

```

////////////////////////////////////
//          Experian-Style Report Generated from Experian Data          //
// Operator:      InqIdx: 124170115,1      Data Timestamp: 06/13/25 14:37 //
//////////////////////////////////// Printed: 06/13/25 12:37 //////////////////////////////////////

```

*NANCY J GARNER, GARNER NANCY

----- MESSAGES -----

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

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 484
Notice Text: Your score ranks higher than 4 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: AG;484;4;250;900;FICO Classic V8 Auto Score

----- TRADES -----

SUBSCRIBER						OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB#	KOB	TYP	TRM	EOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #					LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH	
*Capital ONE					11-15	\$300-L	\$153-C	CHRG OFF	150 2+ TIMES	
1270246 BC CRC REV 1					05-13-25	\$153	12-20	(99)	999999999999	
					4-20		\$153	5-25/9	999999999999	
** CLOSED DUE TO INACTIVITY **										
*Credit ONE Bank NA					10-22	\$500-L	\$904-C	CHRG OFF	DELINQ 150	
3278143 BC CRC REV 1					02-09-25	\$904	2-25	(28)	954321CCCCCCC	
					7-24		\$904		CCCCCCCCCCCC	
*World Finance Corporat					11-24	\$1,000-O	\$1,100-C	CHRG OFF	DELINQ 90	
2921380 FP UNS 011 1					05-31-25	\$1,537	5-25	(7)	9321CCC	
191402624501							\$849			
*Montgomery Ward					03-17	\$995-H	\$995-C		CHARGE OFF	

6996993 DC CHG REV 1	03-11-24	\$975	9-19	(55)	9999-----
	12-23		\$145	3-24/9	-----
*Wiseloan	07-20	\$700-O	\$1,784-C		CHARGE OFF
2669648 FP UNS 006 1	08-31-22		3-21	(18)	999999999999
A1184551172084	8-20				99999
*Jefferson Capital Syst	09-23	\$466-O			COLLACCT
1350240 FU FCO 001 1	05-24-25	\$349	9-23	(19)	999999999999
3728309589	9-24		\$349		999999
Original Creditor: ASPIRE CREDIT CARD					
*Credit Acceptance Corp	04-19	\$10,269-O		REPO	DELINQ 180
2685551 FA AUT 057 1	05-26-25	\$10,112	6-21	(73)	888888888888
94310323	6-21		\$10,112	5-25/8	888888888888
*Carhop Finance	02-19	\$11,658-O		SETTLED	REPOSSES
0962924 FA AUT 037 1	07-31-19		7-19	(6)	981CCC
393431	3-19				
** Acct legally paid in full for less than the full balance **					
*Heights Finance	04-20	\$1,777-O		REFINANC	CUR WAS 30-2
3180000 FP AUT 019 1	07-30-21		7-21	(16)	BCC11CCCCCCCC
861210695801	7-21				CCC
** Account closed due to refinance **					
*Axcssf/Cngo	11-24	\$500-O		REFINANC	CURR ACCT
2121940 FP UNS 009 1	01-13-25		1-25	(2)	BC
19718076	1-25				
** Account closed due to refinance **					
*Loanme Inc	05-18	\$3,100-O		CLOSED	DELINQ 90
2352750 FP UNS 047 1	02-01-19		2-19	(9)	B321CCCC
2593415	8-18				
** Purchased by another lender **					
*World Finance Corporat	12-20	\$600-O		PAID	CUR WAS 60
2921380 FP SEC 009 1	11-30-21		11-21	(12)	BCCC21CCCC
193300331601	11-21				
*Webbank/Fingerhut	11-20	\$600-L	\$760-H	PAID	CUR WAS 30-3
2244970 ND CHG REV 1	02-07-24		2-24	(39)	BCCCCCCCCCCCC
	1-24			7-22/1	CCCCC1C1CCC
** Credit line closed-consumers request - rptd by subscriber **					
*World Finance Corporat	09-19	\$470-O		PAID	CUR WAS 30-2
2921380 FP SEC 010 1	05-31-20		5-20	(9)	BCCC11CCC
193300211401	5-20				
*Heights Finance	12-22	\$2,533-O		PAID	CUR WAS 30
3180000 FP AUT 025 1	07-30-24		7-24	(20)	BCCCCCCCCCCC1C
861210867905	7-24				CCCCC
Transform Credit Inc	11-22	\$220-O		PAID	CURR ACCT
2913000 FP UNS 024 7	10-19-24		10-24	(22)	BCCCCCCCCCCCC
CB00623020	8-24				CCCCCCCC
*Fetti Fingerhut/Webban	04-22	\$600-L		PAID	CURR ACCT
2934942 ND CHG REV 1	12-07-22		12-22	(8)	B0000000
** CLOSED DUE TO INACTIVITY **					
World Finance Corporat	05-20	\$470-O		PAID	CURR ACCT
2921380 FP SEC 010 1	12-31-20		12-20	(8)	BCCCCC
193300281001	12-20				
World Finance Corporat	03-19	\$470-O		PAID	CURR ACCT
2921380 FP SEC 010 1	09-30-19		9-19	(7)	BCCCCC
193300153501	9-19				

Carhop Finance		10-15	\$8,604-O		PAID	CURR ACCT
0962924 FA AUT 030 1	07-31-18			7-18	(34)	BCCCCCCCCCCCCC
320947	7-18					CCCCCCCCCCCCC
Royal Credit Union		03-15	\$100-L	\$100-H	PAID	CURR ACCT
1704760 FC C/C REV 1	07-31-15			7-15	(5)	BCCCC
	7-15					
Royal Credit Union		02-16	\$400-L	\$406-H	OPEN	CURR ACCT
1704760 FC C/C REV 1	05-31-25		\$330	5-25	(99)	CCCCCCCCCCCCC
	5-25		\$20			CCCCCCCCCCCCC
Lendmark Financial SER		07-24	\$5,702-O		OPEN	CURR ACCT
1001530 FP AUT 048 1	04-30-25		\$4,905	4-25	(10)	CCCCCCCCC
60701026501	4-25		\$225			
Axcssf/Cngo		01-25	\$1,135-O		OPEN	CURR ACCT
2121940 FP UNS 019 1	04-30-25		\$1,039	4-25	(4)	CCCC
19878940	4-25		\$282			
Ginnys		08-23	\$480-L	\$164-H	OPEN	CURR ACCT
2372009 FF CHG REV 1	02-24-24			2-24	(4)	0CCC
	1-24					
Through THE Country DO		08-23	\$100-L	\$86-H	OPEN	CURR ACCT
6903679 ZS CHG REV 1	09-03-23			9-23	(1) 0	
	9-23					

----- INQUIRIES -----						
Axcssf/Cngo.	11-21-24	2576520	FP			
Transform Credit Inc	11-06-24	2878930	FP	\$3200	024	UNS
Carhop Finance	06-14-24	1948979	AU			AUT
Chrysler Capital	06-14-24	1990789	FA			
University Of Wisconsin	06-14-24	1999744	FC			AUT
Ally Financial	06-14-24	2393490	FA			

End Report Created from Experian Data