

~TRS2 XXX 2772690XXXXXX
Kiggins,Joe 399883756;
CA-619 W Newton St /Rice Lake WI 54868;
E-Nordquist Trucking//;
Y-08191974;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 117607024,1 Data Timestamp: 02/18/25 11:29 //
//////////////////////////////////// Printed: 02/18/25 09:29 //

JOE KIGGINS
619 W Newton St
Rice Lake WI 54868-1517
RPTD: 4-14 TO 2-25 U 47X
LAST SUB: 2360790

YOB: 1974

E: Hormel Foods Jenne O Turkey
Barron 54812
RPTD: 07/24 I

E: Jennie-O
RPTD: 01/23 TO 09/23 U

*11 Broadway STE 1600
New York NY 10004-1462
RPTD: 6-18 TO 6-18 (*)U 4X

*4765 County Highway B
Iron River WI 54847-6719
RPTD: 7-13 TO 12-17 (*)U 1X

*JOE WALLACE-KIGGINS, JOSEPH W KIGGINS, KIGGINS JOE

----- MESSAGES -----
* 0084 SSN MATCHES
* 0335 AG08TOO MANY INQUIRIES LAST 12 MONTHS
* 1202 OFAC NO RECORD FOUND

----- RISK MODELS -----
FICO Classic V8 Auto Score =Score: 657 Factors: 39,10,14,21
39: Serious delinquency
10: Ratio of balance to limit on bank revolving or other rev accts too high
14: Length of time accts have been established
21: Amount past due on accts
08: TOO MANY INQUIRIES LAST 12 MONTHS

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 657
Notice Text: Your score ranks higher than 35 percent of U.S. consumers.

----- CUSTOM MODELING VARIABLES -----
Model Variable: RBPNoticeInfo Value: AG;657;35;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
*Capital ONE 10-15 \$1,200-L \$1,497-C CHRG OFF DELINQ 150
1270246 BC CRC REV 1 01-14-25 \$1,497 1-19 (99) 999999999999
5-18 \$1,497 1-25/9 999999999999
** CLOSED DUE TO INACTIVITY **
*Capital ONE 03-15 \$850-L \$1,068-C CHRG OFF DELINQ 150
1270246 BC CRC REV 1 01-14-25 \$1,068 1-19 (99) 999999999999
5-18 \$1,068 1-25/9 999999999999
** CLOSED DUE TO INACTIVITY **
*Cap1/Mnrds 10-15 \$1,500-L \$1,983-C CHRG OFF DELINQ 150
1942275 LZ CHG REV 1 01-14-25 \$1,983 1-19 (99) 999999999999
5-18 \$1,983 1-25/9 999999999999

** CLOSED DUE TO INACTIVITY **

*Kohls/Capone	08-15	\$300-L	\$513-C	CHARGE OFF
1926781 DC CHG REV 1	07-31-19	\$513	7-19	(1) 9
	12-18		\$513	

*Webbank/Fingerhut	02-16	\$900-L	\$917-C	CLOSED	CHARGE OFF
2244970 ND CHG REV 1	07-26-19		7-19	(47)	B999999954321
	5-18				CCCCCCCCCCCC

** Purchased by another lender **

*GET IT NOW LLC	12-21	\$848-O		PAID	30 DAY DEL
2360790 HR ISC 010 1	09-30-22		9-22	(10)	1CCCC-CCCC
933076624934628117	9-22				

*Ally Financial	06-16	\$17,914-O		PAID	CUR WAS 30
1918788 FA AUT 072 2	04-26-22		4-22	(71)	BCCCCCCCCCCCC
154924449816	4-22			12-19/1	CCCCCCCCCCCC

Affirm Inc	11-21	\$1,069-O		PAID	CURR ACCT
0999347 FP UNS 036 1	08-28-24		8-24	(33)	BCCCCCCCCCCCC
7ZHVAROX	8-24				CCCCCCCCCCCC

Uplift/Celtic Bank	09-23	\$1,959-O		PAID	CURR ACCT
3172074 FP UNS 011 1	08-13-24		8-24	(11)	BCCCCCCCCCCC
233703316598	8-24				

*Synch/HFT	04-23	\$500-L		PAID	CURR ACCT
2912026 DV CHG REV 1	04-29-24		4-24	(13)	B000000000000

** CLOSED DUE TO INACTIVITY **

GET IT NOW LLC	08-22	\$1,872-O		PAID	CURR ACCT
2360790 HR ISC 019 1	12-31-23		12-23	(17)	BCCCCCCCCCCCC
933076624934694120	12-23				CCCC

GET IT NOW LLC	10-23	\$594-O		PAID	CURR ACCT
2360790 HR ISC 007 1	12-31-23		12-23	(3)	BCC
933076624934801506	12-23				

Marine Credit Union	03-21	\$7,515-O		PAID	CURR ACCT
1741560 FC REC 036 7	12-27-23		12-23	(34)	BCCCCCCCCCCCC
10440980300	12-23				CCCCCCCCCCCC

GET IT NOW LLC	12-20	\$2,293-O		PAID	CURR ACCT
2360790 HR ISC 019 1	05-31-22		5-22	(18)	B-CCCCCCCCCCCC
933076624934525629	5-22				CCCCC

*Webbank/Fingerhut	09-21	\$500-L		PAID	CURR ACCT
2244970 ND CHG REV 1	05-06-22		5-22	(9)	B00000000

** CLOSED DUE TO INACTIVITY **

Westconsin Credit Unio	11-21	\$9,699-O		PAID	CURR ACCT
1707340 FC AUT 042 1	05-05-22		5-22	(6)	BCCCCC
854699L5000	5-22				

GET IT NOW LLC	01-20	\$3,277-O		PAID	CURR ACCT
2360790 HR ISC 025 1	02-28-22		2-22	(26)	BCCCCCCCCCCCC
933076624934424388	2-22				CCCCCCCCCCCC

GET IT NOW LLC	05-20	\$1,796-O		PAID	CURR ACCT
2360790 HR ISC 015 1	08-31-21		8-21	(16)	BCCCCCCCCCCCC
933076624934457948	8-21				CCC

GET IT NOW LLC	11-19	\$1,740-O		PAID	CURR ACCT
2360790 HR ISC 019 1	05-31-21		5-21	(19)	BCCCCCCCCCCCC
933076624934395399	5-21				CCCCC

GET IT NOW LLC		11-18	\$2,319-O		PAID	CURR ACCT
2360790 HR ISC 025	1	11-30-20		11-20	(25)	BCCCCCCCCCCCCC
933076624934282788		11-20				CCCCCCCCCCCC
NET Credit		04-19	\$1,680-O		PAID	CURR ACCT
1110255 FP UNS 025	1	08-31-20		8-20	(16)	BCC-CCCC-CCCC
2019WI733733468		8-20				CCC
Marine Credit Union		04-16	\$11,166-O		PAID	CURR ACCT
1741560 FC SEC 060	2	03-01-20		3-20	(47)	BCCCCCCCCCCCCC
8086010300		3-20				CCCCCCCCCCCC
GET IT NOW LLC		12-18	\$801-O		PAID	CURR ACCT
2360790 HR ISC 009	1	08-31-19		8-19	(9)	BCCCCCCCC
933076624934297309		8-19				
GET IT NOW LLC		12-17	\$1,919-O		PAID	CURR ACCT
2360790 HR ISC 019	1	03-31-19		3-19	(16)	BCCCCCCCCCCCCC
933076624934190903		3-19				CCC
GET IT NOW LLC		09-18	\$737-O		PAID	CURR ACCT
2360790 HR ISC 007	1	02-28-19		2-19	(6)	B-CCCC
933076624934270947		2-19				
GET IT NOW LLC		09-18	\$737-O		PAID	CURR ACCT
2360790 HR ISC 007	1	02-28-19		2-19	(6)	B-CCCC
933076624934267451		2-19				
GET IT NOW LLC		01-17	\$2,530-O		PAID	CURR ACCT
2360790 HR ISC 025	1	02-28-19		2-19	(26)	B-CCCCCCCCCCCC
933076624934071955		2-19				CCCCCCCCCCCC
*Comenity Bank/Younkers		10-15	\$250-L	\$233-H	PAID	CURR ACCT
1959846 DC CHG REV	1	07-02-18		7-18	(33)	BCCCCCCCCCCCCC
		5-18				CCCCCCCCCCCC
** CLOSED DUE TO INACTIVITY **						
GET IT NOW LLC		06-17	\$1,254-O		PAID	CURR ACCT
2360790 HR ISC 013	1	03-31-18		3-18	(10)	BCCCCCCCC
933076624934125953		3-18				
GET IT NOW LLC		10-17	\$421-O		PAID	CURR ACCT
2360790 HR ISC 005	1	03-31-18		3-18	(6)	BCCCCC
933076624934162315		3-18				
GET IT NOW LLC		11-16	\$1,792-O		PAID	CURR ACCT
2360790 HR ISC 019	1	03-31-18		3-18	(17)	BCCCCCCCCCCCCC
933076624934050623		3-18				CCCC
Westconsin Credit Unio		08-15	\$11,410-O		PAID	CURR ACCT
1707340 FC AUT 048	2	02-28-18		2-18	(31)	BCCCCCCCCCCCCC
40836320		2-18				CCCCCCCCCCCC
GET IT NOW LLC		05-17	\$685-O		PAID	CURR ACCT
2360790 HR ISC 007	1	09-30-17		9-17	(5)	BCCCC
933076624934115794		9-17				
GET IT NOW LLC		11-15	\$2,137-O		PAID	CURR ACCT
2360790 HR ISC 025	1	09-30-17		9-17	(23)	BCCCCCCCCCCCCC
933076624933918054		9-17				CCCCCCCC
GET IT NOW LLC		03-17	\$506-O		PAID	CURR ACCT
2360790 HR ISC 005	1	07-31-17		7-17	(5)	BCCCC
933076624934090890		7-17				
GET IT NOW LLC		01-17	\$449-O		PAID	CURR ACCT
2360790 HR ISC 005	1	05-31-17		5-17	(5)	BCCCC
933076624934076322		5-17				

GET IT NOW LLC		05-16	\$1,053-O		PAID	CURR ACCT
2360790 HR ISC 011	1	04-30-17		4-17	(12)	BCCCCCCCCCCC
933076624933989532		4-17				
GET IT NOW LLC		07-16	\$842-O		PAID	CURR ACCT
2360790 HR ISC 009	1	02-28-17		2-17	(8)	BCCCCCCC
933076624934006543		2-17				
GET IT NOW LLC		12-14	\$3,374-O		PAID	CURR ACCT
2360790 HR ISC 025	1	01-31-17		1-17	(26)	BCCCCCCCCCCCCC
933076624933786693		1-17				CCCCCCCC-CCC
GET IT NOW LLC		09-15	\$905-O		PAID	CURR ACCT
2360790 HR ISC 008	1	05-31-16		5-16	(9)	BCCCCCCCC
933076624933891595		5-16				
GET IT NOW LLC		11-13	\$2,322-O		PAID	CURR ACCT
2360790 HR ISC 019	1	07-31-15		7-15	(8)	BCC-CCCC
933076624933632898		7-15				
Tbom/Atls/Fortiva MC		10-21	\$500-L	\$316-H	OPEN	CURR ACCT
1390764 BC CRC REV	1	02-17-25	\$12	2-25	(41)	CCCCCCCCCCCCC
		2-25	\$12			CCCCCCCCCCCCC
Syncb/Amazon		03-23	\$120-L	\$397-H	OPEN	CURR ACCT
1004694 DV CHG REV	1	02-13-25		2-25	(24)	000CCCCCCCCC
		10-24				CCCCCCCCC0
Capital ONE		05-23	\$3,000-L	\$2,922-H	OPEN	CURR ACCT
1270246 BC CRC REV	1	02-12-25	\$2,676	2-25	(22)	CCCCCCCCCCCCC
		2-25	\$88			CCCCCCCC0
Capital ONE		02-24	\$300-L		OPEN	CURR ACCT
1270246 BC CRC REV	1	02-12-25		2-25	(12)	000000000000
Fetti Fingerhut/Webban		04-22	\$1,300-L	\$539-H	OPEN	CURR ACCT
2934942 ND CHG REV	1	02-07-25	\$491	2-25	(34)	CCC0000000000
		2-25	\$38			00000000CC00
Capital ONE		03-24	\$2,000-L	\$115-H	OPEN	CURR ACCT
2218590 BC CRC REV	1	02-05-25	\$22	2-25	(11)	CCCCC000000
		2-25	\$22			
Ccs/First Savings Bank		03-23	\$600-L	\$49-H	OPEN	CURR ACCT
2218120 BC CRC REV	1	02-04-25	\$6	2-25	(23)	CCCCC00CCCC00
		2-25	\$6			00000000CC
Prosper/Coastal Comm		11-22	\$500-L	\$39-H	OPEN	CURR ACCT
2939926 BB CRC REV	1	02-04-25		2-25	(27)	00C0000000000
		1-25				CC0000000000
Credit ONE Bank NA		01-24	\$1,000-L	\$505-H	OPEN	CURR ACCT
3278143 BC CRC REV	1	02-03-25	\$505	2-25	(13)	CCC0000CCCCC
		1-25	\$30			
FSB Blaze		11-21	\$1,000-L	\$498-H	OPEN	CURR ACCT
4146150 BC CRC REV	1	02-03-25	\$58	2-25	(39)	CCCCC00000CC
		1-25	\$30			C000000CCCCC
Ccs/First National BAN		03-22	\$750-L	\$417-H	OPEN	CURR ACCT
1211670 BB CRC REV	1	02-02-25	\$417	2-25	(35)	C000000CCCC00
		7-24	\$30			0000000CC000
Credit ONE Bank NA		11-21	\$1,250-L	\$1,067-H	OPEN	CURR ACCT
3278143 BC CRC REV	1	02-02-25	\$1,007	2-25	(39)	CCCCCCCCCCCCC
		1-25	\$51			CCCCCCCCCCCCC
Best EGG		12-23	\$4,140-O		OPEN	CURR ACCT

1473640 FP UNS 036	1	01-31-25	\$2,985	1-25	(14)	CCCCCCCCCCCCC
45285329		1-25	\$161			C
Westconsin Credit Unio 06-23 \$40,300-O						
1707340 FC REC 060	1	01-31-25	\$37,635	1-25	OPEN	CURR ACCT
854699L5001		1-25	\$451		(20)	CCCCCCCCCCCCC
Balloon Pmt Amt:		\$33,508 Due:	06/16/2028			CCCCC
GET IT NOW LLC 03-24 \$1,966-O						
2360790 HR ISC 014	1	01-31-25	\$505	1-25	OPEN	CURR ACCT
933076624934845001		1-25	\$159		(11)	CCCCCCCCCCCCC
GET IT NOW LLC 01-25 \$879-O						
2360790 HR ISC 010	1	01-31-25	\$879	1-25	OPEN	CURR ACCT
933076624934918852		1-25	\$101		(1)	C
Heights Finance 06-24 \$9,971-O						
3180000 FP AUT 048	1	01-31-25	\$8,372	1-25	OPEN	CURR ACCT
861911021604		1-25	\$365		(8)	CCCCCCCC
Mission Lane TAB Bank 12-20 \$1,600-L \$1,417-H						
2914668 BC CRC REV	1	01-25-25	\$1,404	1-25	OPEN	CURR ACCT
		1-25	\$54		(49)	CCC00000000CC
						CCC00000000CC
Thd/Cbna 01-25 \$500-L						
3178962 ZR CHG REV	1	01-25-25		1-25	OPEN	CURR ACCT
					(1)	0
CB Indigo/CCI 08-21 \$300-L \$99-H						
1908211 BC CRC REV	1	01-22-25	\$3	1-25	OPEN	CURR ACCT
		1-25	\$3		(41)	CCCCC00000000
						CCCCC00000000
FEB Destiny/CCI 08-21 \$300-L \$125-H						
2916650 FP CRC REV	1	01-22-25	\$3	1-25	OPEN	CURR ACCT
		1-25	\$3		(41)	CCCCC00000000
						CCCCC00000000
Capital ONE 11-23 \$1,000-L \$421-H						
1270246 BC CRC REV	1	01-20-25	\$421	1-25	OPEN	CURR ACCT
			\$25		(15)	C000000000000
						00
Credit ONE Bank NA 11-22 \$1,050-L \$746-H						
3278143 BC CRC REV	1	01-19-25	\$705	1-25	OPEN	CURR ACCT
		1-25	\$36		(27)	CCCCCCCCCCCCC
						CCCCCCCC0000
Capital ONE Auto Finan 01-23 \$26,735-O						
1638640 FA AUT 075	2	12-31-24	\$16,630	12-24	OPEN	CURR ACCT
62010256185021001		12-24	\$539		(24)	CCCCCCCCCCCCC
						CCCCCCCCCCCCC
Tbom/Contfin 04-24 \$1,000-L \$680-H						
1948810 FW CRC REV	1	10-11-24	\$653	10-24	OPEN	CURR ACCT
		10-24	\$35		(6)	CCCCC

----- INQUIRIES -----					
Jpmcb Card	06-24-24	2920596 BC			
Capl/Cbela	03-09-24	2897490 BC			
CAP ONE NA	02-19-24	2844550 BC			
CAP ONE NA	11-04-23	2844550 BC			
Onemain	10-26-23	1933915 FP			
Capital ONE Auto FIN	09-09-23	2576350 FA		AUT	
Jpmcb Card	04-25-23	2920596 BC			
CAP ONE NA	04-22-23	2844550 BC			
CAP ONE NA	03-25-23	2844550 BC			

End Report Created from Experian Data