



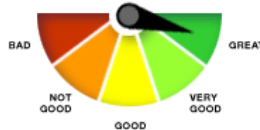
## FICO® Score Summary

Your FICO® Score:

# 849

On April 2, 2014

Your FICO® Score is great



Your score is well above the average score of U.S. consumers and clearly demonstrates to lenders that you are an exceptional borrower.

- FICO® Scores range between 300 and 850
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk

Your FICO® Score considers both positive and negative information in your credit report. The chart below shows the "ingredients" that affected your FICO score. Use this tool to help you understand how your credit behaviors can have a positive or negative impact on your score.

FICO® score ingredients	How you rate
<b>Payment history</b> Your history of paying bills on time.	Great
<b>Amount of debt</b> Your total amount of outstanding debt.	Great
<b>Length of credit history</b> How long you've had credit.	Great
<b>Amount of new credit</b> Amount of credit you've recently obtained or applied for.	Very Good

## Understanding Your FICO® Score

### What's hurting your FICO® score

Because your FICO® score is exceptionally high, there are no actionable negative factors present with your score. Continue to manage your credit as you currently are doing to maintain your very high FICO® score.

### What's helping your FICO® score

The positive factors listed here reflect areas of your credit behavior that are helping your FICO® Score. You should continue these good practices. These factors are listed in order of their impact to your score; the first has the greatest positive impact and the last has the least.

#### 1 You have no missed payments on your credit accounts.

You helped your FICO® Score by paying your bills on time. Staying current with your bills will continue to help your score.

**Number of your accounts with a missed payment**  
**0 accounts**

★ About 96% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

#### 2 You've limited the use of your available credit.

Your FICO® Score evaluates your total revolving account balances in relation to your total credit limits on those accounts. Your FICO® Score was helped because you've kept this ratio of balances to credit limits low.

**Ratio of your revolving balances to your credit limits**  
**4%**

★ For FICO High Achievers, the average ratio is less than 6%

#### 3 You have an established credit history.

Your FICO® Score measures the age of your oldest account and the average age of your accounts. Your FICO® Score was helped because you have a relatively long credit history and you haven't recently opened many new accounts.

**Your oldest account was opened**  
**27 Years, 5 Months ago**

★ FICO High Achievers opened their oldest account 25 years ago, on average.

**Average age of your accounts**  
**11 years**

★ Most FICO High Achievers have an average age of accounts of 11 years or more.

#### 4 You've been responsibly limiting the number of your credit accounts that carry balances.

You've helped your FICO® Score by limiting the number of credit accounts with balances. Your score evaluates how many of your accounts have balances. In your case, you've demonstrated good credit management by only using your available credit when needed.

**Number of your accounts carrying a balance**  
**2 accounts**

★ FICO High Achievers have an average of 3 credit accounts carrying a balance.

## How Lenders See You

A FICO® Score of 849 is above average. Most lenders would consider scores in this range as excellent, and an indication that you are a very dependable borrower. Based on your score alone, you might expect the following:

- It is very unlikely your application for credit cards or for a mortgage or auto loan would be turned down, based on your score alone.
- You should be able to obtain relatively high credit limits on your credit card.
- Most lenders will consider offering you their most attractive and most competitive rates.
- Many lenders will also offer you special incentives and rewards targeted to their "best" customers.

### The rates you'll receive

When you apply for a loan, lenders will look at one or more of your FICO® scores. Your score directly determines the interest rate you'll pay on your loan. Check the table below to see the current rates you would receive.

#### Average interest rates based on your FICO® score of 849

Accurate as of April 02, 2014. Source: Informa Research Services.

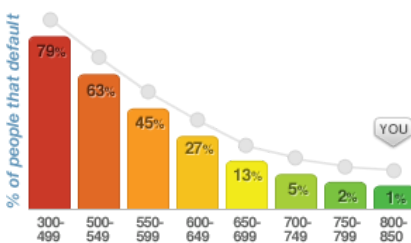
30 year mortgage			15 year home equity loan			48 month auto loan		
	Score	Rate		Score	Rate		Score	Rate
<b>YOU</b> →	760- 850	4.090%	<b>YOU</b> →	740- 850	6.138%	<b>YOU</b> →	720- 850	3.257%
	700- 759	4.312%		720- 739	6.438%		690- 719	4.592%
	680- 699	4.489%		700- 719	6.938%		660- 689	6.722%
	660- 679	4.703%		670- 699	7.713%		620- 659	10.709%
	640- 659	5.133%		640- 669	9.213%		590- 619	15.671%
	620- 639	5.679%		620- 639	10.463%		500- 589	17.264%

Home equity line of credit (under \$50,000)	4.559%	Home equity line of credit (over \$50,000)	4.532%
30 year jumbo mortgage	4.09%	10 year home equity loan	5.938%
15 year mortgage	3.195%	15 year jumbo mortgage	3.195%
1/1 ARM	2.545%	1/1 jumbo ARM	2.545%
3/1 ARM	2.502%	3/1 jumbo ARM	2.502%
5/1 ARM	2.527%	5/1 jumbo ARM	2.527%
7/1 ARM	2.637%	7/1 jumbo ARM	2.637%
10/1 ARM	2.947%	10/1 jumbo ARM	2.905%
36 month auto loan	3.225%	48 month used auto loan	3.409%
60 month auto loan	3.29%		

Using a 30 year fixed mortgage as an example, your FICO® score might qualify you for an interest rate of 4.09%. Someone with a FICO® score of 630 might receive a rate of 5.679%. On a \$250,000 mortgage, you would save more than \$241 a month compared to a person who has a relatively poor score. So it's vitally important that you keep your score high.

### Your risk to the lender

The reason consumers with good FICO® scores get better interest rates is because they pose less risk of missing payments or defaulting on a loan. The chart at the right clearly shows that consumers with high FICO® scores are lower risk. The power of the FICO® score to predict which borrowers are risky is one reason why so many lenders use FICO® scores in making loan decisions.



Most lenders would consider consumers with a score of 849 to be extremely low risk because approximately 1% of consumers in this score interval get into serious credit trouble.

The risk rate shown here is the percentage of borrowers who reach 90 days past due or worse (bankruptcy, account charge-off) on any credit account over a two-year period.

**Credit At-A-Glance**

Now let's look at your credit report. Your credit report contains the information that a credit bureau keeps on file about you. This is the information used to determine your FICO® score. Three credit bureaus in the United States keep information on you – Equifax, Experian and TransUnion – so you have a total of three credit reports and three FICO® scores.

On the next several pages we'll look at your credit report from Experian.

**Personal information**

Name	David E Howe
Date of Birth	*****
Social Security Number	XXX-XX-XXXX
Current Address	*****
Previous Addresses	*****
Employers	Subscriber Wise Reported on Apr 5, 2012  Subscriberwise (Massillon, OH) Reported on Jun 7, 2011

**Credit At-A-Glance**

Total past due	Credit history	Accounts with negative indicators
<b>No amounts past due</b>	<b>27 Years</b>	<b>0</b>

Total balance of	
Your revolving and open-ended accounts	\$2,785
Your mortgages	\$26,215
Your installment loans	\$0

Total number of	
Accounts	20
Accounts with balances	2
Accounts opened in past year	1
Recent inquiries	0
Collections	0
Public Records	0
Authorized User Accounts	0

**Statements**

None on file

## Accounts

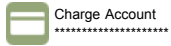
Lenders frequently report details about your credit accounts to the credit bureaus. These details typically include the type of account, when you open it, your monthly balance, if and when you missed a payment and the accounts status when you closed it.

Your FICO® score takes into account the open *and* closed accounts in your credit report. Click "Details" to find out more information.

### Accounts

Company	Account number	Date opened	Balance	Status	Negative Indicator?
*****		12/2001	\$0	This is an account in good standing	No
*****		3/2003	Not Reported	Account paid satisfactorily	No
*****		11/1986	Not Reported	Account paid satisfactorily	No
*****		3/2004	Not Reported	Account paid satisfactorily	No
*****		2/2003	Not Reported	Account paid satisfactorily	No
*****		5/1991	\$0	This is an account in good standing	No
*****		9/2005	\$2,785	This is an account in good standing	No
*****		1/1987	Not Reported	Account paid satisfactorily	No
*****		1/2003	\$0	This is an account in good standing	No
*****		12/1999	\$0	This is an account in good standing	No
*****		11/2003	\$0	This is an account in good standing	No
*****	8673XXXXXXXX	4/2013	\$26,215	This is an account in good standing	No
*****	8743XXXXX	2/2009	Not Reported	Account paid satisfactorily	No
*****	2956XXXXXXXX	1/1998	Not Reported	Account paid satisfactorily	No
*****	7040XXXXXXXXXXXX	5/2010	Not Reported	Account paid satisfactorily	No
*****	6206XXXXXXXXXXXX	3/2012	Not Reported	Account paid satisfactorily	No
*****	5178XXXXXXXX	9/2009	Not Reported	Account paid satisfactorily	No
*****	5118XXXXX	12/2007	Not Reported	Account paid satisfactorily	No
*****	7040XXXXXXXXXXXX	9/2004	Not Reported	Account paid satisfactorily	No
*****	1040XXXXXXXX	2/2004	Not Reported	Account paid satisfactorily	No

### Account Details



Nov, 2004

Status as of	Nov, 2004
Date opened	Dec, 2001
Date of last activity	Not Available
Loan type	Revolving Charge Account
Credit limit	\$350
Largest past balance	\$98
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Industry	General Clothing Store

**Descriptions**

Account Closed At Consumer'S Request

No contact information provided by Experian

Balance	Current Status
<b>\$0</b>	<b>This is an account in good standing</b>

**Seven year payment history**

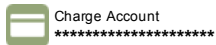
30 days late	0 times
60 days late	0 times
90+ days late	0 times

**Recent payment history**

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11
2002												2003						2004					

**Worst Delinquency**

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Sep, 2009

Status as of	Sep, 2009
Date opened	Mar, 2003
Date of last activity	Not Available
Loan type	Revolving Charge Account
Credit limit	\$1,500
Largest past balance	\$409
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Industry	TBA Stores, Tire Dealers

**Descriptions**

Account Closed At Credit Grantor's Request

No contact information provided by Experian

Balance	Current Status
<b>Not Reported</b>	<b>Account paid satisfactorily</b>

**Seven year payment history**

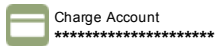
30 days late	0 times
60 days late	0 times
90+ days late	0 times

**Recent payment history**

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9
2007												2008						2009					

**Worst Delinquency**

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Oct, 2008

Status as of	Oct, 2008
Date opened	Nov, 1986
Date of last activity	Not Available
Loan type	Revolving Charge Account
Credit limit	\$0
Largest past balance	\$486
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Industry	Complete Department Stores

No contact information provided by Experian

Balance	Current Status
<b>Not Reported</b>	<b>Account paid satisfactorily</b>

**Seven year payment history**


30 days late	0 times
60 days late	0 times
90+ days late	0 times

**Recent payment history**

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10
2006												2007						2008					

**Worst Delinquency**

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

 Charge Account  
\*\*\*\*\*

Status as of	Sep, 2007
Date opened	Mar, 2004
Date of last activity	Not Available
Loan type	Revolving Charge Account
Credit limit	\$3,500
Largest past balance	\$2,423
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Industry	Bank Credit Cards

Descriptions

Account Closed At Consumer'S Request

No contact information provided by Experian

Balance	Current Status
<b>Not Reported</b>	<b>Account paid satisfactorily</b>

Seven year payment history


30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9
2005			2006									2007											

Worst Delinquency

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

 Charge Account  
\*\*\*\*\*

Status as of	May, 2004
Date opened	Feb, 2003
Date of last activity	Not Available
Loan type	Revolving Charge Account
Credit limit	\$0
Largest past balance	\$2,802
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Industry	All Banks – Non-Specific

No contact information provided by Experian

Balance	Current Status
<b>Not Reported</b>	<b>Account paid satisfactorily</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times


Recent payment history

6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5
2002			2003									2004											

Legend:  Not Open  Currently paid as agreed

Worst Delinquency

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

 Charge Account  
\*\*\*\*\*

Status as of	Mar, 2014
Date opened	May, 1991
Date of last activity	Not Available
Loan type	Revolving Charge Account
Credit limit	\$500
Largest past balance	\$262
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Industry	Complete Department Stores

No contact information provided by Experian

Balance	Current Status
<b>\$0</b>	<b>This is an account in good standing</b>

Seven year payment history


30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3
2012			2013									2014											

Worst Delinquency

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

 Credit Card  
\*\*\*\*\*

Printable Report

Status as of	Mar, 2014
Date opened	Sep, 2005
Date of last activity	Not Available
Loan type	Credit Card, Terms REV
Credit limit	\$30,000
Largest past balance	\$10,207
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Scheduled Payment Amount	\$43
Industry	Bank Credit Cards

Balance	Current Status
<b>\$2,785</b>	<b>This is an account in good standing</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

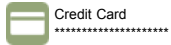
Recent payment history

OK OK																							
4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3
2012							2013							2014									

Worst Delinquency

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

No contact information provided by Experian



Sep, 2011

Status as of	Sep, 2011
Date opened	Jan, 1987
Date of last activity	Not Available
Loan type	Credit Card, Terms REV
Credit limit	\$500
Largest past balance	\$127
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Industry	Fuel Oil Distributors

Balance	Current Status
<b>Not Reported</b>	<b>Account paid satisfactorily</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

OK OK																							
10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9
2009					2010					2011													

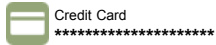
Worst Delinquency

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Descriptions

Closed Due To Inactivity

No contact information provided by Experian



Mar, 2014

Status as of	Mar, 2014
Date opened	Jan, 2003
Date of last activity	Not Available
Loan type	Credit Card, Terms REV
Credit limit	\$10,250
Largest past balance	\$10,222
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Scheduled Payment Amount	\$175
Industry	Bank Credit Cards

Balance	Current Status
<b>\$0</b>	<b>This is an account in good standing</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

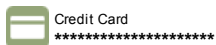
Recent payment history

OK OK																							
4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3
2012							2013							2014									

Worst Delinquency

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

No contact information provided by Experian



Mar, 2014

Status as of	Mar, 2014
Date opened	Dec, 1999
Date of last activity	Not Available

Balance	Current Status
<b>\$0</b>	<b>This is an account in good standing</b>

This is an account in good standing

Loan type	Credit Card, Terms REV
Credit limit	\$10,930
Largest past balance	\$3,820
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Scheduled Payment Amount	\$25
Industry	Bank Credit Cards

No contact information provided by Experian

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3			
2012												2013												2014		

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Line of Credit

Feb, 2014

Status as of	Feb, 2014
Date opened	Nov, 2003
Date of last activity	Not Available
Loan type	Check Credit Or Line Of Credit
Credit limit	\$20,000
Largest past balance	\$16,513
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Scheduled Payment Amount	\$53
Industry	All Banks – Non-Specific

No contact information provided by Experian

Balance	Current Status
<b>\$0</b>	<b>This is an account in good standing</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2			
2012												2013												2014		

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Mortgage Account

Mar, 2014

Status as of	Mar, 2014
Date opened	Apr, 2013
Date of last activity	Not Available
Account number	8673XXXXXXXX
Loan type	Conventional Real Estate Loan, Including Purchase Money First
Terms	360 Months
Account Type	Installment
Account holder	Individual
Scheduled Payment Amount	\$342
Industry	Mortgage Companies

No contact information provided by Experian

Balance	Current Status
<b>\$26,215</b>	<b>This is an account in good standing</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

															OK	OK	OK	OK	OK	OK	OK	OK	OK			
4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3			
2012												2013												2014		

Legend:  Not Open       Unknown       Currently paid as agreed

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Mortgage Account

Mar, 2011

Status as of	Mar, 2011
Date opened	Feb, 2009
Date of last activity	Not Available

Balance	Current Status
<b>Not Reported</b>	<b>Account paid satisfactorily</b>

Seven year payment history



Account number 8743XXXXX
Loan type Conventional Real Estate Loan, Including Purchase Money First
Terms 360 Months
Account Type Installment
Account holder Individual
Industry Bank - Mortgage Department

No contact information provided by Experian

Table with 2 columns: Days late (30, 60, 90+), Times (0)

Recent payment history

Payment history grid showing OK status for months 1-12 across years 2009, 2010, and 2011.

Worst Delinquency

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score.

Student Loan Account \*\*\*\*\*

Feb, 2005

Status as of Feb, 2005
Date opened Jan, 1998
Date of last activity Not Available
Account number 2956XXXXXXXXXX
Loan type Education Loan
Terms 180 Months
Account Type Installment
Account holder Individual
Industry Student Loans

Descriptions
Account Closed At Credit Grantor's Request

No contact information provided by Experian

Table with 2 columns: Balance (Not Reported), Current Status (Account paid satisfactorily)

Seven year payment history

Table with 2 columns: Days late (30, 60, 90+), Times (0)

Recent payment history

Payment history grid showing OK status for months 3-12 across years 2003, 2004, and 2005.

Worst Delinquency

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score.

Vehicle Loan Account \*\*\*\*\*

Aug, 2013

Status as of Aug, 2013
Date opened May, 2010
Date of last activity Not Available
Account number 7040XXXXXXXXXXXXX
Loan type Auto Loan
Terms 61 Months
Account Type Installment
Account holder Individual
Industry Automobile Financing Company

No contact information provided by Experian

Table with 2 columns: Balance (Not Reported), Current Status (Account paid satisfactorily)

Seven year payment history

Table with 2 columns: Days late (30, 60, 90+), Times (0)

Recent payment history

Payment history grid showing OK status for months 9-12 across years 2011, 2012, and 2013.

Worst Delinquency

No update received
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score.

Vehicle Loan Account \*\*\*\*\*

Jun, 2013

Status as of Jun, 2013
Date opened Mar, 2012
Date of last activity Not Available
Account number 6206XXXXXXXXXXXXX
Loan type Auto Loan
Terms 49 Months
Account Type Installment

Table with 2 columns: Balance (Not Reported), Current Status (Account paid satisfactorily)

Seven year payment history

Table with 2 columns: Days late (30, 60), Times (0)

Account holder Individual  
 Industry Automobile Financing Company

90+ days late 0 times

Recent payment history

												OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6												
2011												2012												2013											

Legend:  Not Open  Currently paid as agreed

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Vehicle Loan Account \*\*\*\*\*

Jun, 2010

Status as of Jun, 2010  
 Date opened Sep, 2009  
 Date of last activity Not Available  
 Account number 5178XXXXXXX  
 Loan type Auto Loan  
 Terms 48 Months  
 Account Type Installment  
 Account holder Individual  
 Industry Automobile Financing Company

Balance	Current Status
<b>Not Reported</b>	<b>Account paid satisfactorily</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

												OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK									
7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6												
2008												2009												2010											

Legend:  Not Open  Unknown  Currently paid as agreed

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Vehicle Loan Account \*\*\*\*\*

Nov, 2008

Status as of Nov, 2008  
 Date opened Dec, 2007  
 Date of last activity Not Available  
 Account number 5118XXXXX  
 Loan type Auto Loan  
 Terms 36 Months  
 Account Type Installment  
 Account holder Individual  
 Industry All Banks – Non-Specific

Balance	Current Status
<b>Not Reported</b>	<b>Account paid satisfactorily</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

												OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11												
2006												2007												2008											

Legend:  Not Open  Currently paid as agreed

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Vehicle Loan Account \*\*\*\*\*

May, 2006

Status as of May, 2006  
 Date opened Sep, 2004  
 Date of last activity Not Available  
 Account number 7040XXXXXXXXXXXXX  
 Loan type Auto Loan  
 Terms 48 Months  
 Account Type Installment

Balance	Current Status
<b>Not Reported</b>	<b>Account paid satisfactorily</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Account holder Individual  
Industry Automobile Financing Company

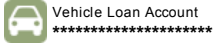
Recent payment history

Payment history grid for 2004, 2005, and 2006 with 'OK' status markers.

Legend: [ ] Not Open [OK] Currently paid as agreed

Worst Delinquency

No update received  
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Status as of Sep, 2004  
Date opened Feb, 2004  
Date of last activity Not Available  
Account number 1040XXXXXXXXX  
Loan type Auto Loan  
Terms 48 Months  
Account Type Installment  
Account holder Individual  
Industry All Banks - Non-Specific

Sep, 2004

Table with columns: Balance, Current Status. Row 1: Not Reported, Account paid satisfactorily

Seven year payment history

Table showing 30 days late (0 times), 60 days late (0 times), 90+ days late (0 times)

Recent payment history

Payment history grid for 2002, 2003, and 2004 with 'OK' status markers.

Legend: [ ] Not Open [OK] Currently paid as agreed

Worst Delinquency

No update received  
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

---

## Inquiries

An inquiry indicates when a business, usually a lender, has checked your credit. The inquiries listed here are the number of times in the 12 months since the date of this report that a lender has checked your credit at Experian. These inquiries appear because you applied for credit with the listed company. Inquiries associated with applying for new credit are the only kind of inquiry that may hurt your FICO® score.

**You have no inquiries affecting your FICO® score.**

Inquiries listed here are requests by lenders to view your credit report because you have applied for credit with them. Having many inquiries can hurt your FICO® score, because that might be a sign that you are in a financial situation where you need credit. A single inquiry, however, will have little impact on your score.

Three other kinds of inquiries do not affect your FICO® score and are not listed here. One occurs when lenders search for consumers that might qualify for pre-approved credit. Another occurs when you request to view your own credit report, such as when ordering products on myFICO. Other inquiries that do not affect your score are any inquiries used for purposes other than granting credit, such as an inquiry requested by a landlord. **Note:** In general, inquiries contribute to less than 10% of your FICO® score.

## Collections

If you do not make your required payments on an account, a business may turn over the unpaid account to a collection agency. This is called a collection. The presence of collections can hurt your FICO® Score.

**You have no collections.**

---

## Public Records

Public records are legal records reported on you, usually by a court of law. Adverse public records include bankruptcies, foreclosures, garnishments, and tax liens and they can severely hurt your FICO® score. Other types of public records such as divorces are not considered by your FICO® score.

You have no public records.

