2/24/22, 10:07 AM Print Page

Credit Report

EXPERIAN CREDIT REPORT

REPORT DATE: 02-24-22 700Credit Executive Summary Prepared for: 700Credit Detroit Dealership APPLICANT INFORMATION ______ App: BLACKWELL, PHILLIP E SSN: SSN: Age: Curr Addr: 318 WESTMINSER PL, GARFIELD NJ 07026 Prev Addr: 700CREDIT AUTO SUMMARY Total Bal Month Pay Total Auto Open Auto 30 60 2 \$0 \$0 0 Account Name Dat Open Curr Bal Mnth Pay Mos Rep PAYPAT 1-12 Opn/Clsd Orig AMT Past Due 30 60 90 PAYPAT 13-24 Account# Status Int Rate -----G M A C/16103 CURR ACCT 06/13 \$0 61 1610340 Closed \$8,958 0 0 0 G M A C/16103 CURR ACCT 12/19 \$0 0CCCCCCCCCC 18 1610340 Closed \$6,836 CCCCCC BUREAU SCORE INFORMATION: EXPERIAN FICO SCORE 9 AUTO (APP) = 592AUTO & REAL ESTATE LOAN INFORMATION: (APP) OPEN AUTO: 0 Total Bal: \$0 Total Mnthly Pay: \$0 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+ CLOSED AUTO: 2 Past Repossessions: 0 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+ OPEN REAL ESTATE: 0 Total Bal: \$0 Total Mnthly Pay: \$0 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+ TOTAL AVAILABLE CREDIT: Revolving-80% Balance-\$6,895 CREDIT SUMMARY ______ ACCOUNT DISTRIBUTION CURRENT STATUS(tradelines) Account Type Count Balance Payments Curr Clsd Unrt 30 60 90+ Real Estate 0 \$0 \$0 Installment \$0 1 1 -2 \$0 1 Revolving 14 \$1,685 \$57 5 9

Print Page 2/24/22, 10:07 AM

```
Other
                 0
                               $0
                                            $0
 Total
                            $1,685
                                           $57
                                                    6
                                                            10
                16
AVAILABLE CREDIT
                            $6,895
 Revolving
               80%
                        PUBLIC RECORDS
                                           HISTORICAL DELINOUENCIES(Count)
INQUIRIES
                                           Account Type LastDlq 30 60 90+
 Inquiries
                          Last 2yrs 0
                 3
 Elim Same Day
                 0
                          XPN
                                    1
                                            Real Estate
 Adjusted Total
                 3
                                            Installment
                                            Revolving
 New Trades(6MO)
                                                               4 2 -
                                            Other
 Oldest Trd: 04-06
                                            Total
BUREAU SCORE INFORMATION
______
XPN FICO SCORE 9 AUTO (APP)= 592 Factor: 38, 13, 10, 05
 38 serious delinquency and public record or collection filed
 13 time since delinquency is too recent or unknown
 10 ratio of balance to limit on bank revolving or other rev accts too high
 05 too many accounts with balances
XPN FICO AUTO V8 (APP)= 601 Factor: 38, 18, 32, 10
 38 serious delinquency and public record or collection filed
 18 number of accounts with delinquency
 32 lack of recent installment loan information
 10 ratio of balance to limit on bank revolving or other rev accts too high
XPN FICO Auto V2 (APP)= 590 Factor: 38, 10, 18, 32
 38 serious delinquency and public record or collection filed
 10 ratio of balance to limit on bank revolving or other rev accts too high
 18 number of accounts with delinquency
 32 lack of recent installment loan information
______
***** DEROGATORY ITEMS *****
-----
- - DEROGATORY ACCOUNTS UNDER APPLICANT - -
Account Name/Number (Sources)
                                                      Past Due
                                                                   Last
        High Payment Balance MOP Status
                                                   Rptd 30 60 90 MR DLQ
------
1 PEOPLES UNITED BANK (XPN-BC1260195) (APP)
I 12-18
                              5058 R-9
                                         COLL/P&L 12-21 02 00 00 33 12-21
                     N/A
  Hist: 12-21 9992112111111111111111111
                                         CLOSED Individual
  Ctgy: Credit Card, Terms REV
                                                 Term: REV
                                                             Lmt:
                                                                   5170
  Lates: 2x30:08-21,05-21;
  Past Due 109
  Comments:
 RETAIL NOT ELSEWHERE C (XPN-ZR2390220) (APP)
I 04-06
                                         COLL/P&L 07-16 00 00 00 99 07-16
                                0 R-9
                      N/A
  Hist: 07-16 9
                                            CLOSED Individual
  Ctgy: Revolving Charge Account
                                                 Term: REV
  Comments:
 JC PENNEY/MCCBG (XPN-DC1300068) (APP)
I 05-19
             279
                     N/A
                                0 R-U
                                          UNRATED 12-21 01 01 00 32 10-21
  Hist: 12-21 U-321111111111111111111111
                                            CLOSED Individual
  Ctgy: Revolving Charge Account
                                                 Term: REV
  Lates: 1x30:08-21; 1x60:09-21;
  Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST
 TRUIST BANK (XPN-BC1202850) (APP)
                                           DEL 60 10-21 01 01 00 22 10-21
I 08-19
            3033
                      N/A
  Hist: 10-21 321111111111111111111111
                                            OPEN Individual
  Ctgy: Credit Card, Terms REV
                                                 Term: REV
                                                                   3000
                                                             Lmt:
  Lates: 1x30:08-21; 1x60:09-21;
  Comments:
```

https://700creditsolution.com/PrintPreview.aspx?values=Ms+mpyvsod7gz52aFJziCg==&isAdmin=&RFflags=0,0&Printall=0

2/24/22, 10:07 AM Print Page

```
- - PUBLIC RECORD INFORMATION - -
1 07-21 Individual; Status Bankruptcy chapter 7 - discharged 10-21; Docket 9778
   661; Court 1008000 US BKPT CT GA ATLANTA (XPN) (APP)
                       ***** END OF DEROGATORY ITEMS *****
TRADE LINE ACCOUNTS
- - JOINT ACCOUNTS - -
Account Name/Number (Sources)
                                                             Past Due
                                                                          Last
             High
                  Payment
                              Balance MOP
                                               Status
                                                         Rptd 30 60 90 MR
1 G M A C/340192832612 (XPN-FA1610340) (APP)
                        N/A
                                               UNRATED 11-18 00 00 00 61
J 06-13
             8958
                                    0 I-U
  Hist: 11-18 U
                                                 CLOSED Joint Account
                                                       Term: 60M
   Ctgy: Auto Loan
   Comments:
- - ACCOUNTS UNDER APPLICANT - -
Account Name/Number (Sources)
                                                             Past Due
                                                                          Last
         High Payment Balance MOP
                                                         Rptd 30 60 90 MR
   0pen
                                               Status
                                                                          DLQ
2 BANK CREDIT CARD (XPN-BC1230465) (APP)
I 01-18
                                 3710 R-9
                                              COLL/P&L 12-21 00 00 00 44 12-21
                        N/A
  Hist: 12-21 99---111111111111111111111
                                                 CLOSED Individual
   Ctgy: Credit Card, Terms REV
                                                       Term: REV
                                                                    Lmt:
                                                                           4000
  Comments:
3 CITICARDS CBNA (XPN-BC3278165) (APP)
I 08-19
                                  266 R-9
                                              COLL/P&L 12-21 00 00 00 22 12-21
                        N/A
  Hist: 12-21 99999111111-0000000000
                                                 CLOSED Individual
   Ctgy: Credit Card, Terms REV
                                                       Term: REV
                                                                    Lmt:
                                                                            300
   Comments:
  RETAIL NOT ELSEWHERE C (XPN-ZR2390220) (APP)
I 08-19
                                  108 R-9
                                              COLL/P&L 08-21 00 00 00 15 08-21
                        N/A
  Hist: 08-21 9-1111100111000
                                                 CLOSED Individual
  Ctgy: Revolving Charge Account
                                                       Term: REV
                                                                    Lmt:
                                                                            700
  Past Due 108
  Comments:
 MACYS/FDSB (XPN-ZR1391674) (APP)
                                              COLL/P&L 07-21 00 00 00 21 07-21
                                  504 R-9
                        N/A
  Hist: 07-21 911111111111111111111
                                                 CLOSED Individual
   Ctgy: Revolving Charge Account
                                                       Term: REV
                                                                    Lmt:
                                                                            650
  Past Due 504
  Comments:
6 CITICARDS CBNA (XPN-BC3278165) (APP)
              290
                                    0 R-U
                                               UNRATED 03-21 00 00 00 16
                        N/A
  Hist: 03-21 U01000000000011
                                                 CLOSED Individual
   Ctgy: Credit Card, Terms REV
                                                       Term: REV
                                                                    Lmt:
                                                                            300
   Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST
7 MILITARY STAR (XPN-VF3902439) (APP)
                                               CURRENT 12-21 00 00 00 54
I 04-17
                         57
                                 1685 R-1
  OPEN Individual
   Ctgy: Revolving Charge Account
                                                       Term: REV
   Comments:
```

2/24/22, 10:07 AM Print Page

```
8 G M A C/340292236630 (XPN-FA1610340) (APP)
                           0 I-0
                                   CURRENT 09-21 00 00 00 18
                  N/A
I 12-19
         6836
                                    OPEN Individual
  Hist: 09-21 011111111111111111
  Ctgy: Lease
                                         Term: 35M
  Comments:
 CAP1/BEST BUY (XPN-ZR1300410) (APP)
         1502
                  N/A
                           0 R-1
                                   CURRENT 08-21 00 00 00 22
  OPEN Individual
  Ctgy: Revolving Charge Account
                                         Term: REV
                                                  Lmt:
                                                       1501
  Comments:
10 COMENITYBANK/VICTORIA (XPN-CS2375577) (APP)
I 10-20
                                   CURRENT 07-21 00 00 00 05
           61
                  N/A
                          0 R-0
  Hist: 07-21 01111
                                    OPEN Individual
  Ctgy: Revolving Charge Account
                                         Term: REV
                                                  Lmt:
                                                        350
  Comments:
11 USAA SAVINGS BANK (XPN-BC3271200) (APP)
I 08-19
          3064
                                   CURRENT 06-21 00 00 00 20
                  N/A
                           0 R-1
  Hist: 06-21 11111111111111111111
                                    OPEN Individual
  Ctgy: Credit Card, Terms REV
                                         Term: REV
                                                       3029
                                                  Lmt:
  Comments:
12 MACYS/GCCCC (XPN-DC2304140) (APP)
I 08-19
                                   CURRENT 03-20 00 00 00 05
                           0 R-0
           60
                  N/A
  Hist: 03-20 01111
                                    OPEN Individual
  Ctgy: Revolving Charge Account
                                         Term: REV
                                                  Lmt:
                                                        700
  Comments:
______
INQUIRIES Made In Last 2 Years
______
1 02-09-21 COMENITYBANK/VICTORIA (XPN-CS2375577) (APP)
 12-10-20 USAA SAVINGS BANK (XPN-BC3273787) (APP)
3 09-16-20 COMPLETE DEPT. STORES (XPN-DC2301014) (APP)
______
ADDRESS INFORMATION
-----
 318 WESTMINSER PL, GARFIELD, NJ 07026
  Rptd 06-19 (XPN) (APP)
 800 RICE VALLEY RD N, TUSCALOOSA, AL 35406
  Rptd 10-19 (XPN) (APP)
 2505 COLUMBIA DR, DECATUR, GA 30034
  Rptd 12-12 (XPN) (APP)
------
NAME AND AKA INFORMATION
______
1 PHILLIP BLACKWELL (XPN) (APP)
______
MISCELLANEOUS INFORMATION
______
1 SSN NOT PROVIDED (XPN) (APP)
2 MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA (XPN) (APP)
CONSUMER REFERRAL INFORMATION
1 XPN - EXPERIAN, PHONE: (888) 397-3742
      701 EXPERIAN PARKWAY, P.O. BOX 2002, ALLEN, TX 75013
```

***** END OF REPORT *****