

~TRS2 XXX 2772690XXXXXX
Troutman,Kaylee 397116608;
CA-117 Wi St Apt 1/Fall Creek WI 54742;
E-Browns Living//;
Y-07121993;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 118001918,1 Data Timestamp: 02/24/25 12:58 //
//////////////////////////////////// Printed: 02/24/25 10:58 //

KAYLEE M TROUTMAN YOB: 1993 E: Huebsch Services
*2703 Western Ave RPTD: 02/22 U
Eau Claire WI 54703-1077
RPTD: 9-20 TO 1-25 (*)U E: Mayo Clinic
LAST SUB: 1850180 RPTD: 04/21 U

*13543 43Rd Ave
Chippewa Falls WI 54729-6740
RPTD: 12-24 TO 12-24 (*)U 8X

*1427 Devney Dr
Altoona WI 54720-2515
RPTD: 8-22 TO 8-23 (*)U 3X

*KAYLEE M SPARGER, TROUTMAN KAYLEE

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

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

Lift Premium =Score: 584 Factors: S2,B4,62,31
S2: No open, recently reported accounts
B4: Time since the most recent delinquency is too low
62: Number of inquiries is too high (LexisNexis)
31: No open, recently reported revolving accounts

FICO Classic V8 Auto Score =Score: 619 Factors: 40,16,15,33
40: Derogatory public record or collection filed
16: Lack of recent revolving account information
15: Lack of recent bank/national revolving information
33: Proportion of loan balances to loan amounts is too high

Dodd Frank Information
Model Name: Lift Premium
Your Score: 584

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 619
Notice Text: Your score ranks higher than 27 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: 0L;584;-1;-1;-1;Lift Premium
Model Variable: RBPNoticeInfo Value: AG;619;27;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
*Credit Service Intl Co 05-19 \$2,118-0 COLLACCT
2980642 YC COL 001 1 02-11-25 \$1,962 5-19 (63) 9999999999999999
854454 1-25 \$1,962 2-25/9 9999999999999999
Original Creditor: MEDICAL PAYMENT DATA

** Account information disputed by customer **

*Credit Service Intl Co	11-20	\$2,287-O			COLLACCT
2980642 YC COL 001 1	02-11-25	\$1,583	11-20	(49)	99999999999999
1499367	1-25		\$1,583	2-25/9	99999999999999

Original Creditor: STERLING WATER-EAU CLAIRE

** Account information disputed by customer **

*Credit Collection Serv	11-20	\$134-O		PAID	COLLACCT
2457290 YC COL 001 1	12-09-22		12-22	(1) 9	
84546513	9-22				

Original Creditor: PROGRESSIVE

** Account information disputed by customer **

*Marine Credit Union	03-23	\$1,010-O		PAID	CUR WAS 30
1741560 FC SEC 012 1	12-22-23		12-23	(10)	BCCCCC1CC
10897050301	12-23				

Marine Credit Union	04-22	\$510-O		PAID	CURR ACCT
1741560 FC SEC 012 1	03-03-23		3-23	(11)	BCCCCCCCCC
10897050300	3-23				

Dept Of Education/Neln	07-15			PAID	CURR ACCT
1884330 EL EDU UNK 1	08-06-15		8-15	(1) B	
7162826735FD00003					

Dept Of Education/Neln	07-15			PAID	CURR ACCT
1884330 EL EDU UNK 1	08-06-15		8-15	(1) B	
7162826735FD00004					

Dept Of Education/Neln	02-15	\$1,250-O		PAID	CURR ACCT
1884330 EL EDU UNK 1	06-05-15		6-15	(3) BCC	
7162826735FD00002					

Dept Of Education/Neln	02-15	\$1,750-O		PAID	CURR ACCT
1884330 EL EDU UNK 1	06-05-15		6-15	(3) BCC	
7162826735FD00001					

*Dept Of Education/Neln	06-23	\$7,000-O		OPEN	CURR ACCT
1884330 EL EDU UNK 1	12-31-24	\$7,441	12-24	(1) C	
900000846013109					

** Payment Deferred **

*Dept Of Education/Neln	06-22	\$4,000-O		OPEN	CURR ACCT
1884330 EL EDU UNK 1	12-31-24	\$4,199	12-24	(1) C	
900000644501611					

** Payment Deferred **

*Dept Of Education/Neln	08-20	\$2,305-O		OPEN	CURR ACCT
1884330 EL EDU 120 1	12-31-24	\$2,389	12-24	(53) C-----	
900000617350211	5-23			-----CCCCC	

** Payment Deferred **

*Dept Of Education/Neln	03-24	\$5,250-O		OPEN	CURR ACCT
1884330 EL EDU UNK 1	12-31-24	\$5,430	12-24	(10) CCCCCCCCC	
900000858154509					

** Payment Deferred **

*Dept Of Education/Neln	03-24	\$4,125-O		OPEN	CURR ACCT
1884330 EL EDU UNK 1	12-31-24	\$4,125	12-24	(10) CCCCCCCCC	
900000858154409					

** Payment Deferred **

*Dept Of Education/Neln	06-23	\$5,500-O		OPEN	CURR ACCT
1884330 EL EDU UNK 1	12-31-24	\$5,500	12-24	(1) C	
900000846013009					

** Payment Deferred **

*Dept Of Education/Neln	08-20	\$1,750-O		OPEN	CURR ACCT
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1884330 EL EDU 120 1	12-31-24	\$1,760	12-24	(53) C-----
900000617350111	5-23			-----CCCCC

** Payment Deferred **

*Dept Of Education/Neln	06-22	\$2,334-O		OPEN	CURR ACCT
1884330 EL EDU UNK 1	12-31-24	\$2,334	12-24	(1) C	

900000644501511
** Payment Deferred **

Capital ONE	06-22	\$800-L	\$435-H	OPEN	CURR ACCT
1270246 BC CRC REV C	12-02-24		12-24	(30)	CCCCCCCCCCCC0C
	11-24	\$25			C0C0CCC0CCCC

End Report Created from Experian Data