

-TRS2 XXX 2772690XXXXXX
Halling,Michael L 399768214;
CA-S191 State Highway 25 /Durand WI 54848;
E-loparex//;
Y-09241964;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 121862196,1 Data Timestamp: 04/30/25 13:43 //
//////////////////////////////////// Printed: 04/30/25 11:43 //

MICHAEL L HALLING YOB: 1964 E: Loparex
191 State Hwy RPTD: 08/24 TO 12/24 U
Durand WI 54736
RPTD: 5-04 TO 4-25 U 1X E: Midwest Manufacturing
LAST SUB: 1270246 RPTD: 04/24 U

*PO BOX 688
Ellsworth WI 54011-0688
RPTD: 2-22 TO 8-23 (*)U 2X

*N3746 County Rd N
Arkansaw WI 54721-9327
RPTD: 4-22 TO 4-22 (*)U 1X

*MICHAEL L HALLING SR

*MIKE L HALLING, HALLING MICHAEL, L HALLING MICHAEL

----- MESSAGES -----
* 0084 SSN MATCHES
* 0335 AG08T00 MANY INQUIRIES LAST 12 MONTHS
* 1202 OFAC NO RECORD FOUND

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

FICO Classic V8 Auto Score =Score: 539 Factors: 38,19,18,10
38: Serious delinquency, and public record or collection filed
19: Too few accounts currently paid as agreed
18: Number of accounts with delinquency
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: 539
Notice Text: Your score ranks higher than 13 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: AG;539;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

*Jpmcb Card 09-08 \$750-L \$1,108-C CHRG OFF DELINQ 180
3182310 BC CRC REV 1 04-13-25 \$1,108 6-20 (99) 999999999999
11-19 \$1,108 4-25/9 99999999-
** CLOSED DUE TO INACTIVITY **

*Royal Credit Union 12-17 \$33,584-0 \$21,130-C CHRG OFF DELINQ 180
1704760 FC AUT UNK 2 03-31-25 \$14,724 3-20 (86) 99999999-9999
4566187078 4-20 \$14,724 3-25/9 999999-999-9

*Capital ONE 12-05 \$1,500-L \$1,719-C CHRG OFF DELINQ 150
1270246 BC CRC REV 1 03-18-25 \$1,719 7-20 (99) 999999999999

	11-19	\$1,719	3-25/9	999999999999
** CLOSED DUE TO INACTIVITY **				
*THE Stark Collection A	12-21	\$36-0		COLLACCT
1983370 YC RCK 001 1 04-26-25		\$66	12-21	(38) 999999999999
C882387		\$66	4-25/9	999999999999
Original Creditor: KWIK TRIP				
*Midland Credit Managem	07-20	\$348-0		COLLACCT
2910772 YC FCO 001 1 04-26-25		\$348	7-20	(54) 999999999999
306044600		\$348	4-25/9	999999999999
Original Creditor: THE BANK OF MISSOURI				
** Account information disputed by customer **				
*American Profit Recove	09-22	\$391-0		COLLACCT
1985595 YC COL 001 1 04-21-25		\$391	9-22	(19) 999999999999
U3932403D4051193		\$391		999999
Original Creditor: CONSUMER SAFETY TECHNOLOGY LL				
*Portfolio Recov Assoc	08-21	\$656-0		COLLACCT
1980435 YC FCO 001 1 04-17-25		\$656	8-21	(42) 999999999999
5178057769562781		\$656	4-25/9	999999999999
Original Creditor: CAPITAL ONE BANK USA N.A.				
*Alliance Collection AG	08-22	\$1,168-0		COLLACCT
1983803 YC COL 001 1 04-05-25		\$1,168	8-22	(28) 999999999999
9156767		\$1,168	4-25/9	999999999999
Original Creditor: MEDICAL PAYMENT DATA				
*Alliance Collection AG	08-22	\$831-0		COLLACCT
1983803 YC COL 001 1 04-05-25		\$831	8-22	(28) 999999999999
9156206		\$831	4-25/9	999999999999
Original Creditor: MEDICAL PAYMENT DATA				
*Alliance Collection AG	08-22	\$619-0		COLLACCT
1983803 YC COL 001 1 04-05-25		\$619	8-22	(28) 999999999999
9156770		\$619	4-25/9	999999999999
Original Creditor: MEDICAL PAYMENT DATA				
*Alliance Collection AG	08-22	\$1,192-0		COLLACCT
1983803 YC COL 001 1 04-05-25		\$1,192	8-22	(28) 999999999999
9156769		\$1,192	4-25/9	999999999999
Original Creditor: MEDICAL PAYMENT DATA				
*Alliance Collection AG	08-22	\$4,898-0		COLLACCT
1983803 YC COL 001 1 04-05-25		\$4,898	8-22	(28) 999999999999
9157365		\$4,898	4-25/9	999999999999
Original Creditor: MEDICAL PAYMENT DATA				
*Receivable Management	01-22	\$250-0		COLLACCT
1985506 YC COL 001 1 04-02-25		\$250	1-22	(37) 999999999999
520008722584		\$250	4-25/9	999999999-99
Original Creditor: PROGRESSIVE IN.				
*THE Bureaus Inc	05-20	\$435-0		COLLACCT
2980557 YC COL 001 1 04-01-25		\$435	5-20	(58) 999999999999
416609007		\$435	4-25/9	999999999999
Original Creditor: CAPITAL ONE NATIONAL ASSOCIAT				
*THE Bureaus Inc	08-20	\$646-0		COLLACCT
2980557 YC COL 001 1 04-01-25		\$646	8-20	(55) 999999999999
416806684		\$646	4-25/9	999999999999
Original Creditor: CAPITAL ONE NATIONAL ASSOCIAT				
*Nr/Sms/CAL	12-18	\$129,731-0	FORECLOS	DELINQ 180
2276580 FM R/F 360 1 02-28-22			2-22	(23) 8-666666666666
579798741				66666-6668
*Westlake Financial SVC	10-21	\$17,647-0	\$19,139-C	SETTLED CHARGEOFF

3521779 FP AUT 048 1	04-25-22		4-22	(6)	9921CC
17325050	3-22				
** Acct legally paid in full for less than the full balance **					
*BK Of Amer	05-10	\$94,898-0		TRANSFRD	CURR ACCT
3991532 BM FMH 360 1	02-01-18		2-18	(93)	BCCCCCCCCCCC
217397853	1-18				C---CCC-CCCC
** Account transferred to another lender **					
*Ally Credit Card/CWS	11-18	\$300-L	\$348-C	CLOSED	CHARGEOFF
2948609 BC CRC REV 1	07-16-20		7-20	(21)	9654321CCCCC
	11-19				CCC00000
** Purchased by another lender **					
*Royal Credit Union	12-17	\$4,500-0		PAID	30 2 TIMES
1704760 FC UNS UNK 2	12-28-18		12-18	(13)	11CCCCCCCCCCC
4566186922	12-18				
*Merrick Bank	07-17	\$17,430-0		PAID	CUR WAS 30
1246830 BB REC 120 1	12-26-18		12-18	(17)	B1CCCCCCCCCCC
15000000000021775200717	12-18				CCCC
Carrington Mortgage SE	05-10	\$94,898-0		PAID	CURR ACCT
1007098 FM FMH 360 1	12-31-18		12-18	(8)	BCCCCCCC
4000634588	12-18				
Heights Finance	04-18	\$5,673-0		PAID	CURR ACCT
3180000 FP AUT 037 2	12-31-18		12-18	(9)	BCCCCCCCC
861210505900	12-18				
Heights Finance	07-17	\$7,573-0		PAID	CURR ACCT
3180000 FP SEC 042 1	03-22-18		3-18	(9)	BCCCCCCCC
861210443902	3-18				
Jpmcb Auto	02-16	\$36,691-0		PAID	CURR ACCT
1101969 BB AUT 075 2	12-18-17		12-17	(22)	BCCCCCCCCCCCC
11605417221705	12-17				CCCCCCCC
Heights Finance	04-15	\$1,224-0		PAID	CURR ACCT
3180000 FP SEC 019 5	09-02-16		9-16	(17)	BCCCCCCCCCCCC
861210263308	9-16				CCCC
Heights Finance	06-15	\$1,048-0		PAID	CURR ACCT
3180000 FP SEC 015 1	05-25-16		5-16	(12)	BCCCCCCCCCCCC
861210274209	5-16				
Heights Finance	07-14	\$16,127-0		PAID	CURR ACCT
3180000 FP AUT 043 2	02-29-16		2-16	(20)	BCCCCCCCCCCCC
861210206006	2-16				CCCCCCC
Capital ONE	02-25	\$300-L		OPEN	CURR ACCT
1270246 BC CRC REV 1	04-02-25		4-25	(2)	00

----- INQUIRIES -----					
Capital ONE	02-05-25	2983578 BC		C/G	
Consumer Portfolio SVC	01-29-25	1624220 FA			
Credit Acceptance	01-25-25	2685010 FA			
Nowcom/Autoking IAC	12-31-24	2772690 AU		AUT	
Credit Acceptance	09-30-24	2685010 FA			
United Auto Credit Co	08-10-24	1867067 FA			
Axcssfncngo.	08-01-24	2576520 FP			
Credit Acceptance	07-29-24	2685010 FA			
Credit Acceptance	05-07-24	2685010 FA			
Global Lending Service	04-27-24	1966277 FA			
Ally Financial	04-27-24	2393490 FA			
Credit Acceptance	04-27-24	2685010 FA			
Nowcom/Westlake Financ	04-27-24	2733940 AU		AUT	
Credit Acceptance	04-02-24	2685010 FA			

Axcssf/Cngo.	01-18-24	2576520	FP	
CAP ONE NA	01-18-24	2844550	BC	
Capital ONE Auto FIN	06-28-23	1254780	FA	AUT
Ford Cred	06-28-23	1654140	FA	
Nowcom/Autoking IAC	05-01-23	2772690	AU	AUT

End Report Created from Experian Data