



David E Howe | March 31, 2014 | Experian

FICO® Score Summary

Your FICO® Score:

846

On March 31, 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

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.

How Lenders See You

A FICO® Score of 846 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 846

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

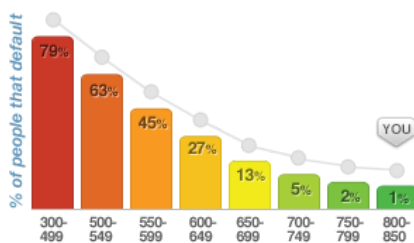
30 year mortgage			15 year home equity loan			48 month auto loan		
	Score	Rate		Score	Rate		Score	Rate
	760- 850	4.090%		740- 850	6.138%		720- 850	3.257%
	700- 759	4.312%		720- 739	6.438%		690- 719	4.592%
	680- 699	4.489%		700- 719	6.938%		660- 689	6.722%
	660- 679	4.703%		670- 699	7.713%		620- 659	10.709%
	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 846 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
No amounts past due	27 Years	0

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	1
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
 *****	7040XXXXXXXXXXXXX	5/2010	Not Reported	Account paid satisfactorily	No
 *****	6206XXXXXXXXXXXXX	3/2012	Not Reported	Account paid satisfactorily	No
 *****	5178XXXXXXX	9/2009	Not Reported	Account paid satisfactorily	No
 *****	5118XXXXX	12/2007	Not Reported	Account paid satisfactorily	No
 *****	7040XXXXXXXXXXXXX	9/2004	Not Reported	Account paid satisfactorily	No
 *****	1040XXXXXXXXXXXXX	2/2004	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

[illegible]

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

[illegible]

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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

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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, 2007

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

[illegible]

Worst Delinquency

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Charge Account

May , 2004

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
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

[illegible]

Legend: ☐ Not Open ☒ Currently paid as agreed

Worst Delinquency

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Charge Account

Mar, 2014

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
\$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

[illegible]

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Credit Card

Mar. 2014

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

No contact information provided by Experian

Balance	Current Status
\$2,785	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

[illegible]

Worst Delinquency

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Credit Card

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

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

[illegible]

Worst Delinquency

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Credit Card

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

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

[illegible]

Worst Delinquency

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Credit Card

Mar, 2014

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

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

THIS IS AN ACCOUNT IN GOOD STANDING

8/14

Printable Report

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

Recent payment history

Worst Delinquency

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Balance	Current Status
Not Reported	Account paid satisfactorily

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

3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2										
2003										2004														2005									

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.



Balance	Current Status
Not Reported	Account paid satisfactorily

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

[illegible]

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Balance	Current Status
Not Reported	Account paid satisfactorily

30 days late	0 times
60 days late	0 times

90+ days late : 0 times

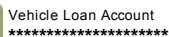
No contact information provided by Experian

[illegible]

Worst Delinquency

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Jun. 2010

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

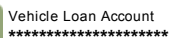
[illegible]

Legend:  Not Open  Unknown  Currently paid as agreed

Worst Delinquency

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Nov. 2008

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

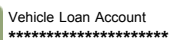
[illegible]

Legend: ☐ Not Open ☒ Currently paid as agreed

Worst Delinquency

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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
Not Reported	Account paid satisfactorily

Seven year payment history

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

Printable Report

Descriptions

Account Previously In Dispute - Now Resolved - Reported By Subscriber

No contact information provided by Experian

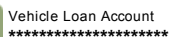
Recent payment history

Legend: Not Open Currently paid as agreed

Worst Delinquency

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Sep, 2004

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

Legend: ☐ Not Open ☒ OK Currently paid as agreed

Worst Delinquency

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Inquiries

An inquiry indicates when a business, usually a lender, has checked your credit. The inquiry listed here is the only time in the 12 months since the date of this report that a lender has checked your credit at Experian. This inquiry appears 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.

Inquiries that may be affecting your FICO® score

Total: 1 Time

Date	Company making the inquiry
April 01, 2013	***** Loans

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.

