

~TRS2 XXX 2772690XXXXXX
Bresina, Jean A 389922346;
CA-109 12 St Louis St /Eau Claire WI 54703;
E-UCP Housing//;
Y-12221968;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 116441734,1 Data Timestamp: 01/27/25 10:23 //
//////////////////////////////////// Printed: 01/27/25 08:23 //

JEAN A BRESINA YOB: 1968 E: Lutheran Social Services
*109 1-2 Saint Louis St RPTD: 04/97 TO 08/10 U
Eau Claire WI 54703-3259
RPTD: 2-23 TO 2-24 (*)U 6X E: Luthren Socil Services
LAST SUB: 2205270 RPTD: 11/06 U

*225 Madison St APT 2104
Eau Claire WI 54702-4606
RPTD: 8-22 TO 8-22 (*)U

*2222 1st St
Eau Claire WI 54703-2901
RPTD: 9-97 TO 10-20 (*)U 7X

*A BRESINA JEAN

----- MESSAGES -----
* 0084 SSN MATCHES
* 1202 OFAC NO RECORD FOUND

----- RISK MODELS -----
FICO Classic V8 Auto Score =Score: 826 Factors: 10,14,33,98
10: Ratio of balance to limit on bank revolving or other rev accts too high
14: Length of time accts have been established
33: Proportion of loan balances to loan amounts is too high
98: Lack of recent auto loan information

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 826
Notice Text: Your score ranks higher than 90 percent of U.S. consumers.

----- CUSTOM MODELING VARIABLES -----
Model Variable: RBPNoticeInfo Value: AG;826;90;250;900;FICO Classic V8 Auto Score

----- 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 Dept Of Ed/Glelsi 09-20 \$18,000-O TRANSFRD CURR ACCT
1132610 EL EDU UNK 1 01-31-23 1-23 (29) BCCCCCCCCCCCCC
0873798581 12-22 CCCCCCCCCCCCCC
** Account closed due to transfer **
*Comenitybank/Victoria 04-15 \$1,000-L \$61-H PAID CURR ACCT
1348810 CG CHG REV 1 05-17-24 5-24 (99) B0000000000000
12-21 000000000000
** CLOSED DUE TO INACTIVITY **
*Comenitybank/Helzberg 03-08 \$3,000-L \$774-H PAID CURR ACCT
1982606 JA CHG REV 1 05-03-24 5-24 (99) B0000000000000
12-21 000000000000
** CLOSED DUE TO INACTIVITY **

*FNB Omaha	03-19	\$12,200-L	\$1,318-H	PAID	CURR ACCT
0203010 BC CRC REV 3	04-04-24		4-24	(61)	B0000000000000
	6-22				00000000000000
** CLOSED DUE TO INACTIVITY **					
Discover Bank	02-15	\$11,500-L	\$7,287-H	PAID	CURR ACCT
3276502 BC CRC REV 1	05-13-22		5-22	(87)	B00000CCCC0000
	12-19				00000000000000
*Sears/Cbna	12-14	\$2,001-L	\$563-H	PAID	CURR ACCT
1230730 BC CRC REV 1	07-06-21		7-21	(80)	B0000000000000
	9-17				00000000000000
** CLOSED DUE TO INACTIVITY **					
*Comenity Bank/Youngers	08-14	\$2,650-L	\$122-H	PAID	CURR ACCT
1959846 DC CHG REV 1	02-24-18		2-18	(43)	B0000000000000
	2-16				000000000000C-
** Credit line closed-consumers request - rptd by subscriber **					
Royal Credit Union	03-14	\$9,249-O		PAID	CURR ACCT
1704760 FC AUT UNK 2	09-30-17		9-17	(43)	BCCCCCCCCCCCCC
4562693442	9-17				CCCCCCCCCCCCC
*Wfbna Card	03-13	\$5,000-L	\$1,023-H	PAID	CURR ACCT
1345437 HF CHG REV 1	04-02-17		4-17	(49)	B0000000000000
	9-15				00000CCCCCCC
** Credit line closed-consumers request - rptd by subscriber **					
*Wfbna Card	08-10	\$7,000-L	\$5,112-H	PAID	CURR ACCT
3270007 BC CRC REV 1	02-02-16		2-16	(66)	B0000000CCCCC
	5-15				CCCCCCCCCCCCC
** Credit line closed-consumers request - rptd by subscriber **					
Kohls/Capone	11-15	\$1,000-L	\$22-H	PAID	CURR ACCT
1926781 DC CHG REV 1	01-11-16		1-16	(2)	BC
	12-15				
*Jpmcb Card	12-13	\$500-L		PAID	CURR ACCT
3182310 BC CRC REV 1	03-22-15		3-15	(16)	BCCCCCCCCCCCCC
					CCC
** Credit line closed-consumers request - rptd by subscriber **					
*Barclays Bank Delaware	01-05	\$7,300-L	\$5,177-H	PAID	CURR ACCT
1223850 BC ?OG REV 1	03-21-15		3-15	(99)	BCCCCCCCCCCCCC
	1-15				CCCCCCCCCCCCC
** Credit line closed-consumers request - rptd by subscriber **					
*Jpmcb Card	04-97	\$8,250-L	\$5,937-H	PAID	CURR ACCT
3182310 BC CRC REV 1	03-17-15		3-15	(99)	BCCCCCCCCCCCCC
	8-14				CCCCCCCCCCCCC
** Credit line closed-consumers request - rptd by subscriber **					
*Sears/Cbna	12-14	\$6,000-L		PAID	CURR ACCT
1230730 BC CRC REV 1	02-27-15		2-15	(3)	B0C
** Credit line closed-consumers request - rptd by subscriber **					
*Synch/JCP	12-14	\$2,000-L		PAID	CURR ACCT
3321860 DC CHG REV 1	02-23-15		2-15	(4)	B0C0
	12-14				
** Credit line closed-consumers request - rptd by subscriber **					
Jpmcb Card	03-23	\$6,000-L	\$303-H	OPEN	CURR ACCT
3182310 BC ?OG REV 1	01-09-25		1-25	(23)	0CCCCCCCCCCCCC
	4-24				CCCCCCCCC
Associated Bank	11-10	\$68,000-O		OPEN	CURR ACCT
1807760 BB R/C 360 2	12-31-24	\$40,600	12-24	(99)	CCCCCCCCCCCCC
3250045692	12-24	\$583			CCCCCCCCCCCCC

Dept Of Education/Neln	09-21	\$5,500-O		OPEN	CURR ACCT
1884330 EL EDU 120 1	12-31-24	\$4,908	12-24	(24)	CCCCCCCCCCCC
900000712891447	12-24	\$55			CCCCCCCCCCCC
Dept Of Education/Neln	09-20	\$610-O		OPEN	CURR ACCT
1884330 EL EDU 120 1	12-31-24	\$540	12-24	(24)	CCCCCCCCCCCC
900000712891247	12-24	\$5			CCCCCCCCCCCC
Dept Of Education/Neln	09-21	\$7,000-O		OPEN	CURR ACCT
1884330 EL EDU 120 1	12-31-24	\$6,247	12-24	(24)	CCCCCCCCCCCC
900000712891547	12-24	\$70			CCCCCCCCCCCC
Dept Of Education/Neln	01-21	\$4,890-O		OPEN	CURR ACCT
1884330 EL EDU 120 1	12-31-24	\$4,336	12-24	(24)	CCCCCCCCCCCC
900000712891347	12-24	\$47			CCCCCCCCCCCC
Assocbank/Elan FIN SVC	12-15	\$9,000-L	\$4,007-H	OPEN	CURR ACCT
2947104 BC CRC REV 1	12-31-24	\$1,947	12-24	(99)	CCCCCCCCCCCC
	12-24	\$89			000000000000

----- INQUIRIES -----
 Jpmcb Card 03-10-23 2920596 BC

End Report Created from Experian Data