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////////////////////////////////////
//          Experian-Style Report Generated from Experian Data          //
// Operator:      InqIdx: 121853230,1      Data Timestamp: 04/30/25 11:53 //
//////////////////////////////////// Printed: 04/30/25 09:53 //////////////////////////////////////

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*514 Cochrane St
Eau Claire WI 54703-3207
RPTD: 9-22 TO 6-24 (*)U 18X

*2414 Boardwalk Cir
Eau Claire WI 54701-9359
RPTD: 7-21 TO 4-22 (*)U 4X

*JOSEPH MORGAN

----- MESSAGES -----

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

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

FICO Classic V8 Auto Score =Score: 538 Factors: 38,13,19,32
38: Serious delinquency, and public record or collection filed
13: Time since delinquency is too recent or unknown
19: Too few accounts currently paid as agreed
32: Lack of recent installment loan information
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: 538
Notice Text: Your score ranks higher than 13 percent of U.S. consumers.

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

Model Variable: RBPNoticeInfo Value: AG;538;13;250;900;FICO Classic V8 Auto Score

----- PUBLIC RECORDS -----

*US BKPT CT WI MADISON	11-14-23	2005112	BK 13-PETIT
R#: 2312047CJF	1		

----- 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	01-21	\$1,000-L	\$1,111-H	BKADJPLN	CHARGEOFF
1731480 FC CRC REV 1	11-14-23		11-23	(35)	791CCCCCCCCCCC CCCCCCCCC1CC

*Capital ONE	01-20	\$750-L	\$923-H BKADJPLN	DELINQ 60
1270246 BC CRC REV 1	11-14-23		11-23 (46)	71CCCCCCCCCCCC CC1111CCCCCCCC

*Royal Credit Union	01-21	\$14,761-0	BKADJPLN	DELINQ 60
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1704760 FC AUT 036 1 11-14-23 4570398067			11-23	(34) 71CCCCCCCCCCCC CCCCCCCCCCCC
*Affirm Inc 06-23 \$100-O 0999347 FP UNS 003 1 11-14-23 Y97NGX2D			11-23	BKADJPLN 30 DAY DEL (5) 7CCCC
*Affirm Inc 06-23 \$182-O 0999347 FP UNS 012 1 11-14-23 7AE86Y9R			11-23	BKADJPLN 30 DAY DEL (5) 7CCCC
*Affirm Inc 01-23 \$388-O 0999347 FP UNS 012 1 11-14-23 TQYY9DT2			11-23	BKADJPLN 30 DAY DEL (11) 7CCCCCCCCC
*Affirm Inc 07-23 \$1,947-O 0999347 FP UNS 024 1 11-14-23 GJ1JE0K8			11-23	BKADJPLN 30 DAY DEL (4) 7CCC
*Affirm Inc 06-23 \$163-O 0999347 FP UNS 012 1 11-14-23 P0HH2F16			11-23	BKADJPLN 30 DAY DEL (5) 7CCCC
*Affirm Inc 05-23 \$393-O 0999347 FP UNS 012 1 11-14-23 DA930IWS			11-23	BKADJPLN 30 DAY DEL (6) 7CCCCC
*Affirm Inc 04-23 \$229-O 0999347 FP UNS 012 1 11-14-23 Z5X460SP			11-23	BKADJPLN 30 DAY DEL (7) 7CCCCC
*Affirm Inc 02-23 \$440-O 0999347 FP UNS 018 1 11-14-23 QQ4BMRB7			11-23	BKADJPLN 30 DAY DEL (9) 7CCCCCCC
*Affirm Inc 02-23 \$700-O 0999347 FP UNS 012 1 11-14-23 LTOS999G			11-23	BKADJPLN 30 DAY DEL (9) 7CCCCCCC
*Affirm Inc 04-23 \$430-O 0999347 FP UNS 012 1 11-14-23 960M4GV			11-23	BKADJPLN 30 DAY DEL (8) 7CCCCCCC
*Capital ONE 03-23 \$300-L 1270246 BC CRC REV 1 11-14-23	\$444-H		11-23	BKADJPLN 30 DAY DEL (8) 7CCCCCCC
*Royal Credit Union 03-21 \$8,082-O 1704760 FC AUT 060 1 11-14-23 4570508293			11-23	BKADJPLN 30 DAY DEL (32) 7CCCCCCCCCCCC CCCCCCCCCCCC
*Onemain 06-21 \$14,230-O 2502057 FP UNS 060 1 11-14-23 6213278072564091			11-23	BKADJPLN 30 DAY DEL (29) 7CCCCCCCCCCCC CCCCCCCCCCCC
*Heights Finance 05-23 \$3,530-O 3180000 FP AUT 036 1 11-14-23 861210887704			11-23	BKADJPLN 30 DAY DEL (6) 7CCCCC
*Affirm Inc 07-23 \$477-O 0999347 FP UNS 012 1 11-14-23 R59515P1			11-23	BKADJPLN CURR ACCT (4) 7CCC
*Affirm Inc 09-23 \$318-O 0999347 FP UNS 012 1 11-14-23 Q0HXAE1P			11-23	BKADJPLN CURR ACCT (2) 7C
*Affirm Inc 12-22 \$858-O 0999347 FP UNS 012 1 11-14-23			11-23	BKADJPLN CURR ACCT (11) 7CCCCCCCCC

Y24PB9N9

*Affirm Inc 0999347 FP UNS 012 1 55ZNJJCF	02-23 11-14-23	\$411-O	11-23	BKADJPLN (9)	CURR ACCT 7CCCCCCCC
*Affirm Inc 0999347 FP UNS 012 1 7576SHTZ	09-23 11-14-23	\$481-O	11-23	BKADJPLN (2)	CURR ACCT 7C
*Affirm Inc 0999347 FP UNS 012 1 8WO6HQQF	04-23 11-14-23	\$360-O	11-23	BKADJPLN (7)	CURR ACCT 7CCCCC
*Axcssf/Cngo 2121940 FP UNS 023 1 49014725	03-22 11-14-23	\$2,000-O	11-23	BKADJPLN (20)	CURR ACCT 7CCCCCCCCCCCC CCCCC
*GET IT NOW LLC 2360790 HR ISC 021 1 933263786934806180	10-23 11-14-23	\$4,097-O	11-23	BKADJPLN (1)	CURR ACCT 7
*GET IT NOW LLC 2360790 HR ISC 013 1 933263786934775346	06-23 11-14-23	\$835-O	11-23	BKADJPLN (5)	CURR ACCT 7CCCC
*MDG US Inc 3197785 DC CCP REV 1	04-15 11-14-23	\$4,500-L	\$3,613-H 11-23	BKADJPLN (56)	CURR ACCT 7CCCCCCCCCCCC C-----
Royal Credit Union 1704760 FC UNS 024 1 4569838156	08-20 08-05-22 8-22	\$7,308-O	8-22	PAID (24)	CURR ACCT BCCCCCCCCCCCC CCCCCCCCC
Axcssf/Cngo 2121940 FP UNS 015 1 48753953	07-21 10-27-21 10-21	\$1,500-O	10-21	PAID (4)	CURR ACCT BCCC
Affirm Inc 0999347 FP UNS 012 1 DDSODN8W	10-20 10-14-21 10-21	\$597-O	10-21	PAID (12)	CURR ACCT BCCCCCCCCC
*CB Indigo/CCI 1908211 BC CRC REV 1 5-21	02-20 05-25-21 5-21	\$300-L	\$250-H 5-21	PAID (16)	CURR ACCT BCCCCCCCC0000 0CC
** Credit line closed-consumers request - rptd by subscriber **					
Capital ONE Auto Finan 1638640 FA AUT 072 2 62041405970461001	03-18 02-28-21 2-21	\$23,609-O	2-21	PAID (35)	CURR ACCT BCCCCCCCCCCCC CCCCCCCCC
Affirm Inc 0999347 FP UNS 012 1 6GP6562R	07-20 01-12-21 1-21	\$170-O	1-21	PAID (6)	CURR ACCT BCCCC
Affirm Inc 0999347 FP UNS 006 1 SEI94H4U	07-20 12-04-20 12-20	\$96-O	12-20	PAID (5)	CURR ACCT BCCCC
Onemain 2502057 FP UNS 048 1 6201055065041565	06-20 08-31-20 8-20	\$5,428-O	8-20	PAID (3)	CURR ACCT BCC
Affirm Inc 0999347 FP UNS 012 1 2F6TY5DJ	03-20 08-10-20 8-20	\$546-O	8-20	PAID (5)	CURR ACCT BCCCC
Royal Credit Union 1704760 FC UNS 024 1	07-19 08-05-20	\$3,500-O	8-20	PAID (13)	CURR ACCT BCCCCCCCCCCCC

4568589933		8-20			
GET IT NOW LLC		12-17	\$663-O		PAID CURR ACCT
2360790 HR ISC 007	1	04-30-18		4-18	(5) BCCCC
933174401934181903		4-18			
GET IT NOW LLC		04-17	\$3,116-O		PAID CURR ACCT
2360790 HR ISC 025	1	04-30-18		4-18	(13) BCCCCCCCCCCC
933174401934104453		4-18			
Wfbna Auto		02-16	\$10,649-O		PAID CURR ACCT
3828796 FA AUT 054	2	04-30-18		4-18	(26) BCCCCCCCCCCC
519020207594		4-18			CCCC-CCCCCCC
Ally Financial		02-16	\$11,162-O		PAID CURR ACCT
1918788 FA AUT 072	2	09-13-17		9-17	(19) BCCCCCCCCCCC
611924216291		9-17			CCCCC
Royal Credit Union		03-14	\$1,342-O		PAID CURR ACCT
1704760 FC AUT UNK	1	11-21-16		11-16	(32) BC-C-----
4562691412		9-15			--CCCCCCCCC
Current/CRB		07-24			OPEN CURR ACCT
3768343 BB SCC 001	1	03-31-25		3-25	(9) 000000000
Regional Finance		10-21	\$3,009-O		OPEN CURR ACCT
2927568 FP SEC 037	1	09-30-23		9-23	(24) CCCCCCCCCCCC
22000841740		7-23	\$188		CCCCC-CCCC

----- INQUIRIES -----					
Jpmcb Card		06-28-24	2920596 BC		
Credit ONE Bank NA		08-11-23	3278143 BC		
Ally Financial		04-19-23	2393490 FA		
Capital ONE Auto FIN		04-19-23	2576350 FA		AUT
Nowcom/Autoking IAC		04-19-23	2772690 AU		AUT

End Report Created from Experian Data