010											
	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Credit Cards, Loans & Other Debt

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VW CREDIT INC



Potentially Negative Closed

8473714310  
2333 WAUKEEGAN RD  
DEERFIELD, IL 60015

Account Name  
Account #  
Account Type  
Balance  
Past Due  
Date Opened  
Account Status  
Mo. Payment  
Payment Status  
High Balance  
Limit  
Terms  
Comments



Equifax

VW CREDIT INC  
851382XXX  
Auto Financing  
\$0.00  
\$0.00  
7/30/2008  
Closed  
\$347.00  
Pays account as agreed  
\$23,544.00  
\$0.00  
M 72M



VW CREDIT  
851382XXX  
Finance, personal  
\$0.00  
\$0.00  
7/30/2008  
Closed  
\$347.00  
Paid or paying as agreed  
\$23,544.00  
\$0.00  
072 Months

24/Mo Payment History

Month	2014						2015						2016					
	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Transunion																		

MECHANICS BK



Current Closed

5102627665  
725 ALFRED NOBLE D  
HERCULES, CA 94547

Account Name  
Account #  
Account Type  
Balance  
Past Due  
Date Opened  
Account Status  
Mo. Payment  
Payment Status  
High Balance  
Limit  
Terms  
Comments



Equifax

MECHANICS BK  
477028XXX  
Banks and S&Ls  
\$0.00  
\$0.00  
9/2/2006  
Closed  
\$363.00  
Paid or paying as agreed  
\$17,579.00  
\$0.00  
060 Months



24/Mo Payment History

Month	2007						2008						2009					
	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Transunion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

## Credit Cards, Loans & Other Debt






Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### Payment History Legend

 Current	 30 Days Late	 Key Derogatory **
 No Data *	 60 Days Late	 Repossession or Foreclosure
	 90 Days Late	 Payment Plan
	 120 Days Late	

\* Sometimes the credit bureaus do not have information from a particular month on file.  
\*\* For additional information on Key Derogatory, please see your Credit Report Guide.

### Account Status Legend

 Current	 Current Closed	 Unknown
 Potentially Negative	 Potentially Negative Closed	

## Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion each have their own set of data in your credit file. That's why Credit Scores may vary between bureaus.

### About your FICO® Score:

Your FICO Score powered by Experian data is formulated using the information in your credit file. Your FICO Score can range between 300 and 850, with a higher score indicating a lower 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. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

#### DISCLAIMER

FICO Scores are developed by Fair Isaac Corporation. The FICO Score provided by Experian is based on the FICO 8 scoring model and is powered by Experian credit data. Many but not all lenders use the FICO 8 scoring model.

There are many different credit scoring models that can give a different assessment of the credit risk (risk of default) for the same consumer and credit file. Your lender or insurer may use a different FICO Score than FICO 8, or another type of credit score altogether. Just remember that your associated risk level is often the same even if the number is not. For some consumers, however, the risk assessment of FICO 8 could vary from the score used by your lender. The statements that "90% of top lenders use FICO Scores" and "FICO Scores are used in 90% of credit decisions" are based on a third-party study of all versions of FICO Scores sold to lenders, including but not limited to scores based on the FICO 8 scoring model.

FICO 8 scores range from 300 to 850. 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 three different major credit reporting agencies—Experian, TransUnion and Equifax—that maintain a record of your credit history known as your credit file. Your FICO Score is based on the information in your credit file at the time it is requested. Your credit file information can vary from agency to agency because some lenders report your credit history to only one or two of the agencies. So your FICO Score can vary if the information they have on file for you is different. Since the information in your file can change over time, your FICO Score may also change.



Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



618

Fair

Credit Category

300 575 850



640



629

Your FICO® Score Powered by Experian Explanation

What factors RAISE your FICO® Score:

- | Your FICO® Score measures the age of your oldest account and the average age of your accounts. Your FICO® Score was helped because you have a relatively long credit history and you haven't recently opened many new accounts.

What factors LOWER your FICO® Score:

- | The presence of a serious delinquency or a derogatory description is a powerful predictor of future payment risk - people with previous late payments are much more likely to pay late in the future. However, as these items age and fall off of your credit report, their impact on your FICO® Score will gradually decrease. Most late payments stay on your report for no more than seven years.
- | Your FICO® Score considers the number of accounts where you are paying your bills as agreed - in your case this number is too low. This is because you have very few accounts or because you've missed payments recently on some of your accounts.
- | Your credit report shows no open credit cards or it does not report recent information (such as balance or credit limit) about any of your credit cards. Your FICO® Score evaluates your mix of credit cards, installment loans, and mortgages. People who demonstrate responsible use of different types of credit are generally less risky to lenders.
- | Your credit report shows no open revolving accounts or it does not report recent information (such as balance or credit limit) about any of your revolving accounts. Your FICO® Score evaluates your mix of credit cards, installment loans and mortgages. People who demonstrate responsible use of different types of credit are generally less risky to lenders.

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



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Equifax

640



629

Fair

Credit Category

300

575

850

Your Equifax FICO® Score Explanation

What factors RAISE your FICO® Score:

- | Your FICO® Score measures the age of your oldest account and the average age of your accounts. Your FICO® Score was helped because you have a relatively long credit history and you haven't recently opened many new accounts.
- | You've helped your FICO® Score by not actively seeking credit. Each time you apply for credit, a credit inquiry is performed. Your credit report shows relatively few or no recent credit inquiries, which indicates that you are not actively looking for credit. People who are actively seeking credit pose more of a risk to lenders than those who are not.

What factors LOWER your FICO® Score:

- | The presence of a serious delinquency or a derogatory description is a powerful predictor of future payment risk - people with previous late payments are much more likely to pay late in the future. However, as these items age and fall off of your credit report, their impact on your FICO® Score will gradually decrease. Most late payments stay on your report for no more than seven years.
- | Your FICO® Score considers the number of accounts where you are paying your bills as agreed - in your case this number is too low. This is because you have very few accounts or because you've missed payments recently on some of your accounts.
- | Your credit report shows no open revolving accounts or it does not report recent information (such as balance or credit limit) about any of your revolving accounts. Your FICO® Score evaluates your mix of credit cards, installment loans and mortgages. People who demonstrate responsible use of different types of credit are generally less risky to lenders.
- | Your FICO® Score weighs the balances of your mortgage and non-mortgage installment loans (such as auto loan or student loans) against the original loan amounts. In general, when you first obtain an installment loan your balance is high, and as you pay this loan down, the balance decreases. Additionally, the FICO® Score considers how far you have paid down your mortgage and non-mortgage installment loans.

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



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Equifax

640



629

Fair

Credit Category

300 575 850

Your TransUnion FICO® Score Explanation

What factors RAISE your FICO® Score:

- | While you have missed payments in the past, you have recently been paying your bills on time, which has helped your FICO® Score. Staying current with your bills will continue to help your score.
- | Your FICO® Score measures the age of your oldest account and the average age of your accounts. Your FICO® Score was helped because you have a relatively long credit history and you haven't recently opened many new accounts.

What factors LOWER your FICO® Score:

- | The presence of a serious delinquency or a derogatory description is a powerful predictor of future payment risk - people with previous late payments are much more likely to pay late in the future. However, as these items age and fall off of your credit report, their impact on your FICO® Score will gradually decrease. Most late payments stay on your report for no more than seven years.
- | Your FICO® Score considers the number of accounts where you are paying your bills as agreed - in your case this number is too low. This is because you have very few accounts or because you've missed payments recently on some of your accounts.
- | Your credit report shows no open revolving accounts or it does not report recent information (such as balance or credit limit) about any of your revolving accounts. Your FICO® Score evaluates your mix of credit cards, installment loans and mortgages. People who demonstrate responsible use of different types of credit are generally less risky to lenders.
- | Your FICO® Score weighs the balances of your mortgage and non-mortgage installment loans (such as auto loan or student loans) against the original loan amounts. In general, when you first obtain an installment loan your balance is high, and as you pay this loan down, the balance decreases. Additionally, the FICO® Score considers how far you have paid down your mortgage and non-mortgage installment loans.