

~TRS2 XXX 2772690XXXXXX
Rein,Ross 391963760;
CA-1601 Clearwater Ridge Ct /Eau Claire WI 54703;
E-Cadrex//;
Y-06021975;VERIFY-Y2/RM/PC;V-07/091/MCE3.5;PARSED;

////////////////////////////////////
// Experian-Style Report Generated from Experian Data //
// Operator: InqIdx: 121906678,1 Data Timestamp: 05/01/25 11:04 //
//////////////////////////////////// Printed: 05/01/25 09:04 //

ROSS J REIN YOB: 1975 E: Curt Group
1601 Clearwater Ridge Ct RPTD: 03/20 TO 06/21 U
Eau Claire WI 54703-6900
RPTD: 4-22 TO 12-24 U 17X E: Curt Manufacturing
LAST SUB: 1110255 RPTD: 12/18 U

*5827 Southern Way
Eau Claire WI 54701-9066
RPTD: 4-21 TO 3-22 (*)U 2X

*2314 4Th St
Eau Claire WI 54703-2960
RPTD: 5-11 TO 2-21 (*)U 19X

*JASON REIN

----- MESSAGES -----
* 0084 SSN MATCHES
* 0335 AG08T00 MANY INQUIRIES LAST 12 MONTHS
* 1202 OFAC NO RECORD FOUND

----- RISK MODELS -----
FICO Classic V8 Auto Score =Score: 575 Factors: 39,10,18,13
39: Serious delinquency
10: Ratio of balance to limit on bank revolving or other rev accts too high
18: Number of accounts with delinquency
13: Time since delinquency is too recent or unknown
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: 575
Notice Text: Your score ranks higher than 19 percent of U.S. consumers.

----- CUSTOM MODELING VARIABLES -----
Model Variable: RBPNoticeInfo Value: AG;575;19;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

*Discover Bank 08-22 \$9,000-L \$9,638-C CHRG OFF DELINQ 150
3276502 BC CRC REV 1 04-30-25 \$9,638 4-25 (33) 954321CCCCCCC
8-24 \$9,638 CCCCCCCCCC

*Citi 08-23 \$8,800-L \$10,225-C CHRG OFF DELINQ 150
1339272 BB ?OG REV 1 04-25-25 \$10,225 4-25 (21) 954321CCCCCCC
9-24 \$1,979 CCCCCC

** Subscriber reports dispute resolved - consumer disagrees **

*Select Portfolio Svcin 04-11 \$96,455-0 TRANSFRD CURR ACCT
7950144 FM R/C 360 1 05-10-19 5-19 (47) BCCCCCCCCCCC
2770017367525 3-19 CCCCCCCCCC

** Account transferred to another lender **

*Caliber Home Loans, IN	04-11	\$96,455-0		TRANSFRD	CURR ACCT
3535958 FM R/C 312 2	05-31-15		5-15	(5)	BCCCC
9803661355	4-15				
** Account transferred to another lender **					
*Jpmcb Card	06-24	\$8,800-L	\$8,818-H	CLOSED	DELINQ 180
3182310 BC ?OG REV 1	04-20-25	\$8,818	10-24	(10)	654321CCCC
	9-24	\$290	\$1,653		
** CLOSED DUE TO INACTIVITY **					
*Jpmcb Card	08-23	\$8,800-L	\$4,307-H	CLOSED	DELINQ 150
3182310 BC ?OG REV 1	04-25-25	\$4,307	10-24	(21)	54321CCCCCCCC
	10-24	\$179	\$792		CCCCCCCC
** CLOSED DUE TO INACTIVITY **					
*Capital ONE	05-24	\$500-L	\$647-H	CLOSED	DELINQ 150
1270246 BC CRC REV 1	03-11-25	\$647	2-25	(10)	54321CCCC0
	8-24	\$25	\$208		
** Credit line closed-consumers request - rptd by subscriber **					
*Citicards Cbna	04-24	\$8,550-L	\$8,658-H	CLOSED	DELINQ 120
1240000 BC CRC REV 1	04-02-25	\$8,658	4-25	(12)	4321CCCCCCCC
	10-24	\$152	\$597		
** CLOSED DUE TO INACTIVITY **					
*Best Buy/Cbna	01-15	\$1,300-L	\$2,226-H	CLOSED	CURR ACCT
1288690 HT CHG REV 1	04-24-25	\$1,153	2-25	(99)	BCCCCC0CCCCC
	2-25	\$46			000000000000
** CLOSED DUE TO INACTIVITY **					
*Rushmore Loan Mgmt SER	04-11	\$111,832-0		PAID	CUR WAS 60-2
1937638 FL R/C 360 1	05-27-21		5-21	(25)	BCCCCCCCC- - -
1027602369600	5-21				-2211CCCC-C
*Comenitybank/KAY	03-18	\$3,000-L	\$901-H	PAID	CUR WAS 60
1828574 JA CHG REV 1	01-17-25		1-25	(83)	B000000000000
	2-20			11-18/2	000000000000
** CLOSED DUE TO INACTIVITY **					
Westconsin Credit Unio	06-21	\$29,914-0		PAID	CURR ACCT
1707340 FC AUT 084 2	12-19-24		12-24	(43)	BCCCCCCCCCCCC
814134L0051	12-24				CCCCCCCCCCCC
*Capital ONE	01-20	\$1,800-L	\$1,607-H	PAID	CURR ACCT
1270246 BC CRC REV 1	07-17-24		7-24	(54)	B000000000000
	3-23				00000CC0C000
** Credit line closed-consumers request - rptd by subscriber **					
*Syncb/Ashley Homestore	06-20	\$1,600-L	\$486-H	PAID	CURR ACCT
1620500 FF CHG REV 1	06-10-24		6-24	(49)	B000000000000
	3-21				000000000000
** CLOSED DUE TO INACTIVITY **					
*Comenitybank/Comenity	06-20	\$2,450-L	\$1,209-H	PAID	CURR ACCT
2920470 BC CRC REV 1	05-16-24		5-24	(48)	B000000000000
	1-21				000000000000
** CLOSED DUE TO INACTIVITY **					
*Comenitybank/Victoria	01-20	\$750-L	\$277-H	PAID	CURR ACCT
1348810 CG CHG REV 1	11-26-23		11-23	(48)	B0C0000000000
	9-23				0000CCC00000
** Credit line closed-consumers request - rptd by subscriber **					
TD Auto Finance	09-22	\$44,658-0		PAID	CURR ACCT
2630201 FA AUT 075 2	01-31-23		1-23	(5)	BCCCC
1104252432	1-23				
Fifth Third Bank NA	05-21	\$16,528-0		PAID	CURR ACCT

2104936 BB AUT 072 1 09-30-22		9-22	(17) BCCCCCCCCCCCCC
80243	9-22		CCCC
Westconsin Credit Unio 01-21	\$20,899-0		PAID CURR ACCT
1707340 FC AUT 072 1 06-30-21		6-21	(6) BCCCCC
81413450	6-21		
Westconsin Credit Unio 09-19	\$10,564-0		PAID CURR ACCT
1707340 FC AUT 052 1 03-31-21		3-21	(19) BCCCCCCCCCCCCC
81413420	3-21		CCCCC
Ally Financial 03-20	\$21,443-0		PAID CURR ACCT
1918788 FA AUT 075 1 01-28-21		1-21	(11) BCCCCCCCCC
227945194917	1-21		
*Comenity Bank/Kingsize 05-17	\$500-L	\$55-H	PAID CURR ACCT
2308270 CS CHG REV 1 05-09-20		5-20	(36) B0000000000000
	6-17		00000000000000
** CLOSED DUE TO INACTIVITY **			
Ally Financial 12-18	\$7,230-0		PAID CURR ACCT
1918788 FA AUL 039 1 04-24-20		4-20	(16) BCCCCCCCCCCCCC
673925795482	3-20		CCC
*Synch/Ashley Homestore 01-18	\$2,000-L	\$1,384-H	PAID CURR ACCT
1620500 FF CHG REV 1 01-02-20		1-20	(25) B0000000000000
	6-18		000CCC0CCCC0
** CLOSED DUE TO INACTIVITY **			
*Synch/PPC 12-14	\$500-L	\$37-H	PAID CURR ACCT
2848440 BC CRC REV 1 11-28-19		11-19	(8) B0000000
	1-15		
** CLOSED DUE TO INACTIVITY **			
Westconsin Credit Unio 05-19	\$7,448-0		PAID CURR ACCT
1707340 FC AUT 048 1 09-30-19		9-19	(5) BCCCC
81413423	9-19		
Westconsin Credit Unio 09-18	\$6,072-0		PAID CURR ACCT
1707340 FC AUT 048 1 05-31-19		5-19	(9) BCCCCCCCC
81413425	5-19		
*Wfbna Card 06-17	\$2,700-L		PAID CURR ACCT
2783900 BB CHG REV 2 01-11-19		1-19	(19) B0000000000000
			000000
** Credit line closed-consumers request - rptd by subscriber **			
Westconsin Credit Unio 04-18	\$22,320-0		PAID CURR ACCT
1707340 FC AUT 084 2 08-31-18		8-18	(5) BCCCC
81413422	8-18		
Westconsin Credit Unio 05-18	\$5,000-0		PAID CURR ACCT
1707340 FC UNS 048 1 06-30-18		6-18	(2) BC
81413424	6-18		
Westconsin Credit Unio 03-18	\$24,646-0		PAID CURR ACCT
1707340 FC AUT 060 1 06-30-18		6-18	(4) BCCC
81413420	6-18		
*Amex 03-15	\$1,000-L	\$1,142-H	PAID CURR ACCT
1229200 BC CRC REV 1 04-20-18		4-18	(37) BCCCCCCCCCCCCC
			CCCCCCCCCCCCC
** Credit line closed-consumers request - rptd by subscriber **			
*Cap1/Mnrds 03-15	\$2,500-L	\$1,659-H	PAID CURR ACCT
1942275 LZ CHG REV 1 04-11-18		4-18	(37) BCCCCCCCCCCCCC
	3-18		C--CCCCCCCCC
** Credit line closed-consumers request - rptd by subscriber **			

Wfbna Auto	07-16	\$28,105-0		PAID	CURR ACCT
3828796 FA AUT 072 2 03-31-18			3-18	(20)	BCCCCCCCCCCCC
515940251033	3-18				CCCCCCC
*Citicards Cbna	01-16	\$1,350-L	\$1,265-H	PAID	CURR ACCT
1240000 BC CRC REV 3 03-23-18			3-18	(27)	BCCCCCCCCCCCC
	1-18				CCCCCCCCCCCC
** Credit line closed-consumers request - rptd by subscriber **					
Westconsin Credit Unio	04-16	\$7,748-0		PAID	CURR ACCT
1707340 FC UNS 054 2 02-28-18			2-18	(23)	BCCCCCCCCCCCC
81413421	2-18				CCCCCCCCC
Westconsin Credit Unio	07-16	\$9,000-0		PAID	CURR ACCT
1707340 FC AUT 048 2 01-31-18			1-18	(19)	BCCCCCCCCCCCC
81413426	1-18				CCCCC
*Syncb/Amazon	06-15	\$100-L	\$704-H	PAID	CURR ACCT
1004694 DV CHG REV 1 12-28-17			12-17	(32)	B-CCCCCCCCCCCC
	12-17				CCCCCCCCCCCC
** Credit line closed-consumers request - rptd by subscriber **					
*Vive/FEB	02-17	\$3,000-L		PAID	CURR ACCT
2810009 BC CRC REV 1 02-25-17			2-17	(1) B	
** Credit line closed-consumers request - rptd by subscriber **					
*Syncb/Ashley Homestore	02-17	\$1,500-L		PAID	CURR ACCT
1620500 FF CHG REV 2 02-10-17			2-17	(1) B	
** Credit line closed-consumers request - rptd by subscriber **					
*Syncb/Home Dsgn Ce/APP	08-15	\$1,200-L	\$1,200-H	PAID	CURR ACCT
1630171 FF CHG REV 1 02-10-17			2-17	(19)	B0000CCCC-CCC
	7-16				CCCCC
** Credit line closed-consumers request - rptd by subscriber **					
Westconsin Credit Unio	07-16	\$10,270-0		PAID	CURR ACCT
1707340 FC AUT 048 2 08-31-16			8-16	(2) BC	
81413427	8-16				
Westconsin Credit Unio	03-15	\$30,368-0		PAID	CURR ACCT
1707340 FC AUT 042 2 07-31-16			7-16	(17)	BCCCCCCCCCCCC
81413423	7-16				CCCC
*Best Buy/Cbna	07-11	\$750-L	\$756-H	PAID	CURR ACCT
2230970 ZR CHG REV 2 07-19-16			7-16	(34)	B000000000000
	6-14				000000000000
** CLOSED DUE TO INACTIVITY **					
Westconsin Credit Unio	07-15	\$8,540-0		PAID	CURR ACCT
1707340 FC UNS 066 2 04-30-16			4-16	(10)	BCCCCCCCCC
81413425	4-16				
*Westconsin Credit Unio	11-18	\$5,000-L	\$5,663-H	OPEN	30 DAY DEL
1707340 FC CRC REV 1 04-18-25		\$5,516	4-25	(78)	1CCCCCCCCCCCC
	3-25	\$166	\$268		000000CCCC000
Westconsin Credit Unio	01-23	\$44,067-0		OPEN	CURR ACCT
1707340 FC AUT 077 2 04-30-25		\$31,852	4-25	(28)	CCCCCCCCCCCCC
814134L5000	3-25	\$725			CCCCCCCCCCCCC
Westconsin Credit Unio	11-23	\$8,000-0		OPEN	CURR ACCT
1707340 FC UNS 060 2 04-30-25		\$6,448	4-25	(18)	CCCCCCCCCCCCC
814134L5001	3-25	\$187			CCCCC
NET Credit	10-24	\$2,650-0		OPEN	CURR ACCT
1110255 FP UNS 037 1 04-15-25		\$2,742	4-25	(5)	CCCCC
2024WI687867278	4-25	\$236			

*Mohela	08-18	\$7,750-0		OPEN	CURR ACCT
2988331 EL EDU 240 1 03-31-25		\$7,994	3-25	(80) C-----CCCCC	
28518467121E0042018081724 6-24				-C-----CCCCCCCC	
** Payment Deferred **					

*Mohela	08-18	\$1,750-0		OPEN	CURR ACCT
2988331 EL EDU 240 1 03-31-25		\$1,717	3-25	(80) C-----CCCCC	
28518467121E0032018081724 6-24				-C-----CCCCCCCC	
** Payment Deferred **					

*Mohela	08-17	\$4,566-0		OPEN	CURR ACCT
2988331 EL EDU 240 1 03-31-25		\$4,882	3-25	(64) C-----CCCCC	
28518467121E0022017081824 6-24				-C-----CCCCCCCC	
** Payment Deferred **					

*Mohela	08-17	\$3,500-0		OPEN	CURR ACCT
2988331 EL EDU 240 1 03-31-25		\$3,429	3-25	(64) C-----CCCCC	
28518467121E0012017081824 6-24				-C-----CCCCCCCC	
** Payment Deferred **					

----- INQUIRIES -----					
Carhop Finance	04-10-25	1948979 AU		AUT	
Onemain	06-23-24	2125640 FP			
Jpmcb Card	06-21-24	2920596 BC			
Discover Financial SER	05-23-24	1224590 BC			
CAP ONE NA	03-26-24	2844550 BC			
Wfbna Card	03-26-24	3205930 BC			
Jpmcb Card	08-26-23	2920596 BC			
Xactus-CP	04-10-23	2939442 FR		R/E	

End Report Created from Experian Data