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Credit Report

TRANSUNION CREDIT REPORT

REPORT DATE: 02-24-22 700Credit Executive Summary Prepared for: 700Credit Detroit Dealership APPLICANT INFORMATION ______ App: BLACKWELL, PHILLIP SSN: Age: Cap: SSN: Age: Curr Addr: 800 N RICE VALLEY RD, TUSCALOOSA AL 35406 Prev Addr: 700CREDIT AUTO SUMMARY No Auto Trades Found BUREAU SCORE INFORMATION: ______ TRANSUNION VantageScore 4.0 (APP) = 820AUTO & 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: 0 Past Repossessions: 0 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+ OPEN REAL ESTATE: 1 Total Bal: \$126,558 Total Mnthly Pay: \$1,441 LastDlq: N/A Past Due Counts: 0x30, 0x60, 0x90+ 1. BegBal-\$153,000 MnthlyPay-\$1,441 Term-360 Rem-246 mth CURRENT LastDlq-N/A TOTAL AVAILABLE CREDIT: Revolving-98% Balance-\$78,762 CREDIT SUMMARY ------ACCOUNT DISTRIBUTION CURRENT STATUS(tradelines) Account Type Count Balance Payments Curr Clsd Unrt 30 60 90+ Real Estate 2 \$126,558 \$1,441 2 Installment 0 \$0 \$0 Revolving 3 \$1,238 \$15 3 1 **Other** 0 \$0 \$0 Total 5 \$127,796 \$1,456 5 AVAILABLE CREDIT Revolving 98% \$78,762 **INQUIRIES** PUBLIC RECORDS HISTORICAL DELINOUENCIES(Count) Inquiries 0 Last 2yrs 0 Account Type LastDlq 30 60 90+ Elim Same Day Real Estate 0 TU a Adjusted Total Installment New Trades(6MO) Revolving **Other** Oldest Trd: 01-98 Total BUREAU SCORE INFORMATION

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TU (APP)=820 Factor: 49, 64, 48, 04, I ScoreCard: VantageScore 4.0
 ***No alert information is found in the file***
 49 Not enough balance paid down over time on revolving accounts
 64 Not enough balance paid down over time on real estate secured loans
 48 Lack of retail account information
 04 Balances on accounts too high compared to credit limits and loan amounts
     Inquiries did impact the credit score and, for models that indicate it, no
     derogatory info was found in the file
TU (APP)=843 Factor: 003, 097, 008, 014 ScoreCard: FICO Auto Score 9
 ***No alert information is found in the file***
 003 Proportion of loan balances to loan amounts is too high
 097 Lack of recent auto loan information
 008 Too many inquiries last 12 months
 014 Length of time accounts have been established
TU (APP)=812 Factor: 43, 08, 55, 85 ScoreCard: VantageScore 3.0
 ***No alert information is found in the file***
 43 Lack of sufficient credit history on bankcard or revolving accounts
 08 You have either very few loans or too many loans with recent delinquencies
 55 Open real estate account balances are too high compared to their loan amoun
 85 You have too many inquiries on your credit report
***** DEROGATORY ITEMS *****
 - PUBLIC RECORD INFORMATION - -
No public record information found.
                     ***** END OF DEROGATORY ITEMS *****
TRADE LINE ACCOUNTS
- - JOINT ACCOUNTS - -
Account Name/Number (Sources)
                                                      Past Due
   Open High Payment Balance MOP Status Rptd 30 60 90 MR DLQ
-----
1 BANKAMERICA3440 (TU-B06331059) (APP)
                 15 1238 R-1
C 01-98
        4531
                                          CURRENT 01-22 00 00 00 44
  1111111111
  Ctgy: Credit Card
                                                Term: MIN
                                                             Lmt: 25000
 CITIMORTGAGE9X8X2X2X7X (TU-B0462S015) (APP)
C 08-12 153000 1441
                                           CURRENT 12-21 00 00 00 48
                           126558 M-1
  Hist: 11-21 1111111111111111111111111111111 OPEN Joint
             111111111111111
  Ctgy: Conventional Real Estate Mortgage
                                                Term: 360
 BANKAMERICA0776 (TU-B06331059) (APP)
C 01-98
            4211
                       a
                                0 R-1
                                           CURRENT 05-19 00 00 00 48
  111111111111111
  Ctgy: Credit Card
                                                Term:
                                                             Lmt: 25000
  Rem: Credit card lost or stolen
  JPMCB HOME1X0X2X9X2X (TU-B0722T001) (APP)
C 02-09 157500
                   0
                                           CURRENT 09-12 00 00 00 32
                                0 M-1
  Ctgy: Conventional Real Estate Mortgage
                                                Term: 360
  Rem: Closed
- - ACCOUNTS UNDER APPLICANT - -
Account Name/Number (Sources)
                                                       Past Due
                                                                   Last
            High
                 Payment
                           Balance MOP
                                          Status
                                                   Rptd 30 60 90 MR
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5 BK OF AMER3060 (TU-B01597029) (APP) I 10-10 940 0 0 R-1 CURR Hist: 11-21 11000110111100000000111001100001111 OPE		0 00 48
Ctgy: Credit Card Comments:	Term:	Lmt: 30000
IDENTIFICATION INFORMATION		
1 BLACKWELL, PHILLIP E SSN: DOB: (TU)		
INQUIRIES Made In Last 2 Years		
1 02-24-22 ATLANTA REGI (TU-05520222) (APP) 2 01-10-22 HSBC (TU-02382255) (APP)		
ADDRESS INFORMATION		
1 800 N RICE VALLEY RD, TUSCALOOSA AL 35406 Rptd (TU) (APP)		
NAME AND AKA INFORMATION		
1 BLACKWELL, PHILLIP E (TU) (APP)		
EMPLOYMENT INFORMATION		
1 TTL Hired 02-14 SOFTWARE ENG Rptd 01-22 (TU) (APP) 2 CNN Rptd 01-22 (TU) (APP)		
MISCELLANEOUS INFORMATION		
1 No SSN on input but SSN on file (TU) (APP)		
FRAUD VERIFICATION INFORMATION		
Hawk OFAC Name Screen - Clear (APP)		
CONSUMER REFERRAL INFORMATION		
1 TU - TRANS UNION LLC, PHONE: 800-888-4213 2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA		
***** END OF REPORT *****		