

~TRS2 XXX 2772690XXXXXX
Smithrud,Joan M 391666144;
CA-984 ECO LN # C9 LN /Menomonie WI 54751;
Y-09131966;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 123925611,1 Data Timestamp: 06/09/25 10:41 //
//////////////////////////////////// Printed: 06/09/25 08:41 //

JOAN M SMITHRUD YOB: 1966 E: SSI
*984 Eco Ln APT C9 SSI SSI
Menomonie WI 54751-9104 MENOMONIE WI 54751
RPTD: 2-25 TO 2-25 (*)U 2X RPTD: 12/10 U
LAST SUB: 1707340

E: Resource ONE
*2110 5Th St E APT 13 Little Chute WI
Menomonie WI 54751-4056 RPTD: 07/98 U
RPTD: 11-19 TO 3-23 (*)U 6X

*414 14Th Ave W APT 2
Menomonie WI 54751-3189
RPTD: 10-18 TO 10-21 (*)U

*JOAN DERUCKI

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

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

FICO Classic V8 Auto Score =Score: 471 Factors: 40,13,19,16
40: Derogatory public record or collection filed
13: Time since delinquency is too recent or unknown
19: Too few accounts currently paid as agreed
16: Lack of recent revolving account 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: 471
Notice Text: Your score ranks higher than 3 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: AG;471;3;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

*Lvnv Funding LLC 07-19 \$749-0 COLLACCT
1623040 FU FCO 001 1 05-08-25 \$1,449 7-19 (63) 999999999999
4447962392970541 \$1,449 5-25/9 9999999-9999
Original Creditor: CREDIT ONE BANK N.A.
** Account information disputed by customer **

*Sequium Asset Solution 01-25 \$224-0 COLLACCT
2817000 YC COL 001 1 03-11-25 \$224 1-25 (1) 9
62796844
Original Creditor: CHARTER COMMUNICATIONS

*Westconsin Credit Unio 12-23 \$800-0 PAID CUR WAS 90
1707340 FC UNS 019 1 05-02-25 5-25 (17) 3211C1CCCCCCCC
779382L5003 5-25 CCCC

Westconsin Credit Unio	04-23	\$5,889-O		PAID	CURR ACCT
1707340 FC AUT 023 1	07-26-24		7-24	(16)	BCCCCCCCCCCCCC
779382L5001	7-24				CCC
Westconsin Credit Unio	10-23	\$400-O		PAID	CURR ACCT
1707340 FC UNS 009 1	12-27-23		12-23	(3)	BCC
779382L5002	12-23				
Carhop Finance	03-21	\$12,141-O		PAID	CURR ACCT
0962924 FA AUT 039 1	04-30-23		4-23	(26)	BCCCCCCCCCCCCC
435698	4-23				CCCCCCCCCCCCC
Westconsin Credit Unio	02-23	\$200-O		PAID	CURR ACCT
1707340 FC UNS 012 1	04-20-23		4-23	(2)	BC
779382L5000	4-23				
Carhop Finance	04-18	\$10,606-O		PAID	CURR ACCT
0962924 FA AUT 039 1	03-31-21		3-21	(36)	BCCCCCCCCCCCCC
374903	3-21				CCCCCCCCCCCCC
Westconsin Credit Unio	06-19	\$800-O		PAID	CURR ACCT
1707340 FC UNS 008 1	02-29-20		2-20	(9)	BCCCCCCCCC
77938220	2-20				
Carhop Finance	10-16	\$6,687-O		PAID	CURR ACCT
0962924 FA AUT 027 1	04-30-18		4-18	(19)	BCCCCCCCCCCCCC
341649	4-18				CCCCC
*Westconsin Credit Unio	07-24	\$2,823-O		OPEN	90 3+ TIMES
1707340 FC AUT 012 1	05-31-25	\$1,631	2-25	(11)	3333221CCCC
779382L5004	5-25	\$254	\$760		

----- INQUIRIES -----

Factual Data	05-05-25	2698670 FR	R/E
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End Report Created from Experian Data