

-TRS2 XXX 2772690XXXXXX
Davis,Rachelle 495960021;
CA-431 W Wilson Av /Elmwood WI 54740;
E-Comforts of Home Assisted Livi//;
Y-08221981;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 117803162,1 Data Timestamp: 02/21/25 12:47 //
//////////////////////////////////// Printed: 02/21/25 10:47 //

RACHELLE DAVIS YOB: 1981 E: Comforts Of Home Assist
431 W Wilson Ave RIVER FALLS WI 54022
Elmwood WI 54740-8626 RPTD: 02/25 U
RPTD: 4-12 TO 2-23 U 6X
LAST SUB: 2913000 E: Polymer Technologies
RPTD: 10/17 U

*12377 180Th St
Chippewa Falls WI 54729-6223
RPTD: 10-13 TO 10-13 (*)U

*206 S Public St
Elmwood WI 54740-8916
RPTD: 7-11 TO 9-11 (*)U

*RACHEL R WALTERS, RACHELLE R MOATS

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

----- RISK MODELS -----
FICO Classic V8 Auto Score =Score: 549 Factors: 38,10,19,33
38: Serious delinquency, and public record or collection filed
10: Ratio of balance to limit on bank revolving or other rev accts too high
19: Too few accounts currently paid as agreed
33: Proportion of loan balances to loan amounts is 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: 549
Notice Text: Your score ranks higher than 15 percent of U.S. consumers.

----- CUSTOM MODELING VARIABLES -----
Model Variable: RBPNoticeInfo Value: AG;549;15;250;900;FICO Classic V8 Auto Score

----- PUBLIC RECORDS -----
*US BKPT CT WI MADISON 04-30-19 08-05-19 2005112 BK 7-DISCHG
R#: 1911450CJF 2

----- 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

*Consumer Portfolio SVC 08-19 \$13,764-0 \$1,457-C CHRG OFF VOLUSURR
0600631 FA AUT 060 2 04-26-23 12-21 (45) 9-9999999999
40018982389 4-21 999988821CCC
** Purchased by another lender **

*Credit Collection Serv 10-24 \$187-0 COLLACCT
2457290 YC COL 001 1 02-11-25 \$187 10-24 (1) 9
11521320 \$187
Original Creditor: THE GENERAL IN. COMPANY

** Account information disputed by customer **

*Lvnv Funding LLC 01-24 \$634-0 COLLACCT
1623040 FU FCO 001 1 02-04-25 \$634 1-24 (12) 999999999999
4447962704804438 \$634
Original Creditor: CREDIT ONE BANK N.A.

*Receivable Management 11-20 \$114-0 COLLACCT
1985506 YC COL 001 1 02-03-25 \$114 11-20 (20) 999999999999
520006952240 \$114 999999
Original Creditor: PROGRESSIVE IN.

*Caine & Weiner 01-23 \$409-0 COLLACCT
3981094 YC COL 001 1 01-30-25 \$409 1-23 (22) 999999999999
20142793 \$409 99999999
Original Creditor: PROGRESSIVE

*Credit Acceptance Corp 02-17 \$12,570-0 BKLIQREQ CURR ACCT
2685551 FA AUT 057 1 04-30-19 4-19 (26) 9CCCCCCCCCCCCC
85901080 CCCCCCCCCC
Collateral: BK CHPTR 7

*Lvnv Funding LLC 09-20 \$460-0 BK LIQ REO
1623040 FU FCO 001 1 04-30-19 4-19 (1) 9
5153078390732998
Original Creditor: CAPITAL ONE WALMART REWARDS
Collateral: BK CHPTR 7

*Credit Service Intl Co 06-19 \$88-0 PAID COLLACCT
2980642 YC COL 001 1 04-12-22 4-22 (14) B99999999999
12767B 3-22 9
Original Creditor: HOOFF PAW

*Credit Acceptance Corp 08-17 \$12,326-0 PAID COLLACCT
2685551 FA AUT 066 2 11-14-19 11-19 (28) 9--C---CCCCC
87467270 11-19 CCCCCCCCCC

Transform Credit Inc 11-22 \$3,000-0 PAID CURR ACCT
2913000 FP UNS 024 7 11-23-24 11-24 (22) BCCCCCCCCCCC
241130 11-24 CCCCCCCC

Citizens State Bank 03-17 \$500-L \$532-H PAID CURR ACCT
2272660 BB C/C REV 1 04-16-19 4-19 (26) B000CCCCCCCCC
1-19 CCCCCCCCCC

Transform Credit Inc 12-24 \$4,000-0 OPEN CURR ACCT
2913000 FP UNS 036 7 02-15-25 \$3,921 2-25 (1) C
294118 2-25 \$183

Citizens State Bank 05-22 \$500-L \$557-H OPEN CURR ACCT
2272660 BB C/C REV 1 02-03-25 \$500 2-25 (34) CCCCCCCCCCCC
1-25 \$31 CCCCCCCCCC

----- INQUIRIES -----
Xactus-Avantus 02-20-25 2982451 FR R/E
Transform Credit Inc 11-26-24 2878930 FP \$4000 036 UNS

End Report Created from Experian Data