

~TRS2 XXX 2772690XXXXXX
Boyd,Michael L 392960199;
CA-3314 20th St /Elk Mound WI 54739;
E-Menards DC//;
Y-12151985;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 120999974,1 Data Timestamp: 04/14/25 12:17 //
//////////////////////////////////// Printed: 04/14/25 10:17 //

*MICHAEL KOPUT YOB: 1985 E: Michael Koput LLC
*315 1-2 Oak St RPTD: 11/21 U
Eau Claire WI 54703-3078
RPTD: 3-23 TO 4-25 (*)U 3X
LAST SUB: 1707340

3314 20Th St
Elk Mound WI 54739-4055
RPTD: 10-24 TO 10-24 U 3X

*249 Magnolia Dr
Glenwood City WI 54013-4336
RPTD: 8-21 TO 5-23 (*)U 2X

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

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

FICO Classic V8 Auto Score =Score: 516 Factors: 38,18,10,13
38: Serious delinquency, and public record or collection filed
18: Number of accounts with delinquency
10: Ratio of balance to limit on bank revolving or other rev accts too high
13: Time since delinquency is too recent or unknown

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 516
Notice Text: Your score ranks higher than 9 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: AG;516;9;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					
*Royal Credit Union	12-21	\$1,500-O	\$1,414-C	CHRG OFF	30 DAY DEL
1704760 FC UNS 018 1 03-31-25	\$1,374	4-22	(40)	999999999999	
4571557711 9-23		\$1,374	3-25/9	999999999999	
*Royal Credit Union	10-21	\$1,000-L	\$1,179-C	CHRG OFF	30 DAY DEL
1731480 FC CRC REV 1 03-16-25	\$1,159	4-22	(42)	999999999999	
9-23		\$1,159	3-25/9	999999999999	
*Westconsin Credit Unio	10-21	\$18,155-O		COLLACCT	DELINQ 180
1707340 FC AUT 048 2 03-31-25	\$14,631	3-23	(42)	999999999999	
823344L5000 2-23		\$14,631		999999999999	
*Transworld System Inc/	12-24	\$418-O			COLLACCT
2260020 YC COL 001 1 03-18-25	\$418	12-24	(2) 99		
52830500		\$418			
Original Creditor: T-MOBILE USA					

*Lvnv Funding LLC	10-22	\$618-O			COLLACCT
1623040 FU FCO 001 1 03-04-25		\$618	10-22	(26)	99999999999999
4447962624101949			\$618	3-25/9	99999999999999

Original Creditor: CREDIT ONE BANK N.A.

*Dept Of Ed/Aidvantage	08-23	\$1,527-O		OPEN	DELINQ 120
2933774 EL EDU 080 1 03-31-25		\$1,659	3-25	(20)	43CCC-CCCCCCC
92209823801E0022023082823		\$24	\$121		CCCCCCC

*Dept Of Ed/Aidvantage	08-23	\$1,750-O		OPEN	DELINQ 120
2933774 EL EDU 080 1 03-31-25		\$1,826	3-25	(20)	43CCC-CCCCCCC
92209823801E0012023082823		\$26	\$133		CCCCCCC

GET IT NOW LLC	09-24	\$2,668-O		OPEN	CURR ACCT
2360790 HR ISC 020 1 03-31-25		\$2,120	3-25	(7)	CCCCCCC
933056338934889198	3-25	\$174			

GET IT NOW LLC	11-24	\$4,250-O		OPEN	CURR ACCT
2360790 HR ISC 025 1 03-31-25		\$3,809	3-25	(5)	CCCCC
933056338934900390	3-25	\$236			

----- INQUIRIES -----					
BHK Financial	03-06-25	2829330 YC		COL	
Jpmcb Card	03-27-24	2920596 BC			

End Report Created from Experian Data