

# ***iSoftpull***

***Sample Soft Credit Check***

***p. 760-579-6171  
info@isoftpull.com***

**CHERI A BRIDWELL - No Program Passed**

FICO Score 5-EFX-N - 709

AUTOMATED INCOME CHECK - SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

**Equifax Credit Prequal**

Date Reported: 09/09/2019

**Decision Factors**

Program Passed:	N/A	Curr Auto Derog. Trades:	0
Scorecard:	N/A	Inq. Last 6 Mnths:	17
Score:	N/A	Self Employed:	N/A
Bankruptcies:	0	Monthly Income:	N/A
Reposessions:	0	Time at Resid. in Mnths:	N/A
Open Auto Trades:	0	Time at Emp. in Mnths:	N/A
Open Trades:	4	Debt to Income Ratio:	N/A

**Personal Information**

Name:	CHERI A BRIDWELL	Date of Birth:	10/22/1962
SSN:	###-##-	Phone:	
On File Since:	06/28/2019		
Address:	3207 DORIS # 1 ANCHORAGE, AK 99517		
Reported On:	06/2019		

**CBC Auto Summary**

<u>Creditor Name</u>	<u>Original Amt Term</u>	<u>Balance</u>	<u>Payment</u>	<u>Months Remain</u>	<u>Status</u>	<u>Est APR</u>	<u>Co-Signer</u>	<u>Times Late Type</u>
NO AUTO LOANS ON FILE								

**Report Summary**

Total # of Trades:	8	30 Days:	7	Accounts Balance:	\$52,025
Current Trades:	7	60 Days:	0	Monthly Payment:	\$747
Unrated Trades:	0	90+ Days:	0	Credit Limit:	\$2,500
Curr Neg Trades:	1	Inquiries:	19	High Credit:	\$100,745
Hist Neg Trades:	4	Inq. Last 6 Mnths:	17	Total Real Est. Bal.:	\$0
No. of Accts Paid:	5	Public Records:	0	Total Rev. Bal.:	\$462
Curr Past Due:	1	Collections:	0	Tot. Installment Bal.:	\$51,563
Amount Past Due:	\$1,258	Oldest Trade:	02/2019	Available %:	82

**Scorecards**

Scorecard:	FICO Score 5-EFX-N
Score:	709
Reasons:	(18) Number of accounts with delinquency (10) Proportion of balances to credit limits, too high on bank/other revolving accts (30) Time since most recent account opening is too short (8) Too many inquiries last 12 months

**Trade Lines**

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u>	<u>30</u> <u>Pattern</u>	<u>60</u>	<u>90</u>
<b>AVCO FINANCE/906FP00509</b>	02/2019	-	\$2,558	\$105			
(Installment)	06/2019	\$2,875	-	3			
Pays account as agreed	Installment	-	-				
	-	06/2019		Individual			
<b>CAPITAL ONE BANK USA/850BB01498</b>	02/2018	-	\$462	\$13			
(Revolving)	06/2019	\$643	-	16			
Pays account as agreed	Revolving	-	-				
CREDIT CARD	-	06/2019		Joint Account			
<b>HOUSEHOLD FINANCE CO/155FP22776</b>	07/2011	-	\$0	\$0	1	0	0
(Revolving)	10/2018	\$0	-	86			
Pays account as agreed	Revolving	-	-				
CLOSED OR PAID ACCOUNT / ZERO BALANCE	-	02/2015		Joint Account			
<b>CLS CORPORATION/496FZ00565</b>	08/2015	-	\$49,005	\$629	1	0	0
(Installment)	10/2016	\$50,000	\$1,258	13	2*****		
Not more than two payments past due	Installment	-	-		**		
SECURED	-	10/2016		Joint Account			
<b>GMAC/906FA00034</b>	07/2011	-	\$0	\$226	2	0	0
(Installment)	03/2014	\$9,227	-	30	**2*****2**		
Pays account as agreed	Installment	-	-		*****		
AUTO	-	12/2013		Joint Account			
<b>COMERICA BANK-DETROI/906FM05865</b>	04/2007	-	\$0	\$469			
(Installment)	09/2015	\$38,000	-	79			
Pays account as agreed	Installment	-	-				
CLOSED OR PAID ACCOUNT / ZERO BALANCE	-	07/2015		Joint Account			
<b>CAPITAL ONE/163BB17526</b>	07/2011	\$2,500	\$0	\$0	3	0	0
(Revolving)	06/2015	-	-	46	*****		
Pays account as agreed	Revolving	-	-		**2*****2*		
CLOSED ACCOUNT	-	12/2014		Joint Account			
<b>CBUSASEARS/906DC00029</b>	07/2005	-	\$0	\$0			
(Revolving)	12/2014	\$0	-	47			
Pays account as agreed	Revolving	-	-				
CLOSED ACCOUNT	-	12/2014		Authorized User			

## Inquiries

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>
08/26/2019	CU DIRECT LENDING	999ZZ56258
08/17/2019	CORELOGIC	999ZB03393
08/09/2019	ADP	999AN00666
08/09/2019	CORELOGIC	999ZB03393
08/08/2019	CORELOGIC	999ZB03393
08/08/2019	CITICARD	999BB12565
08/07/2019	CREDIT BUREAU CONNEC	999AN00740
08/07/2019	DISH NETWORK	999UZ00559
08/07/2019	CORELOGIC	999ZB03393
08/04/2019	CREDIT BUREAU CONNEC	999AN00740
08/04/2019	CORELOGIC	999ZB03393
08/03/2019	CORELOGIC	999ZB03393
08/02/2019	CORELOGIC	999ZB03393
08/01/2019	CREDIT BUREAU CONNEC	999AN00740
08/01/2019	CITICARD	999BB12565
08/01/2019	CORELOGIC	999ZB03393

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>
06/14/2019	CITIFINANCIAL	243FP02906
06/15/2018	FACTUAL DATA	168FM13329
05/28/2018	FACTUAL DATA	168FM13329

## Warning Messages

SAFESCANNED: Your inquiry has gone through our safescan data base.

(FACT ACT) Address Discrepancy Indicator: No substantial difference occurred.

Equifax, PO Box 740241 Atlanta, GA 30374-0241 1-800-685-1111

**DAVID L POGUE - Program 2 Passed**

EXP/FAIR ISAAC AUTO V8 SCORE - 726

VANTAGESCORE3 - 749

AUTOMATED INCOME CHECK - SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

**EXPERIAN Credit Prequal**

Date Reported: 09/04/19

**Decision Factors**

<b>Program Passed:</b>	2	<b>Curr Auto Derog. Trades:</b>	0
<b>Scorecard:</b>	EXP/FAIR ISAAC AUTO V8 SCORE	<b>Inq. Last 6 Mnths:</b>	0
<b>Score:</b>	726	<b>Self Employed:</b>	N/A
<b>Bankruptcies:</b>	0	<b>Monthly Income:</b>	N/A
<b>Reposessions:</b>	0	<b>Time at Resid. in Mnths:</b>	N/A
<b>Open Auto Trades:</b>	1	<b>Time at Emp. in Mnths:</b>	N/A
<b>Open Trades:</b>	9	<b>Debt to Income Ratio:</b>	N/A

**Personal Information**

<b>Name:</b>	DAVID L POGUE	<b>Date of Birth:</b>	1977
<b>Address:</b>	128 N BERTRAND ST # 121C KNOXVILLE TN 379178030		
<b>Reported On:</b>	04/19 Reported via A/R tape		
<b>Address:</b>	2053 BETHEL AVE KNOXVILLE TN 379152049		
<b>Reported On:</b>	06/15 Reported via A/R tape, but different from inquiry		
<b>Address:</b>	1805 ALBERTA AVE BELLEVUE NE 68005		
<b>Reported On:</b>	05/14 Reported via A/R tape, but different from inquiry		

**Employment Information**

<b>Company Name:</b> LAKE SUPERIOR WELDING	<b>Date Hired:</b>	<b>Occupation:</b>
	<b>Date Reported:</b> 08/12	<b>Income:</b>
	<b>Separation Date:</b>	

**CBC Auto Summary**

<u>Creditor Name</u>	<u>Original Amt Term</u>	<u>Balance</u>	<u>Payment</u>	<u>Months Remain</u>	<u>Status</u>	<u>Est APR</u>	<u>Co-Signer</u>	<u>Times Late Type</u>
FURNISHER	\$12,833 60	\$0	\$0	0	C	N/A	N	0 00
FURNISHER	\$6,000 24	\$0	\$0	0	C	N/A	N	0 00
FURNISHER	\$13,000 60	\$0	\$0	0	C	N/A	N	0 00
FURNISHER	\$27,149 72	\$25,773	\$486	61	O	8.76 %	N	0 00

**Report Summary**

<b>Total # of Trades:</b>	15	<b>30 Days:</b>	1	<b>Accounts Balance:</b>	\$37,084
<b>Current Trades:</b>	8	<b>60 Days:</b>	0	<b>Monthly Payment:</b>	\$1,686
<b>Unrated Trades:</b>	0	<b>90+ Days:</b>	0	<b>Credit Limit:</b>	\$10,011
<b>Curr Neg Trades:</b>	1	<b>Inquiries:</b>	2	<b>High Credit:</b>	\$87,590
<b>Hist Neg Trades:</b>	0	<b>Inq. Last 6 Mnths:</b>	0	<b>Total Real Est. Bal.:</b>	\$0
<b>No. of Accts Paid:</b>	5	<b>Public Records:</b>	0	<b>Total Rev. Bal.:</b>	\$511
<b>Curr Past Due:</b>	0	<b>Collections:</b>	0	<b>Tot. Installment Bal.:</b>	\$36,573
<b>Amount Past Due:</b>	\$0	<b>Oldest Trade:</b>	9/1/2009	<b>Available %:</b>	96

## Scorecards

<b>Scorecard:</b>	EXP/FAIR ISAAC AUTO V8 SCORE
<b>Score:</b>	726
<b>Reasons:</b>	(18) Number of accounts delinquent (33) Proportion of current loan balance to original loan amount (14) Length of time accounts have been established (12) Length of revolving account history (0335) Too Many Inquiries Last 12 months
<b>Scorecard:</b>	VANTAGESCORE3
<b>Score:</b>	749
<b>Reasons:</b>	(12) THE DATE THAT YOU OPENED YOUR OLDEST ACCOUNT IS TOO RECENT (14) LACK OF SUFFICIENT CREDIT HISTORY (63) LACK OF SUFFICIENT RELEVANT REAL ESTATE ACCOUNT INFORMATION (04) THE BALANCES ON YOUR ACCOUNTS ARE TOO HIGH COMPARED TO LOAN AMOUNTS (0335) Too Many Inquiries Last 12 months

## Trade Lines

<u>Firm Name/ID</u>	<u>Opened</u>	<u>Credit Limit</u>	<u>Balance</u>	<u>MoPmnt</u>	<u>30</u>	<u>60</u>	<u>90</u>
<u>Account Number</u>	<u>Reported</u>	<u>High Credit</u>	<u>Past Due</u>	<u>MoRep</u>	<u>Pattern</u>		
<u>KOB/Trade Type</u>	<u>Acct. Type</u>	<u>Chargeoff</u>	<u>Orig. Amt.</u>	<u>Date Closed</u>			
<u>Status</u>		<u>Lst. Paymnt.</u>	<u>Closed Ind</u>	<u>Owner</u>	<u>Terms</u>		
<u>Phone #</u>							
<b>FURNISHER/00000000</b>	08/15	\$2,000	\$0	-	0	0	0
	03/19/19	\$1,583	-	43	B000000CCCCC		
Bank Credit Cards (Credit Card, Terms REV)	Revolving	-	-		CCCCCCCCCCCC		
Credit card lost or stolen	-	08/05/18	Closed	Individual	Revolving		
<b>FURNISHER/00000000</b>	11/16	-	\$0	-	0	0	0
000000000	11/28/18	\$12,833	-	25	BCCCCCCCCCCC		
All Banks - Non-Specific (Auto Loan)	Installment	-	\$12,833		CCCCCCCCCCCC		
Account/paid satisfactorily	-	11/14/18	Closed	Individual	60		
<b>FURNISHER/00000000</b>	03/16	-	\$0	-	0	0	0
0000000000	08/27/16	\$6,000	-	5	B-CCC		
Credit Unions (Auto Loan)	Installment	-	\$6,000				
Account/paid satisfactorily	-		Closed	Individual	24		
<b>FURNISHER/00000000</b>	03/13	-	\$0	-	0	0	0
0000000000	01/05/16	\$13,000	-	34	B-CCCCCCCCC-		
Credit Unions (Auto Loan)	Installment	-	\$13,000		-CCCCCCCCCCC		
Account/paid satisfactorily	-		Closed	Individual	60		
<b>FURNISHER/00000000</b>	11/12	-	\$0	-	0	0	0
000000000000	09/28/13	\$1,148	-	11	BCCCCCCCCC		
Credit Unions (Unsecured Loan)	Installment	-	\$1,148				
Account/paid satisfactorily	-		Closed	Individual	12		
<b>FURNISHER/00000000</b>	09/09	-	\$0	-	0	0	0

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u>	<u>30</u> <u>Pattern</u>	<u>60</u>	<u>90</u>
Bank Credit Cards (Credit Card, Terms REV) Account/paid satisfactorily * Account closed at consumer's request	03/20/13 Revolving -	\$1,446 - -	- - Closed	43 - Individual	BCCCCCCCCC CCCCCCCCC Revolving		
<b>FURNISHER/0000000</b>	08/14 06/28/19	\$1,961 \$1,948	\$511 -	- 60	1 0 0 CCCCCCCCC		
Federal Government (Revolving Charge Account) Current account/was 30 days past due date	Revolving -	- 06/28/19	- Open	- Individual	CCCCCCCCC Revolving		
<b>FURNISHER/0000000</b>	08/15 07/23/19	\$2,000 \$1,583	\$0 -	- 28	0 0 0 0000000000C		
Bank Credit Cards (Credit Card, Terms REV) This is an account in good standing	Revolving -	- 08/05/18	- Open	- Individual	CCC0CCCCC Revolving		
<b>FURNISHER/0000000</b>	05/16 07/09/19	\$550 \$259	\$0 -	- 40	0 0 0 00000000000		
General Clothing Store (Revolving Charge Account) This is an account in good standing	Revolving -	- 06/21/18	- Open	- Individual	CCCC0000CCC Revolving		
<b>FURNISHER/0000000</b>	12/15 07/07/19	- \$552	\$0 -	- 44	0 0 0 0CCCCCCCCC		
Bank Credit Cards (Credit Card, Terms REV) This is an account in good standing	Revolving -	- 08/20/18	- Open	- Individual	CCCCCCCCC Revolving		
<b>FURNISHER/0000000</b>	03/19 06/28/19	- \$14,400	\$10,800 -	\$1,200 3	0 0 0 CCC		
0000000000 Property And Property Management Companies (Residential Rental) This is an account in good standing	Installment -	- 06/11/19	\$14,400 Open	- Individual	12		
<b>FURNISHER/0000000</b>	07/14 06/28/19	- \$3,008	\$0 -	- 14	0 0 0 00000000000		
Jewelers (Revolving Charge Account) This is an account in good standing	Revolving -	- 10/28/14	- Open	- Individual	0 Revolving		
<b>FURNISHER/0000000</b>	11/18 05/18/19	- \$27,149	\$25,773 -	\$486 5	0 0 0 CCC-C		
00000000000000 Credit Unions (Auto Loan) This is an account in good standing	Installment -	- 04/19/19	\$27,149 Open	- Individual	72		
<b>FURNISHER/0000000</b>	08/13 02/05/19	\$3,500 \$2,681	\$0 -	- 53	0 0 0 000CCCCCCCC		
Retail, Not Elsewhere Classified (Revolving Charge Account) This is an account in good standing	Revolving -	- 10/16/18	- Open	- Individual	CCCC0000000 Revolving		
<b>FURNISHER/0000000</b>	04/10 01/08/17	- -	\$0 -	- 92	0 0 0 00000000000		
Utilities And Fuel - Non-Specific (Revolving Charge Account) This is an account in good standing	Revolving -	- -	- Open	- Individual	00000000000 One month		

## Inquiries

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>	<u>Mkt.</u>	<u>SubMkt.</u>	<u>KOB</u>	<u>Phone #</u>
02/01/19	LEXISNEXIS/RESIDENT DA	6953707	Unknown amount			Tenant Screeners (Reseller)	

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>	<u>Mkt.</u>	<u>SubMkt.</u>	<u>KOB</u>	<u>Phone #</u>
07/23/18	WEBBANK/DFS	3135860	Unknown amount			All Banks - Non-Specific	

## Warning Messages

0083 SSN NOT PROVIDED

0335 V384THE NUMBER OF INQUIRIES WAS ALSO A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT

Reported via A/R tape

Reported via A/R tape, but different from inquiry

Reported via A/R tape, but different from inquiry

EXPERIAN, 701 EXPERIAN PARKWAY PO BOX 2002 ALLEN, TX 75013 1-888-397-3742



**CHERI A BRIDWELL - Program 1 Passed**

FICO Auto Score 8 - 485

AUTOMATED INCOME CHECK - SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

**TRANSUNION TEST FACILITY Credit Prequal**

Date Reported: 09/09/2019

**Decision Factors**

<b>Program Passed:</b>	1	<b>Curr Auto Derog. Trades:</b>	0
<b>Scorecard:</b>	FICO Auto Score 8	<b>Inq. Last 12 Mnths:</b>	1
<b>Score:</b>	485	<b>Self Employed:</b>	N/A
<b>Bkrupt. Last 72 Mnths:</b>	0	<b>Monthly Income:</b>	N/A
<b>Reposessions:</b>	0	<b>Time at Resid. in Mnths:</b>	N/A
<b>Open Auto Trades:</b>	0	<b>Time at Emp. in Mnths:</b>	N/A
<b>Open Trades:</b>	3	<b>Debt to Income Ratio:</b>	N/A

**Personal Information**

<b>Name:</b>	CHERI A BRIDWELL	<b>Date of Birth:</b>	
<b>SSN:</b>	###-##-6693	<b>Phone:</b>	
<b>On File Since:</b>	10/05/2010		
<b>Address:</b>	3207 DORIS ST 1 ANCHORAGE AK99517		
<b>Reported On:</b>	08/01/2019		

**Employment Information**

<b>Company Name:</b> SELF EMPLOYED	<b>Date Hired:</b> 09/01/2016	<b>Occupation:</b> FOUNTAIN MAKER
	<b>Date Reported:</b> 08/01/2019	<b>Income:</b>
	<b>Separation Date:</b>	
<b>Company Name:</b> TTL	<b>Date Hired:</b> 09/01/2011	<b>Occupation:</b> SOFTWARE ENG
	<b>Date Reported:</b> 08/01/2019	<b>Income:</b>
	<b>Separation Date:</b>	

**CBC Auto Summary**

<u>Creditor Name</u>	<u>Original Amt</u> <u>Term</u>	<u>Balance</u>	<u>Payment</u>	<u>Months</u> <u>Remain</u>	<u>Status</u>	<u>Est</u> <u>APR</u>	<u>Co-Signer</u>	<u>Times Late</u> <u>Type</u>
NO AUTO LOANS ON FILE								

**Report Summary**

<b>Total # of Trades:</b>	26	<b>30 Days:</b>	5	<b>Accounts Balance:</b>	\$11,110
<b>Current Trades:</b>	7	<b>60 Days:</b>	3	<b>Monthly Payment:</b>	\$0
<b>Unrated Trades:</b>	0	<b>90+ Days:</b>	2	<b>Credit Limit:</b>	\$0
<b>Curr Neg Trades:</b>	19	<b>Inquiries:</b>	2	<b>High Credit:</b>	\$4,766
<b>Hist Neg Trades:</b>	4	<b>Inq. Last 6 Mnths:</b>	1	<b>Total Real Est. Bal.:</b>	\$0
<b>No. of Accts Paid:</b>	0	<b>Public Records:</b>	0	<b>Total Rev. Bal.:</b>	\$0
<b>Curr Past Due:</b>	1	<b>Collections:</b>	4	<b>Tot. Installment Bal.:</b>	\$0
<b>Amount Past Due:</b>	\$2,060	<b>Oldest Trade:</b>	10/04/2010	<b>Available %:</b>	100

**Scorecards**

**Scorecard:** FICO Auto Score 8**Score:** 485

**Reasons:** (038) Length of time auto accounts have been established is too short  
 (027) Too many recent delinquencies  
 (017) Length of time bank revolving accounts have been established is too short  
 (010) Too many delinquencies  
 (I) Inquiries did impact credit score and, for models that indicate it, no derogatory info found in the file

## Collections

<u>Member Number</u> <u>Creditor</u> <u>Status</u> <u>Narratives</u>	<u>Industry Code</u> <u>Account Number</u>	<u>Date Reported</u> <u>Date Verified</u> <u>Date Closed</u>	<u>Amount</u> <u>Balance</u>
01PXV001/COMMRCL FIN FIRST UNION DIRECT BANK (09) Charged off as bad debt Profit and loss writeoff	Collection Services	10/06/2018 06/25/2019 03/14/2018	\$3,525 \$3,576
036ET002/MIDLAND MCM ASSOCIATES (9B) Collection account Placed for collection	Collection Services	07/12/2018 06/24/2019 12/04/2017	\$687 \$662

## Trade Lines

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u>	<u>30</u> <u>Pattern</u> <u>Terms</u>	<u>60</u>	<u>90</u>
<b>CITI/B 064DB003</b> 111110327637 Banks (Credit Card) (09)	10/04/2010 06/23/2019 Revolving	\$2,600 \$0 -	\$3,134 \$1,030 -	\$0 0 11/06/2017	0 0	0	0
Profit and loss now paying	-	05/09/2019	closed because of charge-off or repossession	Individual account			
<b>CITI/B 0282E001</b> 111111002114 Banks (Credit Card) (09)	05/24/2014 05/07/2019 Revolving	\$500 \$687 -	\$687 \$0 -	\$0 0 12/03/2017	0 0	0	0
Profit and loss writeoff	-	11/14/2017	closed because of charge-off or repossession	Individual account			
<b>CHASE NA/B 0402D017</b> 111111025096 Banks (Credit Card) (09)	09/10/2013 03/31/2019 Revolving	\$1,000 \$1,734 -	\$1,734 \$0 -	\$0 0 03/13/2018	0 0	0	0
Profit and loss writeoff	-	02/10/2019	closed because of charge-off or repossession	Individual account			
<b>WF/WB R1/B 0362N423</b> 111119130177 Banks (Credit Card) (09)	08/24/2014 12/19/2018 Revolving	\$3,500 \$3,478 -	\$0 \$0 -	\$0 0 03/12/2018	0 0	0	0
Transferred to another lender	-	09/06/2018	closed because of charge-off or repossession	Individual account			

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u>	<u>30</u> <u>Pattern</u> <u>Terms</u>	<u>60</u>	<u>90</u>
<b>ASSOCIATES/F 015BL7B3</b> 1111110561836 Finance / Personal (Unsecured) (05)	06/24/2017 07/05/2018 Installment -	\$0 \$1,165 - -	\$0 \$0 - -	\$31 12  Individual account	0 1 2 543111111111 037 Month(s)		
<b>AFSCI/F 015BL5DY</b> 1111110553803 Finance / Personal (Unsecured) (02)  Refinanced	10/05/2016 06/16/2017 Installment -	\$0 \$1,151 - 06/10/2017	\$0 \$0 - closed normally	\$46 7 06/16/2017 Individual account	0 0 0 1111111 025 Month(s)		
<b>CITI/B 0282E001</b> 111110022131 Banks (Credit Card)  (01)  Account closed by credit grantor	05/23/2014 04/15/2018 Revolving -	\$500 \$500 - 11/13/2017	\$0 \$0 - closed normally	\$0 39 09/27/2015 Individual account	5 2 0 11111123222211X XXXXXXXXXXXXXXXXX XXXXXX3		
<b>CITIFINANCIA/F 07288488</b> 1111129427305920 Finance / Personal (Unsecured) (01)	08/23/2017 11/01/2017 Installment -	\$0 \$1,203 - 10/20/2017	\$0 \$0 - -	\$40 2  Individual account	0 0 0 11 030 Month(s)		
<b>CAPITAL ONE/B 01DTV001</b> 111117137094 Banks (Credit Card) (01)  Account closed by consumer	09/09/2016 05/06/2017 Revolving -	\$0 \$110 - -	\$0 \$0 - closed normally	\$0 5 02/09/2017 Individual account	0 0 0 X1111		
<b>AFSCI/F 015BL5DY</b> 1111110550631 Finance / Personal (Unsecured) (01)	07/11/2016 10/25/2016 Installment -	\$0 \$999 - 10/21/2016	\$0 \$0 - closed normally	\$0 3 10/25/2016 Individual account	0 0 0  025 Month(s)		
<b>AFSCI/F 015BL5DY</b> 1111110542608 Finance / Personal (Unsecured) (01)  Refinanced	08/22/2015 07/18/2016 Installment -	\$0 \$960 - 07/07/2016	\$0 \$0 - closed normally	\$0 10 07/18/2016 Individual account	0 0 0 X11111111 024 Month(s)		
<b>JCP - MCCBG/D 01972007</b> 11111376 Department / Variety and Other Retail () (01)	12/31/2015 07/04/2016 Revolving -	\$0 \$15 - 06/09/2016	\$0 \$0 - -	\$0 4  Individual account	0 0 0 1111		
<b>NORWEST CC/B 0501P178</b> 111110972013 Banks (Credit Card) (01)  Closed	07/10/2014 10/31/2015 Revolving -	\$1,000 \$0 - -	\$0 \$0 - closed normally	\$0 15 10/24/2014 Individual account	0 0 0 11111111111111		

## Inquiries

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>	<u>Mkt.</u>	<u>SubMkt.</u>	<u>KOB</u>	<u>Phone #</u>
07/31/2019	HSBC	B02382255		40	LO	Banks	

## Warning Messages

FICO Auto Score 8 - Requested service delivered

(00WE8) - Requested service delivered

Credit data not suppressed

Score Derogatory Alert Flag: Inquiries did impact credit score and, for models that indicate it, no derogatory info found in the file

TRANSUNION TEST FACILITY , 555 W ADAMS CHICAGO, IL 60661 800-888-4213