

~TRS2 XXX 2772690XXXXXX
Gerhardt,Michael A 395762314;
CA-701 N Broadway St Lot 37/Menomonie WI 54751;
E-Evergreen Trailer Court//;
Y-09091975;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 122451213,1 Data Timestamp: 05/12/25 10:55 //
//////////////////////////////////// Printed: 05/12/25 08:55 //

MICHAEL A GERHARDT YOB: 1975 E: Shape Products
*1615 2Nd Ave Ne UNIT 12 RPTD: 09/22 TO 10/22 U
Menomonie WI 54751-2007
RPTD: 2-24 TO 9-24 (*)U 3X E: Evergreen Trailer Court
LAST SUB: 1270246 RPTD: 05/22 U

701 Broadway St N TRLR 37
Menomonie WI 54751-1528
RPTD: 12-14 TO 6-22 U 10X

*321 W Railroad Ave
Wheeler WI 54772-9560
RPTD: 7-08 TO 12-09 (*)U

*MIKE A GERHARDT, MICHAEL G MICHAEL-GERHARDT

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

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

Lift Premium =Score: 525 Factors: S2,60,B6,B4
S2: No open, recently reported accounts
60: Number of inquiries is too high (Clarity)
B6: Time since the most recent inquiry is too low (Clarity)
B4: Time since the most recent delinquency is too low

FICO Classic V8 Auto Score =Score: 524 Factors: 38,18,19,10
38: Serious delinquency, and public record or collection filed
18: Number of accounts with delinquency
19: Too few accounts currently paid as agreed
10: Ratio of balance to limit on bank revolving or other rev accts too high

Dodd Frank Information
Model Name: Lift Premium
Your Score: 525

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 524
Notice Text: Your score ranks higher than 10 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: 0L;525;-1;-1;-1;Lift Premium
Model Variable: RBPNoticeInfo Value: AG;524;10;250;900;FICO Classic V8 Auto Score

----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 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

*Mission Lane TAB Bank 03-22 \$400-L \$668-C CHRG OFF DELINQ 150
2914668 BC CRC REV 1 05-07-25 \$668 7-23 (38) 999999999999
12-22 \$668 999999999994

*Capital ONE	03-22	\$300-L	\$456-C	CHRG OFF	DELINQ 150
1270246 BC CRC REV 1	03-18-25	\$456	7-23	(37)	999999999999
	2-23		\$456		9999999954-3
** CLOSED DUE TO INACTIVITY **					
*Kikoff Lending LLC	05-22	\$500-L	\$24-C	CHRG OFF	DELINQ 150
2919349 FP CHG REV 1	12-31-22	\$24	12-22	(8)	954321CC
			\$12		
*Snap-ON Credit LLC	12-15	\$7,154-O	\$7,205-C	CHRG OFF	DELINQ 90
1632020 FF SEC 048 1	04-30-25	\$8,841	2-19	(99)	999999999999
123984312	6-19		\$8,841	4-25/9	999999999999
*Credit Bureau Data Inc	04-23	\$128-O			COLLACCT
2998319 YC COL 001 1	05-01-25	\$128	4-23	(24)	999999999999
2437814			\$128		999999999999
Original Creditor: KWIK TRIP INC					
*Lvny Funding LLC	06-24	\$1,071-O			COLLACCT
1623040 FU FCO 001 1	04-02-25	\$1,071	6-24	(9)	9999999999
4447962670447014			\$1,071		
Original Creditor: CREDIT ONE BANK N.A.					
*GET IT NOW LLC	06-20	\$1,998-O		PAID	60 2 TIMES
2360790 HR ISC 025 1	10-31-22		10-22	(29)	221CCCCCCCCC
23821885934471721	10-22				CCCCCCCCCCCC
*Marine Credit Union	05-22	\$1,510-O		PAID	30 DAY DEL
1741560 FC SEC 012 1	08-12-22		8-22	(3)	1CC
10916720300	8-22				
Marine Credit Union	08-20	\$6,475-O		PAID	CURR ACCT
1741560 FC AUT 018 2	01-07-22		1-22	(17)	BCCCCCCCCCCCC
9048840302	1-22				CCCC
Marine Credit Union	08-18	\$5,680-O		PAID	CURR ACCT
1741560 FC AUT 033 2	08-04-20		8-20	(24)	BCCCCCCCCCCCC
9048840300	8-20				CCCCCCCCCCCC
GET IT NOW LLC	09-17	\$2,846-O		PAID	CURR ACCT
2360790 HR ISC 025 1	10-31-19		10-19	(26)	BCCCCCCCCCCCC
23821885934156178	10-19				CCCCCCCCCCCC
GET IT NOW LLC	06-17	\$1,233-O		PAID	CURR ACCT
2360790 HR ISC 013 1	07-31-18		7-18	(14)	BCCCCCCCCCCCC
23821885934122300	7-18				C
GET IT NOW LLC	06-17	\$316-O		PAID	CURR ACCT
2360790 HR ISC 004 1	10-31-17		10-17	(5)	BCCCC
23821885934122308	10-17				
GET IT NOW LLC	11-16	\$1,372-O		PAID	CURR ACCT
2360790 HR ISC 013 1	10-31-17		10-17	(12)	B-CCCCCCCCCCCC
23821885934053107	10-17				
GET IT NOW LLC	12-14	\$2,530-O		PAID	CURR ACCT
2360790 HR ISC 024 1	12-31-16		12-16	(25)	BCCCCCCCCCCCC
23821885933788639	12-16				CCCCCCCC-CCCC

----- INQUIRIES -----
Credit Acceptance 05-10-25 2685010 FA

End Report Created from Experian Data