

JUSTIN D SIMS

EXP/FAIR ISAAC RISK SCORE V2 - 706

PAGE 1 DATE 03-19-2025 TIME 13:30:00 VZ01 TLAE

JUSTIN D SIMS
4157 TRAILER TOWN RD
JENNINGS LA 705468026
RPTD: 5-22 TO 10-24 U 12X
LAST SUB: 1631440

SS: ***

E: SIMS ELECTRIC
RPTD: 11-21 I

E: CRAWFORD ELECTRIC SUPPL
RPTD: 12-20 I

*2745 A AND J RD
JENNINGS LA 705467700
RPTD: 12-17 TO 1-22 U 5X

*2745 A J ROAD
JENNINGS LA 70546
RPTD: 7-18 U 3X

*SIMS JUSTIN, SIMS ELECTRICAL SERVICES

----- PROFILE SUMMARY -----
PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES---9 CNT 02/00/00/00
INST/OTH BAL--\$182,937 SCH/EST PAY-----\$4,552 INQS/6 MO---4 SATIS ACCTS--33
R ESTATE BAL-----\$0 R ESTATE PAY-----\$0 TRADELINE--34 NOW DEL/DRG---0
TOT REV BAL----\$28,056 TOT REV AVAIL-----45% PAID ACCT--24 WAS DEL/DRG---1
OLD TRADE--7-11

----- SCORE SUMMARY -----
EXP/FAIR ISAAC RISK SCORE V2 = 706 SCORE FACTORS: 10, 08, 05, 18

----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PYMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH

*US BANK 12-18 \$54,709-0 PAID PD WAS30-2
1183670 BB AUT 086 1 1-31-21 1-21 (27) BCCCCCCC--CCC
515818622 1-21 CC1CC1CCCCC

TD AUTO FINANCE 2-23 \$76,141-0 PAID CURR ACCT
2630201 FA AUT 075 2 11-29-24 11-24 (22) BCCCCCCCCCCCC
1104391782 11-24 CCCCCCCCC

CCB/ZALES CC 3-21 \$8,000-L \$2,750-H PAID CURR ACCT
2453500 JA CHG REV 1 5-02-24 5-24 (39) B0000000000000
12-21 0000000000000
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST. **

BANK OF AMERICA, N.A. 11-21 \$85,232-0 PAID CURR ACCT
1198830 BB AUT 072 1 3-31-23 3-23 (17) BCCCCCCCCCCCC
65010058503657 3-23 CCCC

FORD MOTOR CREDIT COMP 7-18 \$40,248-0 PAID CURR ACCT
1631440 FA AUT 089 1 11-17-22 11-22 (52) BCCCCCCCCCCCC
56701421 11-22 CCCCCCCCCCCCC

THE BANK 6-20 \$79,578-0 PAID CURR ACCT
2144380 BB R/C 240 2 5-06-22 5-22 (23) BCCCCCCCC--CCC
476390600 5-22 CCCCCCCCC

THE BANK 5-20 \$10,000-0 PAID CURR ACCT
2144380 BB SEC 048 2 5-06-22 5-22 (25) BCCCCCCCC--CCC
476315900 5-22 CCCCCCCCCCCCC

| | | | | | | |
|---|---|----------|---------------|-----------|----------------|-----------|
| SUNTRUST BANK | | 5-21 | \$51,248-0 | PAID | CURR ACCT | |
| 1199418 BB AUT 072 | 1 | 1-11-22 | 1-22 | (9) | BCCCCCCCC | |
| 65600006568500851 | | 1-22 | | | | |
| CAMPUS FEDERAL CREDIT | | 12-20 | \$56,336-0 | PAID | CURR ACCT | |
| 0701047 FC AUT 084 | 1 | 6-30-21 | 6-21 | (6) | BCCCCC | |
| 10805623144 | | 5-21 | | | | |
| THE BANK | | 12-17 | \$50,293-0 | PAID | CURR ACCT | |
| 2144380 BB SEC 060 | 2 | 7-15-20 | 7-20 | (32) | BCCCCCCCCCCCCC | |
| 472623700 | | 6-20 | CCCCCCCCCCCCC | | | |
| THE BANK | | 7-18 | \$6,205-0 | PAID | CURR ACCT | |
| 2144380 BB SEC 048 | 1 | 5-17-20 | 5-20 | (22) | BCCCCCCCCCCCCC | |
| 473526300 | | 5-20 | CCCCCCCCC | | | |
| THE BANK | | 8-17 | \$20,110-0 | PAID | CURR ACCT | |
| 2144380 BB SEC 036 | 2 | 5-17-20 | 5-20 | (34) | BCCCCCCCCCCCCC | |
| 472014800 | | 5-20 | CCCCCCCCCCCCC | | | |
| FORD MOTOR CREDIT COMP | | 4-17 | \$47,905-0 | PAID | CURR ACCT | |
| 1631440 FA AUT 084 | 1 | 1-10-19 | 1-19 | (21) | BCCCCCCCCCCCCC | |
| 54809679 | | 12-18 | CCCCCCCCC | | | |
| TD AUTO FINANCE | | 2-17 | \$14,061-0 | PAID | CURR ACCT | |
| 2630201 FA AUT 073 | 1 | 8-31-18 | 8-18 | (19) | BCCCCCCCCCCCCC | |
| 1102029504 | | 8-18 | CCCCC | | | |
| JPMCB CARD | | 1-16 | \$8,500-L | \$8,479-H | PAID | CURR ACCT |
| 3182310 BC CRC REV | 1 | 11-20-17 | 11-17 | (22) | BCCCCCCCCCCCCC | |
| | | 9-17 | ---CCCCC | | | |
| ** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST. ** | | | | | | |
| TRUIST MORTGAGE | | 6-13 | \$195,395-0 | PAID | CURR ACCT | |
| 1196029 FM R/F 360 | 2 | 11-06-17 | 11-17 | (50) | BCCCCCCCCCCCCC | |
| 9420229988696 | | 11-17 | CCCCCCCCCCCCC | | | |
| AMERICAN HONDA FINANCE | | 9-14 | \$8,580-0 | PAID | CURR ACCT | |
| 1609920 FA AUT 060 | 1 | 8-07-17 | 8-17 | (35) | BCCCCCCCCCCCCC | |
| 184307878 | | 8-17 | CCCCCCCCCCCCC | | | |
| SYNCB/AMER EAGLE DC | | 7-11 | \$250-L | \$385-H | PAID | CURR ACCT |
| 1021573 BC CRC REV | 1 | 4-30-17 | 4-17 | (71) | B000000000C000 | |
| | | 7-16 | 00CC0CC0CCCC | | | |
| TD AUTO FINANCE | | 11-14 | \$36,496-0 | PAID | CURR ACCT | |
| 2630201 FA AUT 072 | 1 | 4-30-17 | 4-17 | (30) | BCCCCCCCCCCCCC | |
| 1101192414 | | 4-17 | CCCCCCCCCCCCC | | | |
| TD AUTO FINANCE | | 1-16 | \$41,345-0 | PAID | CURR ACCT | |
| 2630201 FA AUT 072 | 1 | 2-28-17 | 2-17 | (14) | BCCCCCCCCCCCCC | |
| 1101628568 | | 2-17 | C | | | |
| THE BANK | | 8-13 | \$6,100-0 | PAID | CURR ACCT | |
| 2144380 BB SEC 048 | 1 | 2-12-16 | 2-16 | (31) | BCCCCCCCCCCCCC | |
| 467815900 | | 1-16 | CCCCCCCCCCCCC | | | |
| CAMPUS FEDERAL CREDIT | | 2-14 | \$45,587-0 | PAID | CURR ACCT | |
| 0701047 FC AUT 079 | 1 | 1-31-16 | 1-16 | (23) | BCCCCCCCCCCCCC | |
| 10765587144 | | 1-16 | CCCCCCCCC | | | |
| SHEFFIELD FINANCIAL CO | | 10-12 | \$4,609-0 | PAID | CURR ACCT | |
| 2580932 FP SEC 048 | 1 | 1-29-16 | 1-16 | (40) | BCCCCCCCCCCCCC | |
| 2077917109 | | 1-16 | CCCCCCCCCCCCC | | | |
| WFBNA CARD | | 7-13 | \$3,800-L | \$1,555-H | PAID | CURR ACCT |

1366650 HF CHG REV 1 9-18-15 9-15 (27) B0000000000000
3-14 00000CCCCCCC

** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST. **

SYNCB/CARE CREDIT 2-16 \$6,000-L \$1,250-H OPEN CURR ACCT
1476770 BB CHG REV 1 3-13-25 \$0 3-25 (99) 00000000000000
2-23 \$0 00000000000000

CITICARDS CBNA 11-19 \$8,100-L \$7,693-H OPEN CURR ACCT
1240000 BC CRC REV 3 3-12-25 \$7,693 3-25 (64) CCCCCCCCCCCCCC
3-25 \$188 CCCCCCCCCCCCCC

SYNCB/CARE CREDIT 2-25 \$5,500-L OPEN CURR ACCT
1476770 BB CHG REV 2 3-10-25 \$0 3-25 (2) 00

FORD MOTOR CREDIT COMP 10-24 \$101,419-0 OPEN CURR ACCT
1631440 FA AUT 084 2 3-10-25 \$98,590 3-25 (5) CCCCC
63886212 3-25 \$1,577

JPMCB CARD 3-16 \$2,500-L \$3,630-H OPEN CURR ACCT
3182310 BC CRC REV 1 3-03-25 \$1,345 3-25 (99) CCCCCCCCCCCCCC
2-25 \$40 CCCCCCCCCCCCCC

THE BANK 5-23 \$44,952-0 OPEN CURR ACCT
2144380 BB NTE 072 1 2-28-25 \$33,775 2-25 (22) CCCCCCCCCCCCCC
400197900 2-25 \$833 CCCCCCCCCC

CARMAX AUTO FINANCE 11-22 \$70,309-0 OPEN CURR ACCT
1678789 FA AUT 072 2 2-23-25 \$50,572 2-25 (28) CCCCCCCCCCCCCC
47312512 1-25 \$1,324 CCCCCCCCCCCCCC

CAPITAL ONE 5-21 \$16,000-L \$16,463-H OPEN CURR ACCT
1270246 BC CHG REV 1 2-21-25 \$12,416 2-25 (46) CCCCCCCCCCCCCC
2-25 \$322 CCCCCCCCCCCCCC

SYNCB/LOWES 1-18 \$8,000-L \$5,337-H OPEN CURR ACCT
1607340 LZ CHG REV 1 2-19-25 \$4,871 2-25 (86) CCCCCCCCCCCCCC
1-25 \$225 CCCCCCCCCCCCCC

CAP1 9-11 \$5,000-L \$5,325-H OPEN CURR ACCT
1974175 BC CRC REV 1 2-12-25 \$1,731 2-25 (99) CCCCCCCCCCCCCC
1-25 \$43 CCCC0C00CCC0

----- INQUIRIES -----
THE BANK 11-22-24 1947718 BB UNK HEI
FORD MOTOR CREDIT CORP 10-21-24 1654320 FA UNK HEI
PNC BANK 10-21-24 1923081 BB UNK AUT
NCCINC/BOLTON FORD 10-21-24 1964964 AN UNK AUT
EXPERIAN BUSINESS CRED 6-21-24 4301099 ZC UNK BUS
THE BANK 12-05-23 1947718 BB UNK HEI
EXPERIAN BUSINESS CRED 8-30-23 4301099 ZC UNK BUS
EXPERIAN BUSINESS CRED 6-01-23 4301099 ZC UNK BUS
THE BANK 5-12-23 1947718 BB UNK HEI

----- MESSAGES -----
SSN MATCHES

OFAC SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

CONSUMER ASSISTANCE CONTACT: EXPERIAN
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

END -- EXPERIAN