

~TRS2 XXX 2772690XXXXXX
Richie,Daniel D 470299876;
CA-1139 Knapp St /Chetek WI 54728;
E-Fusion Metal Products//;
Y-08311994;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 117832231,1 Data Timestamp: 02/21/25 17:23 //
//////////////////////////////////// Printed: 02/21/25 15:23 //

DANIEL RICHIE YOB: 1994 E: NA
1139 Knapp St RPTD: 05/23 U
Chetek WI 54728-4101
RPTD: 10-22 TO 10-24 U 2X E: Nissan Kilne
LAST SUB: 3104240 RPTD: 10/13 TO 02/14 U

*13125 Sylvan Ave
Lindstrom MN 55045-9460
RPTD: 5-19 TO 8-19 (*)U

*242 Basil St APT 5
Taylors Falls MN 55084-9764
RPTD: 3-19 TO 5-19 (*)U

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

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

Lift Premium =Score: 546 Factors: S2,60,B4,C0
S2: No open, recently reported accounts
60: Number of inquiries is too high (Clarity)
B4: Time since the most recent delinquency is too low
C0: Time since the most recent unpaid non-medical collection is too low

FICO Classic V8 Auto Score =Score: 528 Factors: 38,19,18,10
38: Serious delinquency, and public record or collection filed
19: Too few accounts currently paid as agreed
18: Number of accounts with delinquency
10: Ratio of balance to limit on bank revolving or other rev accts too high

Dodd Frank Information
Model Name: Lift Premium
Your Score: 546

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 528
Notice Text: Your score ranks higher than 11 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: 0L;546;-1;-1;-1;Lift Premium
Model Variable: RBPNoticeInfo Value: AG;528;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

*Royal Credit Union 04-19 \$200-L \$201-C CHRG OFF DELINQ 60
1704760 FC C/C REV 1 01-31-25 \$181 8-19 (70) 999999999999
8-24 \$181 1-25/9 999999999999

*Portfolio Recov Assoc 04-21 \$471-O COLLACCT

1980435 YC FCO 001 1 02-04-25 \$471 4-21 (26) 999999999999
5178058104119246 \$471 2-25/9 999999999999
Original Creditor: CAPITAL ONE BANK USA N.A.

*Nationwide Recovery SV 06-23 \$5,084-O COLLACCT
1983623 YC COL 001 1 02-02-25 \$5,084 6-23 (19) 999999-999999-
19646154 \$5,084 999999
Original Creditor: CROIX MGMT LLC

*Caine & Weiner 11-24 \$530-O COLLACCT
3981094 YC COL 001 1 01-30-25 \$530 11-24 (1) 9
22649149 \$530
Original Creditor: SKRILL USA INC

*One/CCB 08-24 \$300-O PAID CURR ACCT
3104240 FP UNS 012 1 10-18-24 10-24 (1) B
9810557277384 10-24
** Account paid by collateral **

----- INQUIRIES -----
Comenitybank/KAY 06-24-23 1828801 JA CHG
TD Retail Card Service 05-05-23 2727050 BC

End Report Created from Experian Data