

~TRS2 XXX 2772690XXXXXX
Nazarene,Ariela G 391883072;
CA-225 E MADISON ST /Eau Claire WI 54703;
Y-10211981;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 123362258,1 Data Timestamp: 05/29/25 10:06 //
//////////////////////////////////// Printed: 05/29/25 08:06 //

ARIELA NAZARENE YOB: 1981 E: Social Security Administrati
*4868 Otteson Ln APT 3 RPTD: 04/15 TO 05/16 U
Eau Claire WI 54701-8747
RPTD: 9-24 TO 10-24 (*)U 3X E: University Of Phoenix (
LAST SUB: 3276502 RPTD: 07/15 U

*19 Yearling Ct
Ludowici GA 31316-7862
RPTD: 1-22 TO 4-24 (*)U 5X

*87 Gregory Ct
Allenhurst GA 31301-2703
RPTD: 8-14 TO 6-21 (*)U 5X

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

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

Lift Premium =Score: 533 Factors: S2,60,B6,B4
S2: No open, recently reported accounts
60: Number of inquiries is too high (Clarity)
B6: Time since the most recent inquiry is too low (Clarity)
B4: Time since the most recent delinquency is too low

FICO Classic V8 Auto Score =Score: 519 Factors: 38,10,33,18
38: Serious delinquency, and public record or collection filed
10: Ratio of balance to limit on bank revolving or other rev accts too high
33: Proportion of loan balances to loan amounts is too high
18: Number of accounts with delinquency
08: TOO MANY INQUIRIES LAST 12 MONTHS

Dodd Frank Information
Model Name: Lift Premium
Your Score: 533

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 519
Notice Text: Your score ranks higher than 10 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: 0L;533;-1;-1;-1;Lift Premium
Model Variable: RBPNoticeInfo Value: AG;519;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	
*Discoverc	08-23	\$2,000-L	\$2,343-C	CHRG OFF	DELINQ 150
3276502 BC CRC REV 1 05-15-25	\$2,343	9-24	(21)	9999999995432	
		\$2,343		1C21CCC0	

** Acct previously in dispute-now resolved-rptd by subscriber **

*Citicards Cbna	09-23	\$5,000-L	\$6,331-C	CHRG OFF	DELINQ 150
1240000 BC ?OG REV 1	05-14-25	\$6,331	11-24	(21)	999999954321C
	3-24		\$2,109		CCCC1CC0
** CLOSED DUE TO INACTIVITY **					
*Capital ONE	02-24	\$300-L	\$428-C	CHRG OFF	DELINQ 150
1270246 BC CRC REV 1	05-13-25	\$428	11-24	(15)	9999999-54321C
			\$428		CC
** CLOSED DUE TO INACTIVITY **					
*Tek-Collect Inc	11-24	\$1,158-O			COLLACCT
1985168 YC COL 001 1	05-19-25	\$1,158	11-24	(1) 9	
ARS1427377			\$1,158		
Original Creditor: CROSSCHECK CAPITAL/ASPEN DENTA					
*Rc/Resurgent Receivabl	06-24	\$640-O			COLLACCT
2611634 FU FCO 001 1	05-08-25	\$640	6-24	(10)	9999999999
4447962676006376			\$640		
Original Creditor: CREDIT ONE BANK N.A.					
*Harris & Harris LTD	01-25	\$92-O			COLLACCT
1986959 YC COL 001 1	05-01-25	\$92	1-25	(2) 99	
44482368			\$92		
Original Creditor: COMCAST CABLE					
*U S Dept Of Ed/Gsl/ATL	09-15	\$6,000-O		PAID	COLLACCT
1906328 VF EDU 036 1	06-06-21		6-21	(16)	B999999999999
52060789	5-21				999
** Student loan permanently assigned to government **					
*U S Dept Of Ed/Gsl/ATL	07-16	\$1,607-O		PAID	COLLACCT
1906328 VF EDU 036 1	06-06-21		6-21	(16)	B999999999999
52216612	5-21				999
** Student loan permanently assigned to government **					
*U S Dept Of Ed/Gsl/ATL	07-16	\$2,250-O		PAID	COLLACCT
1906328 VF EDU 036 1	06-06-21		6-21	(16)	B999999999999
52216605	5-21				999
** Student loan permanently assigned to government **					
*U S Dept Of Ed/Gsl/ATL	09-15	\$3,500-O		PAID	COLLACCT
1906328 VF EDU 036 1	06-06-21		6-21	(16)	B999999999999
52060787	5-21				999
** Student loan permanently assigned to government **					
*Elan Financial Service	04-21	\$300-L	\$304-H	PAID	CUR WAS 60
2205270 BC SCC REV 1	04-28-23		4-23	(25)	BCCCC21CCCCCCC
	12-22				CCCCCCCCCCCC0C
** CLOSED DUE TO INACTIVITY **					
*CB Indigo/CCI	01-22	\$300-L	\$450-H	PAID	CURR ACCT
1908211 BC CRC REV 1	03-10-25		3-25	(38)	BCCCCCCCCCCCCC
					CCCCCCCCCCCCC
** CLOSED DUE TO INACTIVITY **					
Transform Credit Inc	03-24	\$3,100-O		PAID	CURR ACCT
2913000 FP UNS 024 7	06-02-24		6-24	(3)	BCC
CB01708862	4-24				
Sbnaselflndr	02-19	\$525-O		PAID	CURR ACCT
1188380 BB SEC 024 1	09-30-19		9-19	(8)	BCCCCCCC
12346308	9-19				
*Dept Of Education/NeIn	05-21	\$19,721-O		OPEN	CURR ACCT
1884330 EL EDU 240 1	04-30-25	\$19,721	4-25	(36)	C-----C--C
900000630655475	4-25				CCCCCCCCCCCCC
** Payment Deferred **					

Capital ONE	01-16	\$8,000-L	\$7,849-H	OPEN	CURR ACCT
1270246 BC CRC REV C	02-21-24		2-24	(97)	CCCCCCCCCCCC
	2-24	\$40			CCCCCCCCCCCC
Citizens PAY Credit LI	12-21	\$4,000-L	\$4,000-H	OPEN	CURR ACCT
2913364 BB C/C REV 1	02-01-24		2-24	(26)	000000000000
	6-22				000000CCCCC

----- INQUIRIES -----					
Comenitybank/Vicsecrmc	06-16-24	2933229 BC			CRC
Usaa Federal Savings B	04-12-24	1144335 BI			CHG
Citi Cards Cbna	03-17-24	1240750 BC			
Citi Cards Cbna	03-16-24	1240750 BC			
Usaa Federal Savings B	03-16-24	1966263 BC			
Jpmcb Card	03-16-24	2920596 BC			
BK Of Amer	03-06-24	2440720 BC			
Jpmcb Card	03-06-24	2920596 BC			
CAP ONE NA	02-28-24	2844550 BC			
Tbom/Atls/Aspire	12-14-23	2913012 BC			
CAP ONE NA	10-05-23	2844550 BC			
Jpmcb Card	10-05-23	2920596 BC			
Vervent/Tbom	09-30-23	2515660 BB			
CAP ONE NA	09-15-23	2844550 BC			
Citi Cards Cbna	09-07-23	1240750 BC			
Discoverhl	08-22-23	2758810 FM			
Discoverc	08-17-23	1224590 BC			
Credit ONE Bank NA	08-17-23	3278143 BC			

End Report Created from Experian Data