

-TRS2 XXX 2772690XXXXXX
Fleming, James S 390045559;
CA-13316 GIIWEDIN DR /Hayward WI 54843;
Y-02191989;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 123343220,1 Data Timestamp: 05/28/25 18:31 //
//////////////////////////////////// Printed: 05/28/25 16:31 //

JAMES FLEMING YOB: 1989 E: LCO Tribal Governing Board
13316 W GiiwedIn Dr APT G Hayward WI 54843
Hayward WI 54843-7207 RPTD: 04/22 TO 06/24 I
RPTD: 2-17 TO 4-25 U 14X
LAST SUB: 3768343 E: LCO Financial Services
RPTD: 01/19 TO 06/21 I

*7987 N County Road K
Hayward WI 54843-2156
RPTD: 7-07 TO 4-15 (*)U

*6799 N Conger Rd
Couderay WI 54828-5116
RPTD: 12-00 TO 12-13 (*)U

*JAMES S FLEMING JR

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

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

FICO Classic V8 Auto Score =Score: 526 Factors: 38,13,18,15
38: Serious delinquency, and public record or collection filed
13: Time since delinquency is too recent or unknown
18: Number of accounts with delinquency
15: Lack of recent bank/national revolving information
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: 526
Notice Text: Your score ranks higher than 11 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: AG;526;11;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

*Heights Finance 03-22 \$6,156-0 \$5,225-C CHRG OFF 150 2+ TIMES
3180000 FP SEC 048 1 04-30-25 \$7,215 3-25 (38) 9954321CCCC54
861910871600 8-24 \$7,215 43333221CCCC

*Superior Choice CU 06-21 \$24,972-0 \$18,077-C CHRG OFF DELINQ 150
2720286 FC AUT 084 1 04-30-25 \$18,077 4-25 (47) 9543211111C32
4399927595 4-25 \$18,077 1111C111CCCC

*Regional Finance 09-21 \$5,793-0 \$5,443-C CHRG OFF DELINQ 90
2927568 FP SEC 049 1 01-31-23 11-22 (17) 999321CCCCC-C
202000444871 8-22 CCCC
** Purchased by another lender **

*Moneylion Inc 03-22 \$500-0 \$500-C CHRG OFF DELINQ 60

1778340 FP P/S 012 1 04-30-25	\$142	8-22	(37)	999999999999
LLI43880406 7-22		\$142	4-25/9	999999999999
*Jefferson Capital Syst 12-22 \$4,890-0 COLLACCT				
1350240 FU FCO 001 1 05-24-25	\$4,890	12-22	(25)	999999999999
3683476447		\$4,890		999999999999
Original Creditor: REGIONAL FINANCE WI				
*Midland Credit Managem 02-23 \$678-0 COLLACCT				
2910772 YC FCO 001 1 05-24-25	\$678	2-23	(21)	999999999999
320786508		\$678		99999999
Original Creditor: CREDIT ONE BANK N.A.				
*Amsher Collection Serv 12-24 \$319-0 COLLACCT				
1984389 YC COL 001 1 05-05-25	\$319	12-24	(4)	9999
43162678		\$319		
Original Creditor: T-MOBILE				
*Caine & Weiner 12-23 \$167-0 COLLACCT				
3981094 YC COL 001 1 04-30-25	\$167	12-23	(14)	999999999999
21459912		\$167		9
Original Creditor: PROGRESSIVE				
*Heights Finance 04-21 \$5,566-0 REFINANC CURR ACCT				
3180000 FP SEC 048 1 03-10-22		3-22	(12)	BCCCCCCCCCCC
861910802303 3-22				
** Account closed due to refinance **				
*Regional Finance 08-21 \$1,100-0 REFINANC CURR ACCT				
2927568 FP UNS 013 1 09-24-21		9-21	(2)	BC
112000480857 9-21				
** Account closed due to refinance **				
*Heights Finance 11-20 \$3,509-0 REFINANC CURR ACCT				
3180000 FP SEC 030 1 04-14-21		4-21	(6)	BCCCCC
861910765902 4-21				
** Account closed due to refinance **				
*Heights Finance 05-20 \$2,937-0 REFINANC CURR ACCT				
3180000 FP SEC 024 1 11-20-20		11-20	(7)	BCCCCC
861910719904 11-20				
** Account closed due to refinance **				
*Heights Finance 09-17 \$2,985-0 REFINANC CURR ACCT				
3180000 FP SEC 015 1 05-20-20		5-20	(33)	BCCCCCCCCCCCC
861910481503 5-20				CCCC-----
** Account closed due to refinance **				
Ccb/ONE Finance Inc 02-22 PAID CURR ACCT				
2947268 FP SCC 001 1 11-27-23		11-23	(22)	B00--00000000
3-22				0000000000
Moneylion Inc 06-21 \$1,000-0 PAID CURR ACCT				
1778340 FP P/S 013 1 11-12-21		11-21	(4)	BCCC
LLI43528423 10-21				
Credit Acceptance Corp 08-19 \$10,293-0 PAID CURR ACCT				
2685551 FA AUT 066 1 07-09-21		7-21	(24)	BCCCCCCCCCCCC
95359472 6-21				CCCCCCCCCCCC
Moneylion Inc 09-19 \$500-0 PAID CURR ACCT				
1778340 FP P/S 012 1 10-22-20		10-20	(12)	BCCCCCCCCCCCC
LLI42995878 9-20				
Moneylion Inc 03-19 \$500-0 PAID CURR ACCT				
1778340 FP SEC 012 1 10-10-19		10-19	(7)	BCCCCC
LLI42876947 9-19				
Chime/Stride Bank NA 04-23 \$1,192-H OPEN CURR ACCT				

2918527 BB SCC 001 1	05-04-25 12-24		5-25	(24)	00000000CC0000 0C00C000000
Kikoff Lending LLC	02-25	\$750-L	\$60-H	OPEN	CURR ACCT
2919349 FP CHG REV 1	04-30-25 3-25	\$50 \$5	4-25	(3)	CCC
Varo Bank, N.A.	03-22	\$1,106-H		OPEN	CURR ACCT
2921524 BC SCC 001 1	04-30-25 7-23		4-25	(38)	00000000000000 0000000000CCC
Current/CRB	03-25			OPEN	CURR ACCT
3768343 BB SCC 001 1	03-31-25		3-25	(1)	0
Telecom Selfreported		\$280-0		OPEN	CURR ACCT
2886930 UT CEL 001 1	01-30-25	\$280	1-25	(22)	CCC---CCC-CCC
PR0356413A1E3FB43E28A87A7	1-25	\$280			-C-CC-CCC
Original Creditor: CHKG/VERIZON					
Telecom Selfreported		\$106-0		OPEN	CURR ACCT
2886930 UT UTI 001 1	01-12-25	\$106	1-25	(6)	CC-C-C
PR00E162D6D203B4DD3B9A082	1-25	\$106			
Original Creditor: CHKG/SPECTRUM					

----- INQUIRIES -----					
Carhop Finance	05-28-25	1948979 AU			AUT
Nccinc/Autos Of Forney	06-10-24	2949266 AU			AUT
Capital ONE Auto FIN	06-07-24	1254780 FA			AUT
Consumer Portfolio SVC	06-07-24	1624220 FA			
Global Lending Service	06-07-24	1966277 FA			
Chrysler Capital	06-07-24	1990789 FA			
Credit Acceptance	06-07-24	2685010 FA			
CAP ONE NA	03-26-24	2844550 BC			
Transform Credit Inc	10-10-23	2878930 FP	\$1000	REV	CRC
Syncb/Vrzn	05-09-23	2916559 BC			

End Report Created from Experian Data