

~TRS2 XXX 2772690XXXXXX
Barnhill,Darrick 389801574;
CA-1022 5th Av /Eau Claire WI 54703;
E-Saveguard LLC//;
Y-05201974;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 122098005,1 Data Timestamp: 05/05/25 10:55 //
//////////////////////////////////// Printed: 05/05/25 08:55 //

DARRICK BARNHILL YOB: 1974 E: Archway
*16 2nd Ave Ne RPTD: 05/23 U
Osseo MN 55369-1208
RPTD: 5-23 TO 2-24 (*)U 4X E: RED Savoy Pizza
LAST SUB: 0962924 RPTD: 08/20 U

*1531 E 1st St APT 5
Duluth MN 55812-1610
RPTD: 2-04 TO 2-04 (*)U

*9762 Ives Ln N
Maple Grove MN 55369-3631
RPTD: 3-23 TO 3-23 (*)I

----- MESSAGES -----
* 0084 SSN MATCHES
* 0335 AG08TOO MANY INQUIRIES LAST 12 MONTHS
* 1202 OFAC NO RECORD FOUND

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

FICO Classic V8 Auto Score =Score: 454 Factors: 38,13,18,10
38: Serious delinquency, and public record or collection filed
13: Time since delinquency is too recent or unknown
18: Number of accounts with delinquency
10: Ratio of balance to limit on bank revolving or other rev accts too high
08: TOO MANY INQUIRIES LAST 12 MONTHS

Credit Score Disclosure Exception Notice
Model Name: FICO Classic V8 Auto Score
Model Range: 250 to 900
Your Score: 454
Notice Text: Your score ranks higher than 2 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: AG;454;2;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

*First Premier Bank 09-22 \$400-L \$892-C CHRG OFF DELINQ 120
1210189 BC CRC REV 1 04-06-25 \$874 5-23 (32) 999999999999
10-22 \$874 999999999994

*Lvnv Funding LLC 01-24 \$690-O COLLACCT
1623040 FU FCO 001 1 04-02-25 \$690 1-24 (14) 999999999999
4447962645862230 \$690 9
Original Creditor: CREDIT ONE BANK N.A.
** Account information disputed by customer **

Kikoff Lending LLC 03-22 \$500-L \$24-H PAID CURR ACCT
2919349 FP CHG REV 1 05-31-22 5-22 (3) BCC
5-22

*Carhop Finance	12-23	\$9,385-O		OPEN	DELINQ 60
0962924 FA AUT 026 1	04-30-25	\$6,363	4-25	(17)	21111C1CCCCC
490090	3-25	\$444	\$823		CCCC

** Loan modified - not under a Federal government plan **

Varo Bank, N.A.	07-22			OPEN	CURR ACCT
2921524 BC SCC 001 1	03-31-25		3-25	(33)	00000000000000
					00000000000000

----- INQUIRIES -----					
FNB Omaha	11-30-24	0203040 BC		CRC	
Carhop Finance	12-29-23	1948979 AU		AUT	
CAP ONE NA	11-26-23	2844550 BC			
Credit Acceptance	11-14-23	2685010 FA			
Ally Financial	05-24-23	2393490 FA			
Capital ONE Auto FIN	05-22-23	1254780 FA		AUT	
Ford Cred	05-22-23	1654140 FA			
Credit Acceptance	05-22-23	2685010 FA			

End Report Created from Experian Data