

KYLA KAHIAN

EXP/FAIR ISAAC RISK SCORE V2 - 564

PAGE 1 DATE 03-12-2025 TIME 17:40:50 VZ01 TFLA

KYLA KAHIAN
228 SE 2ND AVE
HALLANDALE BEACH FL 330095641
RPTD: 3-21 TO 12-24 U 17X
LAST SUB: 2946203

SS: ***

E: KAHIAN'S CARPET ONE
RPTD: 4-06 I

E: COMMONWEALTH OF MASS B
BROCKTON MA 02301
RPTD: 12-04 I

*15805 BISCAYNE BLVD STE 106
AVENTURA FL 331605376
RPTD: 6-24 U 1X

*LOT 228 2ND ST
HALLANDALE FL 33009
RPTD: 1-22 U 1X

R KAHIAN KYLA

----- PROFILE SUMMARY -----

PUBLIC RECORDS-----0	PAST DUE AMT-----\$0	INQUIRIES--11	CNT 06/01/01/06
INST/OTH BAL---\$28,588	SCH/EST PAY-----\$4,410	INQS/6 MO---3	SATIS ACCTS--33
R ESTATE BAL--\$294,762	R ESTATE PAY----\$1,948	TRADELINE--40	NOW DEL/DRG---1
TOT REV BAL----\$44,389	TOT REV AVAIL-----10%	PAID ACCT--11	WAS DEL/DRG---6
			OLD TRADE--9-18

----- SCORE SUMMARY -----

EXP/FAIR ISAAC RISK SCORE V2 = 564 SCORE FACTORS: 39, 10, 14, 13

----- 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
*UPSTART NETWORK INC.	10-21	\$13,000-0	\$13,281-C	CHARGOFF	CHARGOFF
2654030 FP UNS 060 1	2-12-23	\$0	9-22	(16)	999999321CCCC
L1837235	4-22	CCC			
** ACCOUNT TRANSFERRED TO ANOTHER LENDER. **					

NR/SMS/CAL	2-21	\$322,050-0	TRANSFER	TRANSFER
2276580 FM R/C 360 2	12-31-21	12-21	(10)	BCCCCCCCCC
671403830	10-21			
** ACCOUNT TRANSFERRED TO ANOTHER LENDER. **				

*CBNA	3-21	\$4,500-L	\$6,487-H	CLOSED	CURR ACCT
1125426 BB CRC REV 1	2-21-25	\$6,322	4-24	(47)	BCCCCCCCCCCCCC
	2-25	\$249	CCCCCCCCCCCCC		
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST. **					

*SELF FINANCIAL/LEAD BA	9-18	\$545-0	PAID	PD WAS 60
2932264 BB SEC 012 1	12-05-21	12-21	(0) B-----	
17673254	12-18	1-19/2	-----	

*AFFIRM INC	8-23	\$226-0	PAID	PD WAS 30
0999347 FP UNS 006 1	3-09-24	3-24	(1) 1	
DOHSJ470	3-24			

*AFFIRM INC	4-23	\$671-0	PAID	PD WAS 30
0999347 FP UNS 012 1	5-02-24	5-24	(3) BC1	
Y0QGSEKM	5-24			

NISSAN-INFINITI LT	4-21	\$17,003-0	PAID	CURR ACCT
3690580 FA LEA 039 1	10-02-24	10-24	(42)	BCCCCCCCCCCCCC

29010288832		10-24	CCCCCCCCCCCC			
UPLIFT/CELTIC BANK		9-23	\$303-0	PAID	CURR ACCT	
3172074 FP UNS 009	1	6-07-24	6-24	(9)	BCCCCCCCC	
233603276945		6-24				
CHERRY TECHNOLOGIES IN		5-23	\$149-0	PAID	CURR ACCT	
2946203 FZ ISC 003	1	8-03-23	8-23	(1)	B	
LDGAM5456401		8-23				
EXTRA		11-21	\$3,000-L	\$266-H	PAID	CURR ACCT
1966851 BC C/C REV	1	9-30-22	9-22	(11)	B0000000C00	
		9-22				
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST. **						
AFFIRM INC		3-22	\$193-0	PAID	CURR ACCT	
0999347 FP UNS 006	1	9-11-22	9-22	(5)	BCCCC	
LKZGZJGO		9-22				
1STPROGRESS/TSYS/VT		2-19	\$200-L	\$246-H	PAID	CURR ACCT
1388830 NF CRC REV	1	6-24-21	6-21	(28)	BCCCCCCCCCCCC	
		1-21	CCCCCCCCCCCC			
** ACCOUNT CLOSED AT CONSUMER'S REQUEST. **						
*BARCLAYS BANK/GAP		6-23	\$750-L	\$756-H	OPEN	CUR WAS 30
2933515 BC CHG REV	1	3-09-25	\$414	3-24	(21)	CCCCCCCCCCCC
		3-25	\$30	1CCCC00C		
** SUBSCRIBER REPORTS DISPUTE RESOLVED - CONSUMER DISAGREES. **						
*MACYS/CBNA		4-21	\$2,100-L	\$2,593-H	OPEN	CUR WAS 30
1362830 DZ CHG REV	1	2-19-25	\$1,993	12-24	(46)	CCC1CCCCCCCC
		2-25	\$70	CCCCC0CCCC0		
*BLOOMINGDALES/CITIBANK		2-23	\$1,700-L	\$2,562-H	OPEN	CUR WAS 30
1362835 DZ CHG REV	1	2-19-25	\$1,504	12-24	(25)	CCC1CCCCCCCC
		2-25	\$53	CCCCCCCCCCCC		
THD/CBNA		2-23	\$500-L	\$531-H	OPEN	CURR ACCT
3178962 ZR CHG REV	1	3-10-25	\$0	3-25	(26)	000CCCCCCCCC
		12-24	\$0	CCCCCCC000CC		
COMENITYCB/FOREVER21		10-21	\$600-L	\$334-H	OPEN	CURR ACCT
1869120 CG CHG REV	1	3-09-25	\$0	3-25	(41)	000000000000
		9-22	\$0	000000CCCCC		
COMENITYCAPITAL/SEPHOR		7-23	\$550-L	\$658-H	OPEN	CURR ACCT
2836850 DZ CHG REV	1	3-07-25	\$531	3-25	(20)	CCCCCCCCCCCC
		2-25	\$27	CCCCCCC		
CREDIT ONE BANK NA		12-21	\$1,250-L	\$1,312-H	OPEN	CURR ACCT
3278143 BC CRC REV	1	3-05-25	\$1,183	3-25	(38)	CCCCCCCCCCCC
		2-25	\$42	CCCCCCCCCCCC		
TELECOM SELFREPORTED		0-	\$151-0	OPEN	CURR ACCT	
2886930 UT HEI	1	3-04-25	\$151	3-25	(22)	CCCCCCCCCCCC
CBF5404942841DD670F0BA354EB2142200000000B426CCCCCCCCCCCCCCCCCCCC--CB52000000151S 030425B63						
ORIGINAL CREDITOR: CHKG/COMCAST						
TOYOTA MOTOR CREDIT		9-24	\$31,331-0	OPEN	CURR ACCT	
1602300 FA LEA 036	2	2-28-25	\$26,109	2-25	(6)	CCCCC
40772XU800		2-25	\$870			
UPLIFT/CELTIC BANK		8-24	\$370-0	OPEN	CURR ACCT	
3172074 FP UNS 009	1	2-28-25	\$135	2-25	(7)	CCCCCCC
243406219829		2-25	\$48			

INSURANCE SELFREPORTED	0-	\$641-0	OPEN	CURR ACCT
2970023 IZ HEI 1 1	2-27-25	\$0	2-25	(12) CC-CCCCCCCCC
4617ED21A2334648B2BE4956B158B583	2-25	\$641		
ORIGINAL CREDITOR: CHKG/STATEFARM				

UTILITY SELFREPORTED	0-	\$499-0	OPEN	CURR ACCT
2886920 UZ HEI 1 1	2-21-25	\$499	2-25	(20) CCC-CCCCCCCCC
3F01DEB48CAB452DB3141AC265452D80	2-25	\$499	CCCCCCC	
ORIGINAL CREDITOR: CHKG/FLORIDAPOWRLIGHT				

FB&T/MER	6-22	\$2,750-L	\$2,881-H	OPEN	CURR ACCT
2752880 BC CRC REV 1	2-20-25	\$2,643	2-25	(33) CCCCCCCCCCCCC	
	2-25	\$147	CCCCCCCCCCCCC		

TELECOM SELFREPORTED	0-	\$225-0	OPEN	CURR ACCT
2886930 UT HEI 1 1	2-20-25	\$225	2-25	(21) CCCCCCCCCCCCC
AC598F4185AB45559162AE23AD080AFA	2-25	\$225	C-CC-C-C	
ORIGINAL CREDITOR: CHKG/TMOBILE				

TBOM/MILESTONE	6-22	\$700-L	\$774-H	OPEN	CURR ACCT
1933961 FU CRC REV 1	2-19-25	\$346	2-25	(33) CCCCCCCCCCCCC	
	2-25	\$40	000000CC0000		

INSURANCE SELFREPORTED	0-	\$61-0	OPEN	CURR ACCT
2970023 IZ HEI 1 1	2-15-25	\$0	2-25	(11) CCCCCCCCCC
E1FB0E2F639249E1A85D48163B46CAAD	2-25	\$61		
ORIGINAL CREDITOR: CHKG/THENORTHWESTERNMUTUALLIFE				

INSURANCE SELFREPORTED	0-	\$30-0	OPEN	CURR ACCT
2970023 IZ HEI 1 1	2-15-25	\$0	2-25	(10) CCCCCCCCCC
2A6AB5B022DD4C8AB6A84C1391DABBFC	2-25	\$30		
ORIGINAL CREDITOR: CHKG/NEXTINSURANCEINC				

CAPITAL ONE	11-19	\$2,100-L	\$2,190-H	OPEN	CURR ACCT
1270246 BC CRC REV 1	2-14-25	\$1,899	2-25	(63) CCCCCCCCCCCCC	
	2-25	\$65	CCCCCCCCCCC0C		

COMENITYCB/ULTA MC	5-23	\$2,200-L	\$2,669-H	OPEN	CURR ACCT
1347990 BC CRC REV 1	2-14-25	\$1,961	2-25	(21) CCCCCCCCCCCCC	
	2-25	\$66	CCCCCCCC		

SYNCB/VNMO	12-23	\$700-L	\$726-H	OPEN	CURR ACCT
1916787 BC CRC REV 1	2-12-25	\$462	2-25	(15) CCCCCCCCCCCCC	
	2-25	\$41	CC		

JPMCB CARD	5-23	\$9,000-L	\$9,416-H	OPEN	CURR ACCT
3182310 BC CRC REV 1	2-11-25	\$9,033	2-25	(21) CCCCCCCCCCCCC	
	1-25	\$340	CCCCCCCC		

COMENITYBANK/VICTORIA	4-20	\$350-L	\$396-H	OPEN	CURR ACCT
1348810 CG CHG REV 1	2-09-25	\$204	2-25	(59) CCCCCCCCCCCCC	
	2-25	\$37	CC000000000CC		

CAPITAL ONE	6-19	\$500-L	\$639-H	OPEN	CURR ACCT
1270246 BC CRC REV 1	2-06-25	\$489	2-25	(68) CCCCCCCCCCCCC	
	1-25	\$25	CCCCCCCC0CCC		

SYNCB/CARE CREDIT	7-20	\$11,470-L	\$12,206-H	OPEN	CURR ACCT
1476770 BB CHG REV 1	2-06-25	\$11,194	2-25	(56) CCCCCCCCCCCCC	
	2-25	\$396	CCCCCCCCCCCCC		

VALON/FED NAT MTG ASSO	2-21	\$322,050-0	OPEN	CURR ACCT
2927980 FM R/C 360 2	1-31-25	\$294,762	1-25	(38) CCCCCCCCCCCCC
2500996807	1-25	\$1,948	CCCCCCCCCCCCC	

CHERRY TECHNOLOGIES IN	10-24	\$1,650-0	OPEN	CURR ACCT
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2946203 FZ ISC 024 1 1-31-25 \$1,451 1-25 (3) CCC
 LBVAW23572321 1-25 \$87

CAP1/NEIMN 6-23 \$5,000-L \$4,728-H OPEN CURR ACCT
 1195324 DC CHG REV 1 1-25-25 \$4,211 1-25 (20) CCCCCCCCCCCCCC
 1-25 \$152 CCCCCC

TELECOM SELFREPORTED 0- \$18-0 OPEN CURR ACCT
 2886930 UT HEI 1 1 1-10-25 \$18 1-25 (18) CCCCC-CCCCCCC
 9B8D5D248C4E456495B5D09E4EE33B97 1-25 \$18 C-CCC
 ORIGINAL CREDITOR: CHKG/NETFLIX

----- INQUIRIES -----

SYNCB/TJX CO	10-15-24	1930901 BC	UNK HEI
TOYOTA MOTOR CREDIT CO	9-28-24	1630640 FA	UNK AUL
700CR/LEXUS OF NORTH M	9-28-24	1997996 AU	UNK AUT
MACYS/CBNA	12-23-23	1171389 DZ	UNK HEI
WELLSFARGO	12-13-23	3120008 BB	UNK HEI
CAP1/SAKS	12-09-23	1116362 BC	UNK HEI
JPMCB CARD	11-17-23	2920596 BC	UNK HEI
JPMCB CARD	7-12-23	2920596 BC	UNK HEI
CAP1/NEIMN	6-09-23	1779596 BC	UNK HEI
JPMCB CARD	5-23-23	2920596 BC	UNK HEI
COMENITYCB/ULTA MC	5-20-23	1347870 BC	UNK CRC

----- MESSAGES -----

SSN MATCHES

F 08T00 MANY INQUIRIES LAST 12 MONTHS

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