

~TRS2 XXX 2772690XXXXXX
Rudzinski, Eric M 388888249;
CA-625 MOHR CI /WATERFORD WI 53185;
Y-11251980; VERIFY-Y2/RM/PC; V-07/091/MCE3.5; PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 124076171,1 Data Timestamp: 06/11/25 18:36 //
//////////////////////////////////// Printed: 06/11/25 16:36 //

ERIC RUDZINSKI YOB: 1980 E: Graham AND Assc
*625 Mohr Cir RPTD: 08/11 I
Waterford WI 53185-4274
RPTD: 11-18 TO 6-24 (*)U 19X E: Henkels AND Mcloy
LAST SUB: 2914668 RPTD: 12/16 U

*731 N River Rd APT 1
Waterford WI 53185-4231
RPTD: 9-18 TO 9-19 (*)U 1X

*23104 Norwood Dr
Waterford WI 53185-3845
RPTD: 2-99 TO 10-18 (*)U

----- MESSAGES -----
* 0084 SSN MATCHES
* 1202 OFAC NO RECORD FOUND

----- RISK MODELS -----
FICO Classic V8 Auto Score =Score: 520 Factors: 38,13,18,10
38: Serious delinquency, and public record or collection filed
13: Time since delinquency is too recent or unknown
18: Number of accounts with delinquency
10: Ratio of balance to limit on bank revolving or other rev accts too high

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 520
Notice Text: Your score ranks higher than 10 percent of U.S. consumers.

----- CUSTOM MODELING VARIABLES -----
Model Variable: RBPNoticeInfo Value: AG;520;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
*Onemain 08-22 \$18,375-O \$14,139-C CHRG OFF DELINQ 180
2502057 FP UNS 060 1 05-31-25 \$14,139 12-24 (34) 99999965432CC
8223278002909002 5-24 \$14,139 CCCCCCCCCC3-
** Account payments being managed by debt counsel service **
*Comenitybank/Legndpine 11-15 \$5,450-L \$6,828-C CHRG OFF DELINQ 180
2856240 BC CRC REV 1 11-17-23 11-23 (97) 9654321CCCCC
3-23 CCCCCCCCCC
** Purchased by another lender **
*Capital ONE 08-15 \$4,900-L \$5,949-C CHRG OFF DELINQ 150
1270246 BC CRC REV 1 05-13-25 \$5,859 9-23 (68) 999999999999
4-25 \$5,859 9999999-543
** CLOSED DUE TO INACTIVITY **
*Capital ONE 05-15 \$4,250-L \$5,048-C CHRG OFF DELINQ 150
1270246 BC CRC REV 1 05-13-25 \$4,953 9-23 (99) 999999999999

	4-25		\$4,953		99999999-543
** CLOSED DUE TO INACTIVITY **					
*Lending Club Corp	08-22	\$10,000-O	\$8,944-C	CHRG OFF	DELINQ 90
1101579 FZ UNS 038 1	05-31-25	\$3,737	8-23	(34)	999999999999
192924235	5-25		\$3,737		999999999321
** Paying under a partial payment agreement **					
*Lendingpoint LLC	07-21	\$15,900-O	\$14,399-C	CHRG OFF	DELINQ 90
1395657 FP UNS 051 1	12-19-23		12-23	(29)	9---3-21CCCCC
LAI00344025	11-23				CCCCCCCCCCCC
** Purchased by another lender **					
*Upstart Network Inc/F	12-22	\$1,300-O	\$1,455-C	CHRG OFF	DELINQ 90
1939316 BB UNS 060 1	08-07-23		7-23	(8)	99321CCC
FW3615071	2-23				
** Purchased by another lender **					
*Cavalry Portfolio Serv	11-23	\$6,828-O			COLLACCT
8996284 YC COL 001 1	06-01-25	\$6,228	11-23	(19)	999999999999
22902720			\$6,228		999999
Original Creditor: COMENITY BANK					
** Paying under a partial payment agreement **					
*Cavalry Portfolio Serv	09-23	\$8,043-O			COLLACCT
8996284 YC COL 001 1	05-01-25	\$8,881	9-23	(20)	999999999999
22826189			\$8,881		99999999
Original Creditor: CITIBANK					
*Truist Bank	07-18	\$7,000-L	\$8,444-C	SETTLED	CHARGE OFF
1672250 BB CRC REV 1	01-31-25		1-25	(79)	999999999999
	1-25				9999654321CC
** Acct legally paid in full for less than the full balance **					
*Onemain	12-18	\$13,518-O		REFINANC	CURR ACCT
2502057 FP UNS 060 1	08-31-22		8-22	(45)	BCCCCCCCCCCCCC
12184818002909002	8-22				CCCCCCCCCCCCC
** Account closed due to refinance **					
*Homebridge Financial S	03-21	\$293,908-O		TRANSFRD	CURR ACCT
2910066 FS R/F 324 1	05-05-21		5-21	(2) BC	
3000157162819	4-21				
** Account transferred to another lender **					
*JG Wentworth Home Lend	09-18	\$292,602-O		TRANSFRD	CURR ACCT
1274600 FM R/F 360 1	12-05-18		12-18	(2) BC	
3000113343164	10-18				
** Account transferred to another lender **					
*Synch/Walmart DC	03-17	\$4,900-L	\$4,156-H	CLOSED	CURR ACCT
1320874 BC CRC REV 1	10-10-19		10-19	(32)	BCC0CCCCCCCCC
	7-19				CCCCCCCCCCCCC
** Purchased by another lender **					
*Wfbna Card	07-19	\$9,700-L	\$8,474-H	PAID	CURR ACCT
2790100 BB CHG REV 1	08-28-24		8-24	(61)	B0000000000000
	7-22				000000000000C
** Credit line closed-consumers request - rptd by subscriber **					
Fifth Third Bank NA	09-19	\$24,777-O		PAID	CURR ACCT
2104936 BB AUT 051 1	12-30-23		12-23	(52)	BCCCCCCCCCCC--
88969	12-23				CCCCCCCCCCCCC
Lending Club Corp	02-19	\$13,000-O		PAID	CURR ACCT
1101579 FZ UNS 036 1	08-06-21		8-21	(27)	BCCCCCCCCCCCCC
147954187	8-21				CCCCCCCCCCCCC
Homebridge Financial S	07-20	\$293,116-O		PAID	CURR ACCT
2910066 FS R/F 360 1	04-05-21		4-21	(8)	BCCCCCCC

3000145549614		3-21				
Central Loan Admin & R	10-19	\$292,309-O			PAID	CURR ACCT
1811002 BB R/F 336 1	08-05-20		8-20		(10)	BCCCCCCCCC
3000127817518	7-20					
Caliber Home Loans, IN	09-18	\$292,602-O			PAID	CURR ACCT
3535958 FM R/F 360 1	10-31-19		10-19		(10)	BCCCCCCCCC
9744904021	10-19					
Suntrust Bank	12-16	\$64,002-O			PAID	CURR ACCT
1196000 BB AUT 075 1	09-30-19		9-19		(34)	BCCCCCCCCCCC
8800008876585525	9-19					CCCCCCCCCCCC
*GM Financial	11-15	\$28,257-O			PAID	CURR ACCT
3963206 FA AUL 048 1	09-09-19		9-19		(46)	BCCCCCCCCCCC
171244249	9-19					CCCCCCCCCCCC
** Full termination/obligation satisfied **						
GM Financial	04-15	\$59,177-O			PAID	CURR ACCT
3963206 FA AUT 073 1	02-09-17		2-17		(22)	B0CCCCCCCCCCC
456552777	12-16					CCCCCCCC
Avant	11-15	\$5,100-O			PAID	CURR ACCT
2104507 FP UNS 024 1	11-07-16		11-16		(12)	BCCCCCCCCCCC
1223764	11-16					
*Nissan Motor Acceptanc	06-11	\$32,203-O			PAID	CURR ACCT
3696046 FA AUT 073 1	06-08-15		6-15		(48)	BCCCCCCCCCCC
102453319990001	5-15					CCC-CCCC-CC
** Redeemed repossession **						
*Mission Lane TAB Bank	05-24	\$2,000-L	\$2,401-H		OPEN	DELINQ 120
2914668 BC CRC REV 1	05-12-25	\$2,401	5-25		(12)	4321CCCCCCCC
	11-24	\$88	\$417			
*Capl/Kohls Dept Store	06-15	\$1,500-L	\$1,436-H		OPEN	90 3+ TIMES
2990785 BB CHG REV 1	05-07-25	\$1,376	3-25		(99)	33321CCCCCCCC
	5-25	\$50	\$213			CC1CCCCCCCCC
*Freedom Mortgage Corp	03-21	\$293,908-O			OPEN	CUR WAS 120
2344320 FM R/F 324 1	05-31-25	\$262,176	4-25		(49)	CC4321C-11C1C
130201619	5-25	\$2,103				1CCCCC-----
*Capital ONE	08-14	\$500-L	\$699-H		OPEN	CUR WAS 120
1270246 BC CRC REV 1	05-03-25	\$518	3-25		(99)	CCC21CCCCCCCC
	4-25	\$58				CCCCC4321CC
*Capl/Mnrds	07-15	\$1,000-L	\$1,106-H		OPEN	CUR WAS90-2
1942275 LZ CHG REV 1	05-03-25	\$1,040	5-25		(99)	C3321CCCCCCCC
	4-25	\$36				CCCCCCCCCCCC
*Connexus Credit Union	10-19	\$71,982-O			OPEN	CUR WAS 30-3
2728407 FC AUT 075 1	05-31-25	\$13,802	3-25		(68)	CCC1CCCCCCCCC
11687000143	5-25	\$1,226			2-25/1	CCCCCCCCCCCC
*Credit ONE Bank NA	08-24	\$300-L	\$402-H		OPEN	CUR WAS 30-2
3278143 BC CRC REV 1	05-19-25	\$336	4-25		(10)	CC11CCCCC
	4-25	\$30				

----- INQUIRIES -----

Citibank NA 05-07-23 1228970 BC

End Report Created from Experian Data