

~TRS2 XXX 2772690XXXXXX
Risler,Courtney 456670847;
CA-3414 GARNER ST /Eau Claire WI 54701;
E-Student Transit//;
Y-11281983;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 122687493,1 Data Timestamp: 05/16/25 11:31 //
//////////////////////////////////// Printed: 05/16/25 09:31 //

*COURTANEY RISLER YOB: 1983 E: Student Transit
3414 Garner St RPTD: 01/18 TO 05/21 I
Eau Claire WI 54701-7690
RPTD: 6-10 TO 8-24 U 49X E: Other
LAST SUB: 2360790 RPTD: 04/18 U

*5714 Otter Creek Ct APT 1
Eau Claire WI 54701-8269
RPTD: 10-09 TO 10-09 (*)U

*5713 Otter Creek Ct
Eau Claire WI 54701-4865
RPTD: 8-09 TO 8-09 (*)U

*COURTNEY J RISLER SR

*COURTANEY RISLER(YOB:1983), COURTANEY ROBERTS, ROBERTS COUTANEY

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

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

FICO Classic V8 Auto Score =Score: 495 Factors: 38,13,33,24
38: Serious delinquency, and public record or collection filed
13: Time since delinquency is too recent or unknown
33: Proportion of loan balances to loan amounts is too high
24: No recent revolving balances
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: 495
Notice Text: Your score ranks higher than 6 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: AG;495;6;250;900;FICO Classic V8 Auto Score

----- PUBLIC RECORDS -----
*US BKPT CT WI MADISON 01-15-16 04-26-16 2005112 \$0-O BK 7-DISCHG
R#: 1610107CJF 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

*Comenitybank/Maurices 03-16 \$1,125-L \$1,615-C CHRG OFF DELINQ 180
2158490 CS CHG REV 1 12-07-23 4-23 (99) 9-----996543
8-22 21CCCCCCCCC
** Purchased by another lender **

*Fetti Fingerhut/Webban 04-22 \$200-L \$409-C CHRG OFF DELINQ 150
2934942 ND CHG REV 1 04-17-23 1-23 (13) 999954321CCCC

6-22
** Purchased by another lender **

*Webbank/Fingerhut 11-20 \$800-L \$832-C CHRG OFF DELINQ 150
2244970 ND CHG REV 1 02-17-23 1-23 (28) 9954321CCCCC
6-22 CCCCCCCCCC
** Purchased by another lender **

*World Finance Corporat 08-22 \$4,009-O \$3,880-C CHRG OFF DELINQ 90
2921380 FP SEC 032 2 05-31-23 4-23 (10) 99321CCCC
191400036201 10-22
** Purchased by another lender **

*Upstart Network Inc/F 11-21 \$4,600-O \$4,998-C CHRG OFF DELINQ 90
1939316 BB UNS 060 1 09-15-22 7-22 (10) 999321CCCC
FW2045149 3-22
** Purchased by another lender **

*Security Credit Servic 05-23 \$3,880-O COLLACCT
1470030 YC COL 001 7 05-12-25 \$3,880 5-23 (23) 999999999999
4966293 \$3,880 9999999999
Original Creditor: WORLD FINANCE CORPORATION OF W
** Account information disputed by customer **

*Lvnv Funding LLC 02-19 \$550-O COLLACCT
1623040 FU FCO 001 1 05-08-25 \$525 2-19 (72) 999999999999
005856379571736943 3-23 \$525 5-25/9 999999999999
Original Creditor: COMENITY BANK TORRID
** Account information disputed by customer **

*Portfolio Recov Assoc 09-20 \$675-O COLLACCT
1980435 YC FCO 001 1 04-27-25 \$625 9-20 (53) 999999999999
5178059048802244 3-23 \$625 4-25/9 999999999999
Original Creditor: CAPITAL ONE BANK USA N.A.
** Subscriber reports dispute resolved - consumer disagrees **

*Transworld System Inc/ 02-25 \$130-O COLLACCT
2260020 YC COL 001 1 04-15-25 \$130 2-25 (1) 9
76127501 \$130
Original Creditor: T-MOBILE USA

*Lvnv Funding LLC 02-19 \$374-O COLLACCT
1623040 FU FCO 001 1 04-02-25 \$274 2-19 (72) 999999999999
006978005041665104 3-23 \$274 4-25/9 999999-99999
Original Creditor: COMENITY BANK LANE BRYANT RETA
** Account information disputed by customer **

*Lvnv Funding LLC 03-23 \$960-O COLLACCT
1623040 FU FCO 001 1 04-02-25 \$935 3-23 (19) 999999999999
4447962547320238 3-23 \$935 999999
Original Creditor: CREDIT ONE BANK N.A.
** Account information disputed by customer **

*Lvnv Funding LLC 05-23 \$997-O COLLACCT
1623040 FU FCO 001 1 04-02-25 \$1,350 5-23 (19) 999999999999
373783011296423 \$1,350 999999
Original Creditor: CREDIT ONE AMERICAN EXPRESS
** Account information disputed by customer **

*Lvnv Funding LLC 03-23 \$409-O COLLACCT
1623040 FU FCO 001 1 04-02-25 \$409 3-23 (20) 999999999999
6369924010966359 \$409 999999
Original Creditor: WEBBANK FINGERHUT
** Account information disputed by customer **

*US Dept Of Ed/Glelsi 07-09 \$7,309-O TRANSFRD CURR ACCT
1132610 EL EDU UNK 1 04-30-23 4-23 (99) BCCCCCCCCCCCCC
7566797577 3-23 CCCCCCCCCCCCCC
** Account closed due to transfer **

*US Dept Of Ed/Glelsi	05-10	\$45,058-O		TRANSFRD	CURR ACCT
1132610 EL EDU UNK 1	04-30-23		4-23	(99)	BCCCCCCCCCCCC
7566798581	3-23				CCCCCCCCCCCCC
** Account closed due to transfer **					
*Webbank/Fingerhut	09-17	\$950-L	\$979-C	CLOSED	CHARGE OFF
2244970 ND CHG REV 1	02-15-19		2-19	(17)	B954321CCCCC
	5-18				CCCC
** Purchased by another lender **					
*Comenity Bank/Torrid	02-18	\$250-L	\$550-H	CLOSED	DELINQ 150
1377410 CZ CHG REV 1	02-14-19		2-19	(13)	B54321CCCCC0
	5-18				
** Purchased by another lender **					
*Comenity Bank/Lnbryant	02-18	\$200-L	\$374-H	CLOSED	DELINQ 150
1911706 CZ CHG REV 1	02-14-19		2-19	(13)	B54321CCCCC0
	5-18				
** Purchased by another lender **					
*Nissan Motor Acceptanc	04-18	\$19,429-O		PAID	30 WAS 60
3696046 FA AUT 073 1	05-31-21		5-21	(38)	1C1C11C1C11CC
102474828540001	5-21				CCCC2CCC11CC
World Finance Corporat	04-22	\$3,999-O		PAID	CURR ACCT
2921380 FP SEC 032 2	08-31-22		8-22	(5)	BCCCC
193300032601	8-22				
World Finance Corporat	12-21	\$2,000-O		PAID	CURR ACCT
2921380 FP SEC 020 2	04-30-22		4-22	(5)	BCCCC
193300394701	4-22				
GET IT NOW LLC	04-21	\$923-O		PAID	CURR ACCT
2360790 HR ISC 013 1	01-31-22		1-22	(10)	BCCCCCCCCC
23822619934562788	1-22				
World Finance Corporat	11-21	\$2,500-O		PAID	CURR ACCT
2921380 FP SEC 024 2	12-31-21		12-21	(2)	BC
193300386401	12-21				
World Finance Corporat	05-21	\$1,080-O		PAID	CURR ACCT
2921380 FP SEC 020 2	12-12-21		12-21	(7)	BCCCCC
193300353101	11-21				
GET IT NOW LLC	09-19	\$2,847-O		PAID	CURR ACCT
2360790 HR ISC 025 1	10-31-21		10-21	(26)	B-CCCCCCCCCCCC
23822619934376294	10-21				CCCCCCCCCCCCC
GET IT NOW LLC	04-19	\$2,678-O		PAID	CURR ACCT
2360790 HR ISC 024 1	01-31-21		1-21	(22)	BCCCCCCCCCCCCC
23822619934329802	1-21				CCCCCCCCC
GET IT NOW LLC	11-19	\$843-O		PAID	CURR ACCT
2360790 HR ISC 019 1	01-31-21		1-21	(15)	BCCCCCCCCCCCCC
23822619934404750	1-21				CC
GET IT NOW LLC	09-19	\$842-O		PAID	CURR ACCT
2360790 HR ISC 019 1	11-30-20		11-20	(15)	BCCCCCCCCCCCCC
23822619934382366	11-20				CC
GET IT NOW LLC	12-19	\$2,479-O		PAID	CURR ACCT
2360790 HR ISC 025 1	09-30-20		9-20	(10)	BCCCCCCCCC
23822619934418593	9-20				
GET IT NOW LLC	08-18	\$1,140-O		PAID	CURR ACCT
2360790 HR ISC 013 1	07-31-19		7-19	(12)	BCCCCCCCCCCCC
23822619934256114	7-19				

GET IT NOW LLC	08-18	\$1,475-O		PAID	CURR ACCT
2360790 HR ISC 015 1	05-31-19		5-19	(10)	BCCCCCCCCC
23822619934258978	5-19				
Webbank/Gettington	06-18	\$300-L		PAID	CURR ACCT
2244960 ND CHG REV 1	01-25-19		1-19	(8)	B0000000
Chrysler Capital	04-16	\$19,972-O		PAID	CURR ACCT
1990789 FA AUT 073 1	04-30-18		4-18	(24)	BCCCCCCCCCCC
30000142043591000	4-18				CCCCCCCCCCC
GET IT NOW LLC	11-16	\$1,424-O		PAID	CURR ACCT
2360790 HR ISC 013 1	12-31-17		12-17	(14)	BCCCCCCCCCCC
23822619934046084	12-17				C
GET IT NOW LLC	08-16	\$1,531-O		PAID	CURR ACCT
2360790 HR ISC 018 1	12-31-17		12-17	(17)	BCCCCCCCCCCC
23822619934015813	12-17				CCCC
*Capital ONE	05-16	\$300-L	\$427-H	PAID	CURR ACCT
1270246 BC CRC REV 1	02-22-17		2-17	(9)	B----CCCC
	2-17				
** Credit line closed-consumers request - rptd by subscriber **					
*NET Credit	07-22	\$1,380-O		OPEN	DELINQ 180
1110255 FP UNS 025 1	04-15-25	\$3,730	5-23	(33)	666666666666
2022WI310001963	3-23	\$183	\$3,730		666666666665
Dept Of Education/Neln	07-09	\$1,168-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$1,439	4-25	(25)	CCCCCCCCCCCC
900000775543647	4-25				CCCCCCCCCCCC
Dept Of Education/Neln	08-19	\$548-O		OPEN	CURR ACCT
1884330 EL EDU 120 1	04-30-25	\$567	4-25	(25)	CCCCCCCCCCCC-C
900000775543447	4-25				CC-CCCCCCCC
Dept Of Education/Neln	05-17	\$3,000-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$3,523	4-25	(25)	CCCCCCCCCCCC
900000775542747	4-25				CCCCCCCCCCCC
Dept Of Education/Neln	05-18	\$557-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$604	4-25	(25)	CCCCCCCCCCCC
900000775543047	4-25				CCCCCCCCCCCC
Dept Of Education/Neln	05-18	\$3,000-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$3,475	4-25	(25)	CCCCCCCCCCCC
900000775543147	4-25				CCCCCCCCCCCC
Dept Of Education/Neln	08-18	\$3,000-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$3,504	4-25	(25)	CCCCCCCCCCCC
900000775543247	4-25				CCCCCCCCCCCC
Dept Of Education/Neln	05-17	\$2,000-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$2,143	4-25	(25)	CCCCCCCCCCCC
900000775542647	4-25				CCCCCCCCCCCC
Dept Of Education/Neln	02-17	\$921-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$1,093	4-25	(25)	CCCCCCCCCCCC
900000775542547	4-25				CCCCCCCCCCCC
Dept Of Education/Neln	07-09	\$2,000-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$4,115	4-25	(25)	CCCCCCCCCCCC
900000775543747	4-25				CCCCCCCCCCCC
Dept Of Education/Neln	09-17	\$2,750-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$2,982	4-25	(25)	CCCCCCCCCCCC
900000775542847	4-25				CCCCCCCCCCCC

Dept Of Education/Neln	05-10	\$3,500-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$4,370	4-25	(25)	CCCCCCCCCCCCC
900000775542047	4-25				CCCCCCCCCCCCC
Dept Of Education/Neln	08-11	\$2,573-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$4,642	4-25	(25)	CCCCCCCCCCCCC
900000775542347	4-25				CCCCCCCCCCCCC
Dept Of Education/Neln	05-10	\$6,000-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$11,579	4-25	(25)	CCCCCCCCCCCCC
900000775542147	4-25				CCCCCCCCCCCCC
Dept Of Education/Neln	01-10	\$2,332-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$2,873	4-25	(25)	CCCCCCCCCCCCC
900000775543847	4-25				CCCCCCCCCCCCC
Dept Of Education/Neln	02-17	\$3,500-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$3,750	4-25	(25)	CCCCCCCCCCCCC
900000775542447	4-25				CCCCCCCCCCCCC
Dept Of Education/Neln	01-10	\$1,809-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$3,628	4-25	(25)	CCCCCCCCCCCCC
900000775543947	4-25				CCCCCCCCCCCCC
Dept Of Education/Neln	08-19	\$4,202-O		OPEN	CURR ACCT
1884330 EL EDU 120 1	04-30-25	\$4,628	4-25	(25)	CCCCCCCCCCCCC-C
900000775543547	4-25				CC-CCCCCCCCC
Dept Of Education/Neln	08-11	\$4,500-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$5,172	4-25	(25)	CCCCCCCCCCCCC
900000775542247	4-25				CCCCCCCCCCCCC
Dept Of Education/Neln	08-18	\$1,654-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$1,812	4-25	(25)	CCCCCCCCCCCCC
900000775543347	4-25				CCCCCCCCCCCCC
Dept Of Education/Neln	09-17	\$3,353-O		OPEN	CURR ACCT
1884330 EL EDU 300 1	04-30-25	\$3,999	4-25	(25)	CCCCCCCCCCCCC
900000775542947	4-25				CCCCCCCCCCCCC
GET IT NOW LLC	07-24	\$2,852-O		OPEN	CURR ACCT
2360790 HR ISC 025 1	04-30-25	\$1,854	4-25	(10)	CCCCCCCCC
23822619934870946	4-25	\$132			
Sezzle Inc	09-22	\$1,575-L	\$234-H	OPEN	CURR ACCT
2931581 FP C/C REV 1	04-30-25		4-25	(31)	0000000000000
	4-24				CC0C0CC0C0CC
*Chrysler Capital	05-21	\$29,553-O		OPEN	DEL WAS 90
1990789 FA AUT 072 2	04-30-25	\$15,219	4-25	(48)	21CC212321CC2
30000251277911000	4-25	\$618	\$1,010		1C1C21CCCCC

----- INQUIRIES -----					
Vervent/1ST Digi Crd/S	04-02-25	2915194 BC			CHG
Credit Acceptance	03-29-25	2685010 FA			
FNB Omaha	02-02-25	0203040 BC			CRC
FNB Omaha	10-16-24	0203040 BC			CRC
FNB Omaha	06-17-24	0203040 BC			CRC
Credit Acceptance	03-19-24	2685010 FA			
Comenity Bank/Torrid	03-09-24	1377360 CZ			CHG
Credit Acceptance	02-28-24	2685010 FA			
Credit Acceptance	02-19-24	2685010 FA			
CAP ONE NA	06-26-23	2844550 BC			
FNB Omaha	05-19-23	0203040 BC			CRC

End Report Created from Experian Data