

Authorized Users Additions

	Experian	Equifax	Transunion
Before Lines were Added on 2-23-2019	0	0	0
After Lines were Added on 4-7-2019	762	762	773



2/23/2019 CreditCheck(R) Total

> **Print Report Close Window**

Prepared for: Report Date: 2/23/2019

Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), address(es), current and previous employers, and date of birth.



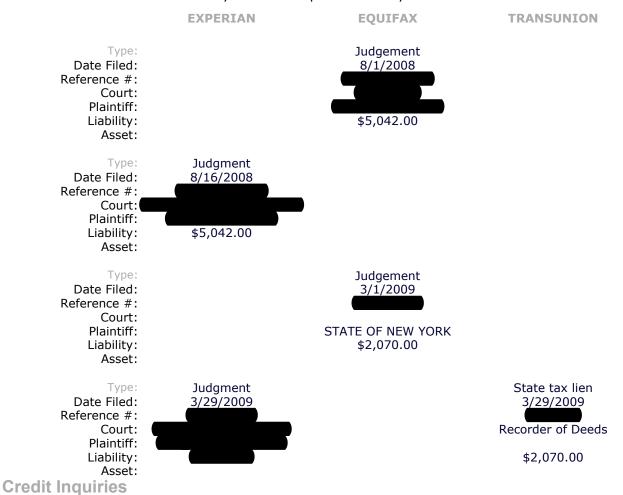
This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

	EXPERIAN	EQUIFAX	TRANSUNION
REAL ESTATE ACCOUNTS: Count Balance Current Delinquent Other	0	0	0
	\$0.00	\$0.00	\$0.00
	0	0	0
	0	0	0
REVOLVING ACCOUNTS: Count Balance Current Delinquent Other	0 \$0.00 0 0	\$0.00 0 0	\$0.00 0 0
INSTALLMENT ACCOUNTS: Count Balance Current Delinquent Other	0	0	0
	\$0.00	\$0.00	\$0.00
	0	0	0
	0	0	0
OTHER ACCOUNTS: Count Balance Current Delinquent Other	0	0	0
	\$0.00	\$0.00	\$0.00
	0	0	0
	0	0	0
COLLECTION ACCOUNTS: Count Balance Current Delinquent Other	0	0	0
	\$0.00	\$0.00	\$0.00
	0	0	0
	0	0	0
TOTAL ACCOUNTS: Count	0	0	0

2/23/2019 CreditCheck(R) Total

Balance Current	\$0.00 0	\$0.00 0	\$0.00 0
Delinquent Other	0 0	0 0	0 0
ACCOUNTS SUMMARY:			
Open Accounts:	0	0	0
Closed Accounts:	0	0	0
Public Records:	2	2	1
Inquiries:	1	0	0
Public Records			

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years.



This section contains the names of those who obtained a copy of your credit report. Inquiries remain on your report up to two years.



This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely.

There are **0** accounts on your report.

PLUS Score SM Report

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For

each bureau's score and personalized analysis, click on the colored tabs below.

PLUS Score from Experian

We apologize for any inconvenience, but we cannot accurately provide a score for the credit file you have requested. The file is reported as either unavailable, or does not show any record of credit accounts.

If you feel that this is an error, please contact the credit bureau directly to <u>dispute</u> the status of this information. Thank you.

PLUS Score from Equifax

We apologize for any inconvenience, but we cannot accurately provide a score for the credit file you have requested. The file is reported as either unavailable, or does not show any record of credit accounts.

If you feel that this is an error, please contact the credit bureau directly to <u>dispute</u> the status of this information. Thank you.

PLUS Score from TransUnion

We apologize for any inconvenience, but we cannot accurately provide a score for the credit file you have requested. The file is reported as either unavailable, or does not show any record of credit accounts.

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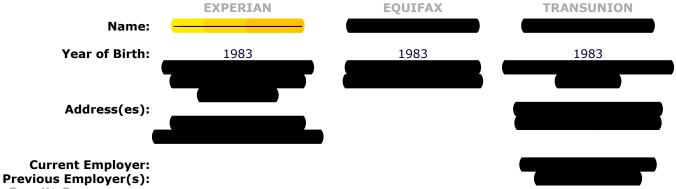
Print Report Close Window

Prepared for:

Report Date: 4/7/2019

Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), address(es), current and previous employers, and date of birth.



Credit Summary

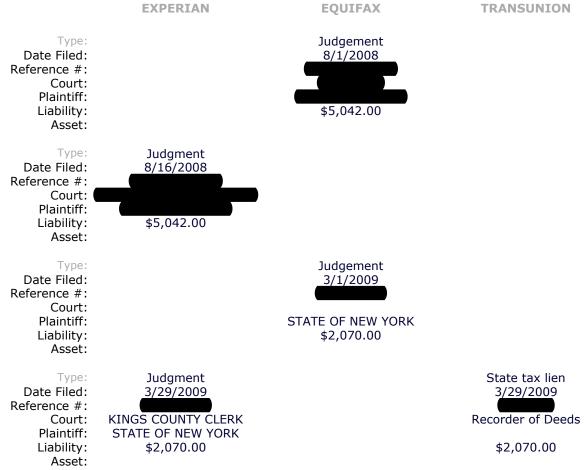
This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

·	EXPERIAN	EQUIFAX	TRANSUNION
REAL ESTATE ACCOUNTS: Count Balance Current Delinquent Other	0	0	0
	\$0.00	\$0.00	\$0.00
	0	0	0
	0	0	0
REVOLVING ACCOUNTS: Count Balance Current Delinquent Other	\$251.00	\$251.00	\$251.00
	2	2	2
	0	0	0
	0	0	0
INSTALLMENT ACCOUNTS: Count Balance Current Delinquent Other	0	0	0
	\$0.00	\$0.00	\$0.00
	0	0	0
	0	0	0
OTHER ACCOUNTS: Count Balance Current Delinquent Other	0	0	0
	\$0.00	\$0.00	\$0.00
	0	0	0
	0	0	0
COLLECTION ACCOUNTS: Count Balance Current Delinquent Other	0	0	0
	\$0.00	\$0.00	\$0.00
	0	0	0
	0	0	0

TOTAL ACCOUNTS:

Count	2	2	2
Balance	\$251.00	\$251.00	\$251.00
Current	2	2	2
Delinquent	0	0	0
Other	0	0	0
Open Accounts: Closed Accounts: Public Records: Inquiries: Public Records	2	2	2
	0	0	0
	2	2	1
	0	0	0

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years.



Credit Inquiries

This section contains the names of those who obtained a copy of your credit report. Inquiries remain on your report up to two years.

There are **0** inquiries on your report.

Account History

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely.

CAP ONE NA

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	CAP ONE NA	CAPITAL ONE NATIONAL	CAP ONE NA
Account Number:			

Acct Type: Acct Status:	Credit Card Open	Revolving or Option Open	Revolving account Open
Monthly Payment:	\$25.00	\$25.00	
Date Open: Balance:	5/1/2007	5/1/2007	5/2/2007 \$0.00
Terms:	Revolving		
High Balance:	\$693.00		\$693.00
Limit: Past Due:	\$600.00	\$600.00	\$600.00 \$0.00
Payment Status:	Current	Pays account as agreed	Paid or paying as agreed
	Subscriber reports dispute	CREDIT CARD	

Comments: resolved - consumer disagrees

EXPERTAN

24-Month Payment History

Date: Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb 17 17 17 17 17 17 17 17 17 17 17 18 18 18 18 18 18 18 18 18 18 18 18 19 19 **CAPITAL ONE**

EOUTFAX

TRANSUNTON

	EXPERIAN	EQUIFAX	IRANSONION
Account Name:	CAPITAL ONE BANK USA N	CAPITAL ONE BANK USA	CAPITAL ONE
Account Number:			
Acct Type:	Credit Card	Revolving or Option	Revolving account
Acct Status:	Open	Open	Open
Monthly	Φ1Ε 00	#1E 00	#1E 00
Payment:	\$15.00	\$15.00	\$15.00
Date Open:	12/1/2010	12/1/2010	12/22/2010
Balance:	\$251.00	\$251.00	\$251.00
Terms:	Revolving	·	Minimum
High	¢800.00		¢900 00
Balance:	\$809.00		\$809.00
Limit:	\$750.00	\$750.00	\$750.00
Past Due:	·	·	\$0.00
Payment	Current	Pays account as agreed	Paid or paying as agreed
Status:	Current	rays account as agreed	raid of paying as agreed

Account was in dispute-now CREDIT CARD Comments: resolved-reported by subscriber

24-Month Payment History

Date: Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb

Legend

OK	Current	90	90 Days Late
ND	No Data Provided*	120	120 Days Late
30	30 Days Late	KD	Key Derogatory**
60	60 Days Late	RF	Repossession or Foreclosure
		PP	Payment Plan

^{*}Sometimes the credit bureaus do not have information from a particular month on file.

^{**} For additional information on Key Derogatory, please see your Credit Report Guide.

PLUS ScoreSM Report

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PLUS Score from Experian

This PLUS Score is based on information from your **Experian** credit report.

Calculated on the PLUS Score model, your Experian® Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. <u>Learn more</u>. Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: 762 on a scale of 330 - 830.

Your Credit Category is:

Very Poor Poor Fair Good Excellent

Percentile: Your credit rating ranks higher than 75.49% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Factors in your credit file indicate you have excellent credit. Lenders will likely offer you the best rates and terms.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

What factors raise your PLUS Score:

- You have done a great job at making all of your payments on time. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so keeping your record clean is a very positive factor.
- Credit cards are considered "maxed-out" when you have spent 90% or more of the credit limit. Lenders view you as someone who uses their credit responsibly and spends only what they can afford.
- You do not apply for a lot of new accounts. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.
- Installment loans usually carry large fixed monthly payments. Keeping your credit report clear of these major monthly expenses tells lenders that you have more money available to take on the additional debt of a new account.

What factors lower your PLUS Score:

- Lenders understand that it is much easier to manage a small amount of credit vs. a large amount of credit. Your relatively low credit limits signal to lenders that you have not had experience managing large amounts of credit, which makes them worried about extending more credit to you.
- Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. People who have mortgages and pay them on time see an increase in their credit worthiness.

Consumer Statement:

Statement: No Statement(s) present at this time

PLUS Score from Equifax

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Your PLUS Score is: 772 on a scale of 330 - 830.

Your Credit Category is:

Very Poor Poor Fair Good Excellent

Percentile: Your credit rating ranks higher than 85.23% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Factors in your credit file indicate you have excellent credit. Lenders will likely offer you the best rates and terms.

What this means to you:

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