

~TRS2 XXX 2772690XXXXXX
Prochnow,Charles A 396982967;
CA-1520 Drury Av /Eau Claire WI 54703;
E-door dash//;
Y-03061982;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 120204276,1 Data Timestamp: 03/31/25 10:15 //
//////////////////////////////////// Printed: 03/31/25 08:15 //

*CHARLIE PROCHNOW YOB: 1982 E: Spousal Income
1520 Drury Ave RPTD: 03/25 U
Eau Claire WI 54703-1815
RPTD: 4-14 TO 12-24 U 12X E: Driver Misc
LAST SUB: 0962924 RPTD: 06/23 U

*E4254 370Th Ave LOT 123
Menomonie WI 54751-7418
RPTD: 7-13 TO 9-13 (*)U

*6532 730Th Ave
Menomonie WI 54751
RPTD: 4-05 TO 6-13 (*)U

*CHARLES PROCHNOW

*CHARLIE PROCHNOW(YOB:1982)

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

----- RISK MODELS -----

FICO Classic V8 Auto Score =Score: 524 Factors: 38,18,13,10
38: Serious delinquency, and public record or collection filed
18: Number of accounts with delinquency
13: Time since delinquency is too recent or unknown
10: Ratio of balance to limit on bank revolving or other rev accts too high
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: 524
Notice Text: Your score ranks higher than 10 percent of U.S. consumers.

----- CUSTOM MODELING VARIABLES -----

Model Variable: RBPNoticeInfo Value: AG;524;10;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

*Comenitycapital/Carter 08-20 \$110-L \$460-C CHRG OFF DELINQ 180
1920010 CG CHG REV 1 12-08-23 3-23 (40) 99-----99654
6-22 321CC321CCCC
** Purchased by another lender **

*Capital ONE 09-23 \$300-L \$478-C CHRG OFF DELINQ 150
1270246 BC CRC REV 1 03-18-25 \$372 6-24 (18) 999999999-54
10-24 \$372 321CC
** CLOSED DUE TO INACTIVITY **

*Webbank/Fingerhut 10-21 \$400-L \$547-C CHRG OFF DELINQ 150

2244970 ND CHG REV 1 11-24-22 9-22 (13) 99954321CCCCC
2-22
** Purchased by another lender **

*Affirm Inc 08-23 \$118-O \$46-C CHRG OFF DELINQ 90
0999347 FP UNS 012 1 03-03-25 \$23 10-24 (19) 999999321CCCCC
USF3KWTLL 1-25 \$23 CCCCCC

*GET IT NOW LLC 07-24 \$3,010-O \$2,995-C CHRG OFF DELINQ 90
2360790 HR ISC 025 1 12-31-24 \$2,995 12-24 (6) 9321CC
933278525934870681 8-24 \$2,995

*Jefferson Capital Syst 10-22 \$547-O COLLACCT
1350240 FU FCO 001 1 03-29-25 \$496 10-22 (26) 999999999999
3661259529 10-23 \$496 3-25/9 999999999999
Original Creditor: FINGERHUT ADVANTAGE

*Midland Credit Managem 03-23 \$410-O COLLACCT
2910772 YC FCO 001 1 03-22-25 \$410 3-23 (18) 999999999999
321215309 10-24 \$410 99999
Original Creditor: COMENITY CAPITAL BANK

*National Credit Adjust 03-24 \$835-O COLLACCT
1982750 FU FCO 001 1 03-15-25 \$785 3-24 (11) 999999999999
6919629 11-24 \$785
Original Creditor: MONEYSPOOT DIRECT LLC DBA SUNSH

*Lvnv Funding LLC 09-22 \$767-O COLLACCT
1623040 FU FCO 001 1 03-04-25 \$33 9-22 (29) 999999999999
4447962540461195 10-24 \$33 3-25/9 99999-999999
Original Creditor: CREDIT ONE BANK N.A.

*Verizon Wireless 07-08 \$2,120-H COLLACCT
0940579 UW CEL 001 1 02-28-25 \$2,120 11-24 (4) 9999
48298837700001 \$2,120

*Capital ONE 07-18 \$300-L \$193-C PAID CHARGE OFF
1270246 BC CRC REV 1 04-16-20 4-20 (21) B9999954321CC
3-20 CC4321CC
** CLOSED DUE TO INACTIVITY **

*CKS Prime Investments 08-22 \$581-O PAID COLLACCT
2925508 YC FCO 001 1 11-13-24 11-24 (25) 999999999999
16901229 10-24 999999999999
Original Creditor: GENESIS FS CARD SERVICES INC.

*Westconsin Credit Unio 07-14 \$14,314-O PAID CUR WAS 30
1707340 FC AUT 072 2 12-31-18 12-18 (54) BC1CCCCC----
71784422 12-18 ----C----CCCCC

*Fetti Fingerhut/Webban 04-22 \$400-L PAID CURR ACCT
2934942 ND CHG REV 1 08-24-22 8-22 (5) B0000
** CLOSED DUE TO INACTIVITY **

*Webbank/Fingerhut 03-19 \$400-L PAID CURR ACCT
2244970 ND CHG REV 1 04-15-20 4-20 (13) B000000000000
** CLOSED DUE TO INACTIVITY **

Preferred Credit Inc 09-14 \$2,520-O PAID CURR ACCT
6903305 FZ SEC 042 1 01-31-19 1-19 (50) BC-----
1552183 1-19 -----

*Quorum FED CR UN 06-13 \$1,000-L PAID CURR ACCT
1720047 FC CRC REV 1 08-13-18 8-18 (62) B000000000000
000000000000
** Credit line closed-consumers request - rptd by subscriber **

*Webbank/DFS	07-13	\$500-L	\$733-H	PAID	CURR ACCT
1616760 FF CHG REV 1	04-26-16		4-16	(34)	B-----00
	2-15				00CCCCCCCCC
** CLOSED DUE TO INACTIVITY **					
*Cap1/Kohls Dept Store	11-11	\$1,000-L	\$130-H	PAID	CURR ACCT
1926781 DC CHG REV 1	06-07-15		6-15	(43)	B000000000000
	5-12				000000000000
** CLOSED DUE TO INACTIVITY **					
*Westconsin Credit Unio	03-14	\$104,500-O		OPEN	CUR WAS30-6+
1707340 FC R/C 360 1	02-28-25	\$81,373	2-25	(99)	C11C1C11C1C1C
717844L0040	2-25	\$987		1-25/1	11C1CCCCC1C
*Carhop Finance	10-24	\$11,744-O		OPEN	CURR ACCT
0962924 FA AUT 031 1	02-28-25	\$10,927	2-25	(5)	CCCCC
502360	2-25	\$507			
** Loan modified - not under a Federal government plan **					
Royal Credit Union	08-23	\$10,952-O		OPEN	CURR ACCT
1704760 FC AUT 048 2	02-28-25	\$7,789	2-25	(19)	CCCCCCCCCCCCC
4574668234	2-25	\$270			CCCCC

----- INQUIRIES -----					
Santander Consumer USA	03-29-25	1912477 FZ			
Global Lending Service	03-29-25	1966277 FA			
Onemain	01-23-25	2125640 FP			
Fingerhut/Webbank	11-17-24	1151370 FZ			
Carhop Finance	09-10-24	1948979 AU		AUT	
Special Financing Comp	07-22-24	1978960 FW			
Synch/QVC	02-10-24	1644340 FF			
Onemain	10-11-23	2125640 FP			
Transform Credit Inc	10-11-23	2878930 FP	\$1000 REV	CRC	
CAP ONE NA	09-22-23	2844550 BC			
Transform Credit Inc	09-10-23	2878930 FP	\$1000 REV	CRC	
Carhop Finance	08-08-23	1948979 AU		AUT	
Jpmcb Card	07-07-23	2920596 BC			
CAP ONE NA	07-05-23	2844550 BC			
Discover Financial SER	06-11-23	1224590 BC			
Capital ONE Auto FIN	06-09-23	1254780 FA		AUT	
Ally Financial	06-09-23	2393490 FA			
Nowcom/Autoking IAC	06-07-23	2772690 AU		AUT	
Exeter Finance Llc/WCG	06-02-23	2898460 FA		AUT	

End Report Created from Experian Data