

~TRS2 XXX 2772690XXXXXX
Ruhl,Anna 396191381;
CA-116 N Lake St /Barron WI 54812;
E-Harmonie Homes//;
Y-01192000;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 121483746,1 Data Timestamp: 04/23/25 13:11 //
//////////////////////////////////// Printed: 04/23/25 11:11 //

ANNA M RUHL YOB: 2000 E: Harmony Homes
116 N Lake St RPTD: 09/21 U
Barron WI 54812-1036
RPTD: 6-24 TO 6-24 U 1X
LAST SUB: 1707340

*314 W South St APT 101
Rice Lake WI 54868-2401
RPTD: 7-23 TO 7-23 (*)U

*1354B 19 1-2 St
Cameron WI 54822-9507
RPTD: 1-21 TO 4-23 (*)U

*ANA RUHL

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

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

Lift Premium =Score: 539 Factors: S2,60,B4,C0
S2: No open, recently reported accounts
60: Number of inquiries is too high (Clarity)
B4: Time since the most recent delinquency is too low
C0: Time since the most recent unpaid non-medical collection is too low

FICO Classic V8 Auto Score =Score: 457 Factors: 38,13,18,19
38: Serious delinquency, and public record or collection filed
13: Time since delinquency is too recent or unknown
18: Number of accounts with delinquency
19: Too few accounts currently paid as agreed
08: TOO MANY INQUIRIES LAST 12 MONTHS

Dodd Frank Information
Model Name: Lift Premium
Your Score: 539

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 457
Notice Text: Your score ranks higher than 2 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: 0L;539;-1;-1;-1;Lift Premium
Model Variable: RBPNoticeInfo Value: AG;457;2;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
*Cap1/Kohls Dept Store 03-21 \$300-L \$617-C CHRG OFF DELINQ 150
1926781 DC CHG REV 1 04-30-22 \$617 4-22 (14) 954321CC00000

	3-21		\$617		C
*Synch/Ntwk	09-20	\$1,500-L	\$1,640-C	CHRG OFF	120 2+ TIMES
2207100 BC CHG REV 1	03-30-25	\$1,640	11-21	(55)	99999999999999
	10-21		\$1,640	3-25/9	99999999999999
*Credit Collection Serv	10-23	\$621-O			COLLACCT
2457290 YC COL 001 1	04-15-25	\$621	10-23	(16)	99999999999999
7227240			\$621		999
Original Creditor: PROGRESSIVE					
*Credit Service Intl Co	12-24	\$16,347-O			COLLACCT
2980642 YC COL 001 1	04-11-25	\$16,347	12-24	(3)	999
CDM101A			\$16,347		
Original Creditor: WEST CAP					
*L J Ross Associates IN	03-24	\$1,127-O			COLLACCT
2980498 YC COL 001 1	04-06-25	\$1,127	3-24	(9)	9999999999
114724708			\$1,127		
Original Creditor: WE ENERGIES					
*Caine & Weiner	06-23	\$764-O			COLLACCT
3981094 YC COL 001 1	03-28-25	\$764	6-23	(20)	99999999999999
20671514			\$764		99999999
Original Creditor: PROGRESSIVE					
** Account information disputed by customer **					
*Trustone Financial CU	10-21	\$26,449-O	\$26,183-C	REPO	CHARGE OFF
2760170 FC AUT 066 2	02-28-25	\$25,217	9-24	(41)	88888899999999
6302500	9-23		\$14,993		943211CCCCC
*Westconsin Credit Unio	10-19	\$600-L	\$484-C	PAID	CHARGE OFF
1707340 FC CRC REV 1	02-18-25		2-25	(65)	B9999999999999
	2-25				9999654321CC
Westconsin Credit Unio	01-20	\$3,922-O		PAID	CURR ACCT
1707340 FC AUT 025 1	08-31-21		8-21	(20)	BCCCCCCCCCCCCC
867271L0021	8-21				CCCCC
Westconsin Credit Unio	01-18	\$3,530-O		PAID	CURR ACCT
1707340 FC AUT 025 2	01-31-20		1-20	(25)	BCCCCCCCCCCCCC
86727120	1-20				CCCCCCCCCCCCC
----- INQUIRIES -----					
Transform Credit Inc	08-08-24	2878930 FP	\$3200	024	UNS
Transform Credit Inc	07-05-24	2878930 FP	\$3200	024	UNS

End Report Created from Experian Data