

**SCORING**

Type

Score Explanation

5/2020

**TU INTERACTIVE SCORE**

**+397** 053  
023  
021  
018

SCORECARD: 08

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

**FICO SCORE 4**

**+556**

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 inquiries on the consumer's credit file has adversely impacted the credit score.

**CREDIT INFORMATION Summary (Total History)**

Public Records:	0	Collections:	7	Trades:	14	Inquiries:	10
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	4	Occurrence of Historical Negatives:	44		
	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/Balance-		n/a	n/a	\$2,660	\$0	\$66	n/a
<b>Total</b>	<b>14</b>	<b>\$132,447</b>	<b>\$9,500</b>	<b>\$112,774</b>	<b>\$0</b>	<b>\$1,258</b>	

**COLLECTIONS**

REV REC CORP (Y 42DF003)	Account#			Account Rating 09B
Original Creditor: MEDICAL(medicalOrHealth Care)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$553	Balance: \$553	Opened:
Account Type: OPEN		Past Due: \$553		Paid:
Responsibility: I		Last Payment:		Closed:
				Verified:
				Update Method: automated

<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

REV REC CORP (Y 42DF003)	Account#			Account Rating 09B
Original Creditor: MEDICAL(medicalOrHealth Care)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$117	Balance: \$117	Opened:
Account Type: OPEN		Past Due: \$117		Paid:
Responsibility: I		Last Payment:		Closed:
				Verified:
				Update Method: automated

<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

ACCT SERVICE (Y 28U7001)	Account#			Account Rating 09B
Original Creditor: MEDICAL(medicalOrHealth Care)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$182	Balance: \$182	Opened:
Account Type: OPEN		Past Due: \$182		Paid:
Responsibility: I		Last Payment:		Closed:
				Verified:
				Update Method: automated

<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

ACCT SERVICE (Y 28U7001)	Account#			Account Rating 09B
Original Creditor: MEDICAL(medicalOrHealth Care)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$156	Balance: \$156	Opened:
Account Type: OPEN		Past Due: \$156		Paid:
Responsibility: I		Last Payment:		Closed:
				Verified:
				Update Method: automated

<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

ACCT SERVICE (Y 28U7001)	Account#			Account Rating 09B
Original Creditor: MEDICAL(medicalOrHealth Care)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$267	Balance: \$267	Opened:
Account Type: OPEN		Past Due: \$267		Paid:
Responsibility: I		Last Payment:		Closed:
				Verified:
				Update Method: automated

<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

TRANSUNION CONSUMER CREDIT REPORT

COLLECTIONS

ACCT SERVICE (Y 28U7001)	Account#		Account Rating 09B
Original Creditor: MEDICAL(medicalOrHealth Care)	Remarks: PLACED FOR COLLECTION.	Amount Placed: \$124	Opened:
Account Type: OPEN		Balance: \$124	Paid:
Responsibility: I		Past Due: \$124	Closed:
		Last Payment:	Verified:
			Update Method: automated

Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

ACCT SERVICE (Y 28U7001)	Account#		Account Rating 09B
Original Creditor: MEDICAL(medicalOrHealth Care)	Remarks: PLACED FOR COLLECTION.	Amount Placed: \$124	Opened:
Account Type: OPEN		Balance: \$124	Paid:
Responsibility: I		Past Due: \$124	Closed:
		Last Payment:	Verified:
			Update Method: automated

Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

OK

WFDS/WDS (F 0839N077)	Account #		Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$8,656	Opened:
Loan Type: AUTOMOBILE	High Credit: \$10,764	Past Due: \$0	Paid:
Responsibility: I	Terms: 66M199	Last Payment:	Closed:
Remarks:		Charge Off:	Verified:
			Update Method: automated
Late Payments (14 Months)	0 0 0	Delinquency	Maximum:
	30 60 90		Amount:
			Date:
		Payment Pattern	Months 1-12: 111111111111
			Months 13-24: 11

SYNCB/JCP (D 0235058D)	Account #		Account Rating R01
Type: REVOLVING	Credit Limit: \$4,300	Balance: \$0	Opened:
Loan Type: CHARGE ACCOUNT	High Credit: \$2,647	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed:
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:	Verified:
			Update Method: automated
Late Payments (48 Months)	0 0 0	Delinquency	Maximum:
	30 60 90		Amount:
			Date:
		Payment Pattern	Months 1-12: 111111111111
			Months 13-24: 111111111111
			Months 25-36: 111111111111
			Months 37-48: 111111111111

SYNCB/JCP (D 0235058D)	Account #		Account Rating R01
Type: REVOLVING	Credit Limit: \$4,300	Balance: \$0	Opened:
Loan Type: CHARGE ACCOUNT	High Credit: \$2,647	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 2
Remarks: CREDIT CARD LOST OR STOLEN		Charge Off:	Verified:
			Update Method: automated
Late Payments (48 Months)	0 0 0	Delinquency	Maximum:
	30 60 90		Amount:
			Date:
		Payment Pattern	Months 1-12: 111111111111
			Months 13-24: 111111111111
			Months 25-36: 111111111111
			Months 37-48: 111111111111



# TRANSUNION CONSUMER CREDIT REPORT

## SCORING

Type **Score Explanation**  
**TU INTERACTIVE SCORE** **+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:** 1 Trades: 14 Inquiries: 9

Negative Trade Accounts: 0 Trade Accounts with Any Historical Negatives: 4 Occurrence of Historical Negatives: 41

	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/Balance-		n/a	n/a	\$2,350	\$0	\$66	n/a
<b>Total</b>	<b>14</b>	<b>\$132,447</b>	<b>\$9,500</b>	<b>\$109,275</b>	<b>\$0</b>	<b>\$1,249</b>	

**TRANSUNION CONSUMER CREDIT REPORT**

**COLLECTIONS**

**PARAGON REV (Y 47VQ001)** Account# \_\_\_\_\_ Account Rating **O9B**  
**Original Creditor:** MEDICAL(medicalOrHealth Care) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** **\$21,164** **Opened:** \_\_\_\_\_  
**Balance:** \$21,164 **Paid:** \_\_\_\_\_  
**Past Due:** \$21,164 **Closed:** \_\_\_\_\_  
**Last Payment:** \_\_\_\_\_ **Verified:** \_\_\_\_\_  
**Account Type:** OPEN  
**Responsibility:** I

**Update Method:** automated

**Delinquency Maximum:** \_\_\_\_\_  
**Amount:** \_\_\_\_\_  
**Date:** \_\_\_\_\_  
**Payment Pattern Start Date:** \_\_\_\_\_

**TRADES**

**WFDS/WDS (F 0839N077)** Account # \_\_\_\_\_ Account Rating **I01**  
**Type:** INSTALLMENT **Credit Limit:** \_\_\_\_\_ **Balance:** \$7,893 **Opened:** \_\_\_\_\_  
**Loan Type:** AUTOMOBILE **High Credit:** \$10,764 **Past Due:** \$0 **Paid:** \_\_\_\_\_  
**Responsibility:** I **Terms:** 066M199 **Last Payment:** \_\_\_\_\_ **Closed:** \_\_\_\_\_  
**Remarks:** \_\_\_\_\_ **Charge Off:** \_\_\_\_\_ **Verified:** \_\_\_\_\_

**Update Method:** automated

**Late Payments (19 Months)** 0 0 0 **Delinquency Maximum:** \_\_\_\_\_  
 30 60 90 **Amount:** \_\_\_\_\_  
**Date:** \_\_\_\_\_ **Payment Pattern Months 1-12:** 111111111111  
**Months 13-24:** 1111111

**ST FARM BK (B 01XQH002)** Account # \_\_\_\_\_ Account Rating **R01**  
**Type:** REVOLVING **Credit Limit:** \$7,800 **Balance:** \$2,350 **Opened:** \_\_\_\_\_  
**Loan Type:** CREDIT CARD **High Credit:** \$8,019 **Past Due:** \$0 **Paid:** \_\_\_\_\_  
**Responsibility:** I **Terms:** MIN66 **Last Payment:** \_\_\_\_\_ **Closed:** \_\_\_\_\_  
**Remarks:** MANAGED BY FINANCIAL COUNSELING PROGRAM **Charge Off:** \_\_\_\_\_ **Verified:** \_\_\_\_\_

**Update Method:** automated

**Late Payments (48 Months)** 0 0 0 **Delinquency Maximum:** \_\_\_\_\_  
 30 60 90 **Amount:** \_\_\_\_\_  
**Date:** \_\_\_\_\_ **Payment Pattern Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

**SYNCB/JCP (D 0235058D)** Account # \_\_\_\_\_ Account Rating **R01**  
**Type:** REVOLVING **Credit Limit:** \$4,300 **Balance:** \$0 **Opened:** \_\_\_\_\_  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,647 **Past Due:** \$0 **Paid:** \_\_\_\_\_  
**Responsibility:** I **Terms:** \_\_\_\_\_ **Last Payment:** \_\_\_\_\_ **Closed:** \_\_\_\_\_  
**Remarks:** CREDIT CARD LOST OR STOLEN **Charge Off:** \_\_\_\_\_ **Verified:** \_\_\_\_\_

**Update Method:** automated

**Late Payments (48 Months)** 0 0 0 **Delinquency Maximum:** \_\_\_\_\_  
 30 60 90 **Amount:** \_\_\_\_\_  
**Date:** \_\_\_\_\_ **Payment Pattern Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

SCORING

Type	Score	Explanation
TU INTERACTIVE SCORE	+738	021 015 010 058

SCORECARD: 08

5/2021

*Medical collections removed!*

FICO SCORE 4	+624	Explanation
	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:	0	Trades:	14	Inquiries:	1
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	4	Occurrence of Historical Negatives:	40		
	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/Balance-		n/a	n/a	\$1,974	\$0	\$66	n/a
<b>Total</b>	<b>14</b>	<b>\$132,447</b>	<b>\$9,500</b>	<b>\$107,621</b>	<b>\$0</b>	<b>\$1,249</b>	