

~TRS2 XXX 2772690XXXXXX
SCHELKE,KIM M 387781825;
CA-13647 205th St /Jim Falls WI 54748;
E-RETIRED//;
Y-12281964;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 120855781,1 Data Timestamp: 04/11/25 12:27 //
//////////////////////////////////// Printed: 04/11/25 10:27 //

KIM SCHELKE YOB: 1964 E: Retired
*1300 Maria Dr APT 205 RPTD: 07/24 TO 11/24 U
Stevens Point WI 54481-1160
RPTD: 3-25 TO 3-25 (*)U 1X E: Burger King
LAST SUB: 2927568 RPTD: 02/18 U

13647 205Th St
Jim Falls WI 54748-1719
RPTD: 10-22 TO 9-24 U 2X

*2701 Forest Dr TRLR 95
Plover WI 54467-3830
RPTD: 5-20 TO 11-22 (*)U 8X

*KIMBERLY M SCHELKE, KYM SCHOENROCK, KIM M KRUIZICKI, KIM M SCHOENROCK

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

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

FICO Classic V8 Auto Score =Score: 542 Factors: 38,33,10,19
38: Serious delinquency, and public record or collection filed
33: Proportion of loan balances to loan amounts is too high
10: Ratio of balance to limit on bank revolving or other rev accts too high
19: Too few accounts currently paid as agreed
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: 542
Notice Text: Your score ranks higher than 13 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: AG;542;13;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
*World Finance Corporat 11-18 \$1,638-0 \$1,466-C CHRG OFF COLLACCT
2921380 FP SEC 014 1 12-31-22 1-22 (50) 999999999999
191501462301 1-19 12-22/9 999999999999
** Purchased by another lender **
*Wisconsin Autofinance 01-18 \$12,563-0 \$6,600-C CHRG OFF REPOSSES
1954729 FA AUT 094 2 11-30-22 \$6,600 10-22 (59) 99821CCCCCCCC
8416231 11-22 \$6,600 CCCCCCCCCC
*Regional Finance 02-21 \$2,875-0 \$3,135-C CHRG OFF DELINQ 120
2927568 FP SEC 036 2 02-28-25 \$8,707 1-22 (43) 999999999999
22000731299 6-21 \$8,707 2-25/9 999999999999

*GET IT NOW LLC	09-21	\$876-O	\$132-C	CHRG OFF	DELINQ 90
2360790 HR ISC 012 1	12-31-22	\$132	12-22	(16)	9321CCCCCCCCC
933098904934601346	7-22		\$132		CCC
*GET IT NOW LLC	07-21	\$753-O	\$155-C	CHRG OFF	DELINQ 90
2360790 HR ISC 012 1	12-31-22	\$155	12-22	(18)	93211CCCCCCCCC
933098904934585562	9-22		\$155		CCCCC
*Alliance Collection AG	04-20	\$792-O			COLLACCT
1983803 YC COL 001 1	04-05-25	\$792	4-20	(6)	999999
6861730			\$792		
Original Creditor: MEDICAL PAYMENT DATA					
*Alliance Collection AG	06-23	\$5,160-O			COLLACCT
1983803 YC COL 001 1	04-05-25	\$5,160	6-23	(12)	999999999999
11154844			\$5,160		
Original Creditor: MEDICAL PAYMENT DATA					
*Alliance Collection AG	04-20	\$747-O			COLLACCT
1983803 YC COL 001 1	04-05-25	\$747	4-20	(6)	999999
6861731			\$747		
Original Creditor: MEDICAL PAYMENT DATA					
*Alliance Collection AG	06-20	\$1,365-O			COLLACCT
1983803 YC COL 001 1	04-05-25	\$1,365	6-20	(6)	999999
6970128			\$1,365		
Original Creditor: MEDICAL PAYMENT DATA					
*Alliance Collection AG	06-20	\$3,445-O			COLLACCT
1983803 YC COL 001 1	04-05-25	\$3,445	6-20	(6)	999999
6957285			\$3,445		
Original Creditor: MEDICAL PAYMENT DATA					
*Alliance Collection AG	06-23	\$1,271-O			COLLACCT
1983803 YC COL 001 1	04-05-25	\$1,271	6-23	(12)	999999999999
11154845			\$1,271		
Original Creditor: MEDICAL PAYMENT DATA					
*Alliance Collection AG	10-20	\$2,629-O			COLLACCT
1983803 YC COL 001 1	04-05-25	\$2,629	10-20	(6)	999999
7360191			\$2,629		
Original Creditor: MEDICAL PAYMENT DATA					
*Alliance Collection AG	07-20	\$3,651-O			COLLACCT
1983803 YC COL 001 1	04-05-25	\$3,651	7-20	(6)	999999
7016415			\$3,651		
Original Creditor: MEDICAL PAYMENT DATA					
*Alliance Collection AG	10-20	\$808-O			COLLACCT
1983803 YC COL 001 1	04-05-25	\$808	10-20	(6)	999999
7339009			\$808		
Original Creditor: MEDICAL PAYMENT DATA					
*CBE Group	09-24	\$582-O			COLLACCT
2980477 YC COL 001 1	03-09-25	\$582	9-24	(5)	99999
2141256029			\$582		
Original Creditor: CHARTER COMMUNICATIONS					
*GET IT NOW LLC	12-20	\$1,588-O			REFINANC
2360790 HR ISC 018 1	09-30-21		9-21	(10)	BCCCCCCCCC
933098904934521787	9-21				
** Account closed due to refinance **					
*GET IT NOW LLC	10-19	\$2,203-O			REFINANC
2360790 HR ISC 024 1	12-31-20		12-20	(15)	BCCCCCCCCCCCCC
933098904934392974	12-20				CC
** Account closed due to refinance **					
*GET IT NOW LLC	06-17	\$2,013-O		PAID	30 2 TIMES

2360790 HR ISC 022 1	10-31-19		10-19	(29)	1CCCCCCCCCCCCC
933098904934121937	10-19				C1CCCCCCCCCCCC
Transform Credit Inc	10-22	\$220-O		PAID	CURR ACCT
2913000 FP UNS 024 7	12-06-22		12-22	(1)	B
CB00540647	10-22				
GET IT NOW LLC	03-20	\$652-O		PAID	CURR ACCT
2360790 HR ISC 015 1	10-31-21		10-21	(20)	B-CCCCCCCCCCCC
933098904934437762	10-21				CCCCCCCC
GET IT NOW LLC	10-18	\$1,307-O		PAID	CURR ACCT
2360790 HR ISC 020 1	07-31-20		7-20	(22)	BCCCCCCCCCCCC
933098904934275201	7-20				CCCCCCCC
*Webbank/Fingerhut	03-19	\$200-L		PAID	CURR ACCT
2244970 ND CHG REV 1	04-10-20		4-20	(13)	B0000000000000
** CLOSED DUE TO INACTIVITY **					
World Finance Corporat	07-18	\$935-O		PAID	CURR ACCT
2921380 FP SEC 011 1	11-30-18		11-18	(5)	BCCCC
191501438501	11-18				
GET IT NOW LLC	04-17	\$1,093-O		PAID	CURR ACCT
2360790 HR ISC 016 1	10-31-18		10-18	(19)	BCCCCCCCCCCCC
933098904934101623	10-18				CCCCCCCC
World Finance Corporat	04-18	\$264-O		PAID	CURR ACCT
2921380 FP SEC 006 1	07-31-18		7-18	(4)	BCCC
191501417401	7-18				
World Finance Corporat	01-18	\$264-O		PAID	CURR ACCT
2921380 FP SEC 006 1	04-30-18		4-18	(4)	BCCC
191501403801	4-18				
GET IT NOW LLC	12-15	\$1,001-O		PAID	CURR ACCT
2360790 HR ISC 015 1	04-30-17		4-17	(17)	BCCCCCCCCCCCC
933098904933929516	4-17				CCCC
*Carhop Finance	09-23	\$10,698-O		OPEN	CURR ACCT
0962924 FA AUT 036 2	03-31-25	\$5,568	3-25	(19)	CCCCCCCCCCCC
484534	3-25	\$377			CCCCCCCC
** Loan modified - not under a Federal government plan **					
Royal Credit Union	05-24	\$300-L	\$300-H	OPEN	CURR ACCT
1704760 FC C/C REV 1	03-31-25	\$300	3-25	(11)	CCCCCCCCCCCC
	2-25	\$20			

----- INQUIRIES -----					
Capital ONE Auto FIN	03-13-25	1254780 FA			AUT
Credit Acceptance	03-13-25	2685010 FA			
Credit Acceptance	03-12-25	2685010 FA			
Nowcom/Autoking IAC	11-30-24	2772690 AU			AUT
Vervent/1ST Digi Crd/S	11-18-24	2915194 BC			CHG
CAP ONE NA	09-10-24	2844550 BC			
Wfbna Card	07-05-24	3205930 BC			
Axcssfn/Cngo.	06-18-24	2576520 FP			
Fingerhut/Webbank	06-10-24	1151370 FZ			
Transform Credit Inc	02-11-24	2878930 FP	\$3200 024	UNS	
Capitalone	12-17-23	1585180 BC			
Carhop Finance	09-11-23	1948979 AU			AUT
Credit Acceptance	07-18-23	2685010 FA			

End Report Created from Experian Data