

~TRS2 XXX 2772690XXXXXX
Metz,James 398840440;
CA-345 W Main St /Fairchild WI 54741;
E-Menards//;
Y-12101971;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 122450976,1 Data Timestamp: 05/12/25 10:52 //
//////////////////////////////////// Printed: 05/12/25 08:52 //

JAMES METZ
345 W Main St
Fairchild WI 54741-8250
RPTD: 8-12 TO 9-24 U 11X
LAST SUB: 2927568

YOB: 1971

E: Menards
RPTD: 12/23 I

E: Ashley Furniture
1 Ashley WAY Arcadia, WI 54612
RPTD: 10/06 TO 03/17 I

*S13915 Warbler Rd
Osseo WI 54758-8825
RPTD: 11-09 TO 9-11 (*)U

*314 Gladiola Ln E
Altoona WI 54720-2117
RPTD: 6-01 TO 2-06 (*)U

*JAMES METZ JR

*METZ JAMES, JIM METZ, JAMES METT

----- MESSAGES -----
* 0084 SSN MATCHES
* 1199 OFAC SEARCH NOT PERFORMED DUE TO MISMATCHED YOB/DOB

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

FICO Classic V8 Auto Score =Score: 524 Factors: 38,13,10,19
38: Serious delinquency, and public record or collection filed
13: Time since delinquency is too recent or unknown
10: Ratio of balance to limit on bank revolving or other rev accts too high
19: Too few accounts currently paid as agreed

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: AG;524;10;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

*Capital ONE 04-21 \$1,550-L \$2,072-C CHRG OFF DELINQ 150
1270246 BC CRC REV 1 03-18-25 \$2,072 8-24 (47) 99999999-5432
11-23 \$2,072 1CCCCCCCCCCC
** CLOSED DUE TO INACTIVITY **

*Marine Credit Union 12-18 \$6,875-O \$5,646-C CHRG OFF DELINQ 150
1741560 FC AUT 028 1 08-31-22 9-20 (45) 99999999999999
9181480300 7-22 999999999995

*Bluegreen Vacations Co 12-15 \$6,750-O \$5,631-C CHRG OFF DELINQ 120
2997472 RE TSL 010 2 11-27-19 11-19 (47) 9432CCC211CCC
627582 11-19 \$607 CCCCCCCCCCCC

*Bluegreen Vacations Co	09-17	\$29,606-O	\$28,059-C	CHRG OFF	DELINQ 90
2997472 RE TSL 010 2	05-31-19		4-19	(21)	99321CCCCCCCC
700593	5-19		\$2,571		CCCCCCCC
*Credit Collection Serv	06-24	\$56-O			COLLACCT
2457290 YC COL 001 1	05-06-25	\$56	6-24	(9)	999999999
9944465			\$56		
Original Creditor: THE GENERAL IN. COMPANY					
*Midland Credit Managem	09-24	\$905-O			COLLACCT
2910772 YC FCO 001 1	05-03-25	\$905	9-24	(2) 99	
328942481			\$905		
Original Creditor: CREDIT ONE BANK N.A.					
** Account information disputed by customer **					
*National Credit Adjust	06-23	\$840-O			COLLACCT
1982750 FU FCO 001 1	04-15-25	\$840	6-23	(20)	9999999999999
39564755			\$840		9999999
Original Creditor: SPEEDYCASH					
*Regional Finance	10-23	\$1,285-O		REFINANC	CURR ACCT
2927568 FP SEC 018 1	08-29-24		8-24	(11)	BCCCCCCCCC
22001170559	6-24				
** Account closed due to refinance **					
*Westlake Financial SVC	11-17	\$3,529-O		PAID	CUR WAS 30
3521779 FP AUT 017 1	05-09-19		5-19	(18)	1CCCCCCCCCCCC
10167466	4-19				CCCC
Preferred Credit Inc	03-21	\$2,180-O		PAID	CURR ACCT
6903305 FZ SEC 030 1	09-30-23		9-23	(29)	BCCCCCCCCCCCC
2304150	9-23				CCCCCCCCCCCC
*Fetti Fingerhut/Webban	06-22	\$600-L		PAID	CURR ACCT
2934942 ND CHG REV 1	07-06-23		7-23	(13)	B000000000000
** CLOSED DUE TO INACTIVITY **					
Bluegreen Vacations Co	03-17	\$8,696-O		PAID	CURR ACCT
2997472 RE TSL 010 2	09-29-17		9-17	(7)	BCCCCC
678360	9-17				
Bluegreen Vacations Co	10-15	\$6,600-O		PAID	CURR ACCT
2997472 RE TSL 010 2	09-29-17		9-17	(23)	BCCCCCCCCCCCC-
623446	9-17				CCCCCCCCC
*Heights Finance	11-23	\$5,693-O		OPEN	CUR WAS 120
3180000 FP AUT 036 1	03-31-25	\$3,393	12-24	(17)	CCCC4321CCCC
861210910500	2-25	\$273			CCCC
Regional Finance	08-24	\$1,611-O		OPEN	CURR ACCT
2927568 FP SEC 018 1	03-31-25	\$1,249	3-25	(8)	CCCCCCCC
22001305674	3-25	\$153			

----- INQUIRIES -----
 Carhop Finance 05-09-25 1948979 AU AUT

End Report Created from Experian Data