



FICO® Score Summary

Your FICO® Score:
850
 On November 13, 2014

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.

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

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

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
1%
 ★ 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
28 Years 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 850 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 850

Accurate as of November 12, 2014. Source: Informa Research Services.

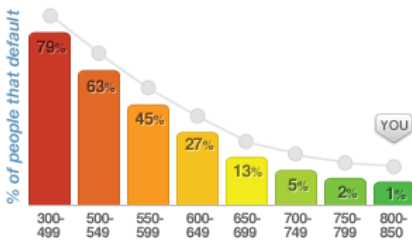
30 year mortgage			15 year home equity loan			48 month auto loan		
	Score	Rate		Score	Rate		Score	Rate
YOU	760- 850	3.644%	YOU	740- 850	6.023%	YOU	720- 850	3.206%
	700- 759	3.866%		720- 739	6.323%		690- 719	4.594%
	680- 699	4.043%		700- 719	6.823%		660- 689	6.711%
	660- 679	4.257%		670- 699	7.598%		620- 659	10.334%
	640- 659	4.687%		640- 669	9.098%		590- 619	15.313%
	620- 639	5.233%		620- 639	10.348%		500- 589	16.582%

Home equity line of credit (under \$50,000)	4.527%	Home equity line of credit (over \$50,000)	4.396%
30 year jumbo mortgage	3.644%	10 year home equity loan	5.842%
15 year mortgage	2.925%	15 year jumbo mortgage	2.925%
1/1 ARM	2.509%	1/1 jumbo ARM	2.509%
3/1 ARM	2.508%	3/1 jumbo ARM	2.508%
5/1 ARM	2.503%	5/1 jumbo ARM	2.503%
7/1 ARM	2.617%	7/1 jumbo ARM	2.617%
10/1 ARM	2.823%	10/1 jumbo ARM	2.849%
36 month auto loan	3.177%	48 month used auto loan	3.443%
60 month auto loan	3.247%		

Using a 30 year fixed mortgage as an example, your FICO® score might qualify you for an interest rate of 3.644%. Someone with a FICO® score of 630 might receive a rate of 5.233%. On a \$250,000 mortgage, you would save more than \$235 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 850 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	Reported on Jan 7, 2014 *****
Employers	Reported on Jan 3, 2014 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
No amounts past due	28 Years	0

Total balance of	
Your revolving and open-ended accounts	\$202
Your mortgages	\$472
Your installment loans	\$0

Total number of	
Accounts	18
Accounts with balances	2
Accounts opened in past year	0
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
*****		5/1991	\$0	This is an account in good standing	No
*****		1/2003	\$202	This is an account in good standing	No
*****		1/1987	Not Reported	Account paid satisfactorily	No
*****		9/2005	\$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
*****	8673XXXXXXXXXX	4/2013	\$472	This is an account in good standing	No
*****	8743XXXXX	2/2009	Not Reported	Account paid satisfactorily	No
*****	2956XXXXXXXXXX	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
*****	5178XXXXXXXXXX	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

Account Details

 Charge Account

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
\$0	This is an account in good standing

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	
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.

 Charge Account

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
Not Reported	Account paid satisfactorily

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
2007	2008											2009											

Worst Delinquency

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 Charge Account

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
Not Reported	Account paid satisfactorily

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	
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

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 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
Not Reported	Account paid satisfactorily

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

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 Charge Account

Status as of	Oct, 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
\$0	This is an account in good standing

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

Worst Delinquency

No update received

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 Credit Card

Status as of	Nov, 2014
Date opened	Jan, 2003
Date of last activity	Not Available
Loan type	Credit Card, Terms REV
Credit limit	\$7,250
Largest past balance	\$10,222
Terms	Revolving
Account Type	Revolving
Account holder	Individual
Scheduled Payment Amount	\$35
Industry	Bank Credit Cards

No contact information provided by Experian

Balance	Current Status
\$202	This is an account in good standing

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

Worst Delinquency

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 Credit Card

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

Descriptions

Closed Due To Inactivity

No contact information provided by Experian

Balance	Current Status
Not Reported	Account paid satisfactorily

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

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Credit Card *****

Nov, 2014

Status as of	Nov, 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	\$64
Industry	Bank Credit Cards

No contact information provided by Experian

Balance	Current Status
\$0	This is an account in good standing

Seven year payment history

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

Recent payment history

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
2012			2013									2014											

Worst Delinquency

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Credit Card *****

Nov, 2014

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

Balance	Current Status
\$0	This is an account in good standing

Seven year payment history

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

Recent payment history

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
2012			2013									2014											

Worst Delinquency

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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 *****

Oct, 2014

Status as of	Oct, 2014
Date opened	Nov, 2003
Date of last activity	Not Available

Balance	Current Status
\$0	This is an account in good standing

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.

