SCORING Explanation Score Type 053 TU INTERACTIVE SCORE +397

023 021 018

SCORECARD: 08

Note: In addition to the factors listed above, the number of inquires on the consumer's credit file has adversely impacted the credit score.

FICO SCORE 4

038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED

013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

NUMBER OF ACCOUNTS WITH DELINQUENCY

Note: In addition to the factors listed above, the number of inquires on the consumer's credit file has adversely impacted the credit score.

CREDIT INFORMA	ATION Sui	mmary (Total Histo	ory)					
Public Records:	0	Collections	: 7	Trades:	14	Inquiries:	10	
Negative Trade Accounts:	0	Trade Accour Historical Ne		Occurrence Historical N				
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available	
Revolving	8	\$9,683	\$9,500	\$0	\$0	\$0	100%	
Installment	5	\$10,764	\$ 0	\$8,656	\$0	\$199	n/a	
Mortgage	1	\$112,000	\$0	\$101,458	\$0	\$993	n/a	
Closed w/Baland	ie•	n/a	n/a	\$2,660	\$0	\$66	n/a	
Total	.14	\$132,447	\$9,500	\$112,774	\$0	\$1,258		

COLLECTIONS					
REV REC CORP (Y	42DF003)	Account#			Account Rating 09E
Original Creditor:		h Remarks: PLACED FOR	Amount Placed	\$553	Opened:
Annaum A. Warre	Care)	COLLECTION	Balance	\$553	Paid:
Account Type:			Past Due	\$553	Closed:
Responsibility:	1		Last Payment	:	Verified:
					Update Method: automated
	Delinquency	Maximum:	Payment Pattern		
		Amount: Date:	Start Date:		
REV REC CORP (Y	42DF003)	Account#	entinguine day yap		Account Rating O9B
Original Creditor:	MEDICAL(medicalOrHealt	h Remarks: PLACED FOR	Amount Placed:	\$117	Opened:
	Care)	COLLECTION	Balance:		Paid:
Account Type:			Past Due:	\$117	Closed:
Responsibility:	1		Last Payment:		Verified:
			and or by monte.		Update Method: automated
	Delinquency	Maximum:	Decima ent Detterm		opdate Method: automatet
	Delinquency		Payment Pattern		
		Amount: Date:	Start Date:		
ACCT SERVICE (Y 2	19117001)	Account#			4 (10.1)
	MEDICAL(medicalOrHealt)		Amount Placed:	\$182	Account Rating O9B Opened:
original cicultor.	Care)	COLLECTION	Balance:		Paid:
Account Type:	OPEN		Past Due:	•	Closed:
Responsibility:	ŀ			φ102	
			Last Payment:		Verified:
					Update Method: automated
	Delinquency	Maximum:	Payment Pattern		
		Amount:	Start Date:		
		Date:			
ACCT SERVICE (Y 2	8U7001)	Account#			Account Rating O9B
Original Creditor:	MEDICAL(medicalOrHealth	Remarks: PLACED FOR	Amount Placed:	\$156	Opened: 10'-
	Care)	COLLECTION	Balance:	\$156	Paid:
Account Type:			Past Due:	\$156	Closed:
Responsibility:	Į.		Last Payment:		Verified:
					Update Method: automated
	Delinquency	Maximum:	Payment Pattern		
		Amount:	Start Date:		
		Date:			
ACCT SERVICE (Y 2	8U7001)	Account#			Account Rating O9B
Original Creditor:	MEDICAL(medicalOrHealth	Remarks: PLACED FOR	Amount Placed:	\$267	Opened:
	Care)	COLLECTION	Balance:	\$267	Paid:
Account Type:			Past Due:		Closed:
Responsibility:	I		Last Payment:		Verified:
					Update Method: automated
	Delinquency	Məximum:	Payment Pattern		- Page menious agraniated
	Deanquency	Amount:	Start Date:		
			Start Date:		
		Date:			

TRANSUNION CONSUMER CREDIT REPORT

COLLECTIONS Account# Account Rating O9B ACCT SERVICE (Y 28U7001) Original Creditor: MEDICAL(medicalOrHealth Remarks: PLACED FOR Opened: Amount Placed: \$124 COLLECTION, Balance: \$124 Paid: Account Type: OPEN Closed: Past Due: \$124 Responsibility: 1 Verified: Last Payment: Update Method: automated **Payment Pattern** Delinquency Maximum: Start Date: Amount: Date: Account# Account Rating 09B ACCT SERVICE (Y 28U7001) Original Creditor: MEDICAL (medical Or Health Remarks: PLACED FOR Amount Placed: \$124 Opened: COLLECTION Balance: \$124 Paid: Account Type: OPEN Past Due: \$124 Closed: Responsibility: 1 Verified: **Last Payment:** Update Method: automated Payment Pattern Maximum: Delinquency Start Date: Amount: Date: TRADES Account Rating WFDS/WDS (F 0839N077) Account # Opened: Balance: \$8,656 **Credit Limit:** Type: INSTALLMENT Paid: High Credit: \$10,764 Past Due: \$0 Loan Type: AUTOMOBILE Closed: Last Payment: Responsibility: Terms: 66M199 Verified: Charge Off: Remarks: Update Method: automated Months 1-12: 111111111111 Maximum: **Payment Pattern** 0 Delinquency **Late Payments** Months 13-24: 11 (14 Months) Amount: Date: Account Rating R01 Account # SYNCB/JCP (D 0235058D) Balance: \$0 Opened: Credit Limit: \$4,300 Type: REVOLVING Past Due: \$0 Paid: Loan Type: CHARGE ACCOUNT High Credit: \$2,647 Closed: Last Payment: Terms: Responsibility: | Verified: Charge Off: Remarks: CLOSED BY CREDIT GRANTOR Update Method: automated Months 1-12: 111111111111 **Payment Pattern** Late Payments Delinquency Maximum: Months 13-24: 111111111111 (48 Months) Amount: Date: Months 25-36: 111111111111 Months 37-48: 111111111111 Account Rating R01 SYNCB/JCP (D 0235058D) Account # Opened: Balance: \$0 Credit Limit: \$4,300 Type: REVOLVING Past Due: \$0 Paid: High Credit: \$2,647 Loan Type: CHARGE ACCOUNT Last Payment: Closed: 2 Responsibility: | Terms: Verified: **Charge Off:** Remarks: CREDIT CARD LOST OR STOLEN Update Method: automated **Payment Pattern** Months 1-12: 1111111111111 Maximum: Delinquency Late Payments Months 13-24: 111111111111 (48 Months) Amount: Date: Months 25-36: 111111111111

Months 37-48: 111111111111



TRANSUNION CONSUMER CREDIT REPORT

SCORING

Туре

TU INTERACTIVE SCORE

Score **Explanation**

+684 053

021

015

010

SCORECARD: 08

10/2020

FICO SCORE 4

+590 038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED

013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

018 NUMBER OF ACCOUNTS WITH DELINQUENCY

Note: In addition to the factors listed above, the number of inquires on the consumer's credit file has adversely impacted the credit score.

CREDIT INFORMATION Summary (Total History) -

Public Records:	0	Collections	s: 1	Trades:	14	Inquiries:	9
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:		4 Occurrence Historical M			
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$9,683	\$9,500	\$0	\$0	\$0	100%
Installment	5	\$10,764	\$0	\$7,893	\$0	\$199	n/a
Mortgage	1	\$112,000	\$0	\$99,032	\$0	\$984	n/a
Closed w/Baland	e-	n/a	n/a	\$2,350	\$0	\$66	n/a
Total	14	\$132,447	\$9,500	\$109,275	\$0	\$1,249	

TRANSUNION CONSUMER CREDIT REPORT

COLLECTIONS

PARAGON REV (Y 47VQ001)

Account Type: OPEN

Responsibility: |

Account#

Original Creditor: MEDICAL(medicalOrHealth Remarks: PLACED FOR

Care)

COLLECTION

Amount Placed: \$21,164 Balance: \$21,164 Past Due: \$21,164

Last Payment:

Account Rating O9B

Opened: Paid:

Closed: Verified:

Update Method: automated

Account Rating

101

Delinquency

Maximum:

Amount:

Payment Pattern Start Date:

Date:

TRADES -

WFDS/WDS (F 0839N077)

Type: INSTALLMENT

Loan Type: AUTOMOBILE Responsibility: 1

Remarks:

Account #

Credit Limit:

High Credit: \$10,764

Terms: 066M199

Balance: \$7,893

Past Due: \$0

Last Payment: Charge Off:

Verified:

Paid:

Late Payments (19 Months) 0 0

0 Delinguency

Maximum: Amount:

Account #

Date:

Credit Limit: \$7,800

High Credit: \$8,019

Terms: MIN66

Payment Pattern

Update Method: automated

Opened:

Closed:

Months 1-12: 111111111111

Months 13-24: 1111111

ST FARM BK (B 01XQH002)

Type: REVOLVING

Loan Type: CREDIT CARD

Responsibility:

Remarks:

Late Payments

(48 Months)

MANAGED BY FINANCIAL COUNSELING

PROGRAM

0 0 0 Delinquency

Maximum: Amount:

Account #

Date:

Account Rating

Opened: Paid:

Closed: Verified:

Update Method: automated

Payment Pattern

Balance: \$2,350

Past Due: \$0

Last Payment:

Charge Off:

Months 1-12: 1111111111111 Months 13-24: 111111111111 Months 25-36: 111111111111

Months 37-48: 111111111111

Account Rating R01

SYNCB/JCP (D 0235058D)

Remarks:

Type: REVOLVING

Loan Type: CHARGE ACCOUNT

Responsibility: |

CREDIT CARD LOST OR STOLEN

Terms:

Credit Limit: \$4,300

High Credit: \$2,647

Past Due: \$0 Last Payment: **Charge Off:**

Opened: Paid: Closed: 2

Verified:

Late Payments (48 Months)

0

Delinquency

Maximum: Amount:

Date:

Payment Pattern

Balance: \$0

Update Method: automated

Months 1-12: 1111111111111 Months 13-24: 1111111111111 Months 25-36: 111111111111

Months 37-48: 111111111111

Type Score Explanation

TU INTERACTIVE SCORE +738 021 015 010 058 SCORECARD: 08

5/2021 medical collectured!

FICO SCORE 4

+624 039 SERIOUS DELINQUENCY

013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

018 NUMBER OF ACCOUNTS WITH DELINQUENCY

010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR

OTHER REVOLVING ACCOUNTS

CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections	a; 0	Trades:	14	Inquiries:	1
Negative Trade Accounts:	0	Trade Accounts with Any 4 Historical Negatives:		Occurrence Historical N			
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$9,683	\$9,500	\$0	\$0	\$0	100%
Installment	5	\$10,764	\$0	\$7,016	\$0	\$199	n/a
Mortgage	1	\$112,000	\$0	\$98,631	\$0	\$984	n/a
Closed w/Balanc	e•	n/a	n/a	\$1,974	\$0	\$66	n/a
Total	14	\$132,447	\$9,500	\$107,621	\$0	\$1,249	