



## Prequalification

Klemm,Michael XXXXXXXXX;CA-5046 Wynn Park Dr/Oregon OH 43616;Y-11251956;CSDM-Q;TREND;VERIFY;T-3F.....;VERIFY-Y2/RM/J2;SHIELD;PSUM;RM-F9;RM-II;RM-V4;M-Reference 123;

09/24/2019-10:23:06 AM CT

REFERENCE 123

### Personal Information

|  |  |  |
|--|--|--|
| Best Name  | Other Name(s)  |  |
| MICHAEL KLEMM  | *MIKE KLEMM; *MIKE A GEORGE; MIKE A KLEMM  |  |
|  | *Does not match inquiry  |  |
| Best Social Security number  | Other Social Security number(s)  | Date of Birth  |
| XXX-XX-XXXX  |  |  |
| Best Address   | Other Address(es)  |  |
| 5046 WYNN PARK DR<br>OREGON, OH 43616-3588   | *5046 WINDPARK DR<br>OREGON, OH 43616  | *3433 BAYBERRY PL<br>OREGON, OH 43616-2467   |
| Single-family dwelling<br>Reported 11/14/2017 to 07/09/2019<br>Last subscriber 1246250 by Update | Single-family dwelling<br>Reported 04/03/2018 by Update<br>*Does not match inquiry | Single-family dwelling<br>Reported 04/23/2011 to 08/20/2017 by Update<br>*Does not match inquiry |
| Best Employer  | Other Employer   |  |
| FOCAL POINT SOLUTION<br>Reported 06/2019 by Update   | CRESCENT TECHNOLOGIE<br>Reported 12/2017 by Inquiry                                |  |

### Messages

#### Informational Messages

| Type | Message  |
|------|--|
|      | 0089 SCORE DISTRIBUTION MODEL NOT AVAILABLE                        |
|      | 0335 F908TOO MANY INQUIRIES LAST 12 MONTHS                         |
|      | 0335 V484NUMBER OF INQUIRIES WAS A FACTOR IN DETERMINING THE SCORE |

### Fraud Shield Summary

| Indicator(s):   | Inquiry Address: | On-file Address: |
|---|------------------|------------------|
| Input SSN issued: 1982 - 2001<br>From 06/01/2019 Inquiry Count for SSN=0<br>From 06/01/2019 Inquiry Count for Address=0 |                  |                  |

### Profile Summary

|                            |                          |                                     |    |                           |     |       |
|----------------------------|--------------------------|-------------------------------------|----|---------------------------|-----|-------|
| Public Records: 0          | Disputed Accounts: 0     | Delinquency Counter: (Past 7 years) | 30 | 60                        | 90+ | Derog |
| Installment Bal: \$31,994  | Past Due Amount: \$0     | Total Inquiries: 4                  | 2  | 0                         | 0   | 0     |
| Real Estate Bal: \$400,000 | Monthly Pay: \$1,326     | Inquiries (last 6 mo): 2            |    | Satisfactory Accts: 14    |     |       |
| Revolving Bal: \$242       | Real Estate Pay: \$1,862 | Total Tradelines: 16                |    | Now Delinq/Derog: 0       |     |       |
| *000                       | Revolving Avail: 99%     | Paid Accounts: 7                    |    | Was Delinq/Derog: 2       |     |       |
|                            |                          |                                     |    | Oldest Tradeline: 03/2003 |     |       |

### Score Summary

| Risk Model                                  | Score | Code                 | Score Factor Description  |
|---|-------|----------------------|---|
| FICO Score 9<br>(Score range: 300 - 850)    | 796   | 18<br>33<br>12<br>13 | Number of accounts with delinquency<br>Proportion of loan balances to loan amounts is too high<br>Length of time revolving accounts have been established<br>Time since delinquency is too recent or unknown  |
| Income Insight<br>(Income range: 15 - 990)  | 237   |                      |   |
| Vantage Score 4.0<br>(Score range: 300-850) | 761   | 64<br>49<br>65<br>93 | Not enough balance paid down over time on real estate secured loans<br>Not enough balance paid down over time on revolving accounts<br>Oldest real estate secured loan was opened too recently<br>Not enough balance paid down over time on first mortgage accounts |

### Creditors

#### Mortgage Accounts

| Open Date                             | Original Amount   | Status Date | Past Due | Last Paid Date  | Balance Date   | Current Balance |     |     |     |     |     |     |  |    |    |     |       |
|---------------------------------------|---|-------------|----------|-----------------|----------------|-----------------|-----|-----|-----|-----|-----|-----|--|----|----|-----|-------|
| 05/01/2011                            | \$450,000   | 06/2017     |          |                 | 06/28/2017     |                 |     |     |     |     |     |     |  |    |    |     |       |
| Account Condition:                    | Paid/zero balance   |             |          | Account #:      | 00000000000000 |                 |     |     |     |     |     |     |  |    |    |     |       |
| Payment Status:                       | Current   |             |          | Responsibility: | Joint Account  |                 |     |     |     |     |     |     |  |    |    |     |       |
| Account Type:                         | Conventional Real Estate Loan, Including Purchase Money First |             |          | Account Terms:  | 30 Year        |                 |     |     |     |     |     |     |  |    |    |     |       |
| Payment History:<br>(Up to 25 months) | Jan   | Feb         | Mar      | Apr             | May            | Jun             | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter:<br>(Past 7 years) | 30 | 60 | 90+ | Derog |
|                                       | 2017  | C           | C        | C               | C              | C               | B   |     |     |     |     |     |  | 0  | 0  | 0   | 0     |
|                                       | 2016  | C           | C        | C               | C              | C               | C   | C   | C   | C   | C   | C   | Worst Delinquency:                     |    |    |     |       |
|                                       | 2015  |             |          |                 |                | C               | C   | C   | C   | C   | C   | C   | Worst Delinq Date:                     |    |    |     |       |
|                                       |   |             |          |                 |                |                 |     |     |     |     |     |     | Months Reviewed:                       | 37 |    |     |       |

| Open Date                          | Original Amount   | Status Date | Past Due | Last Paid Date  | Scheduled Payment | Balance Date | Current Balance |     |     |     |     |     |                                     |    |    |     |       |
|------------------------------------|---|-------------|----------|-----------------|-------------------|--------------|-----------------|-----|-----|-----|-----|-----|-------------------------------------|----|----|-----|-------|
| 06/17/2017                         | \$400,000   | 07/2019     |          | 07/05/2019      | \$1,862           | 07/05/2019   | \$400,000       |     |     |     |     |     |                                     |    |    |     |       |
| Account Condition:                 | Open  |             |          | Account #:      | 00000000000000    |              |                 |     |     |     |     |     |                                     |    |    |     |       |
| Payment Status:                    | Current   |             |          | Responsibility: | Joint Account     |              |                 |     |     |     |     |     |                                     |    |    |     |       |
| Account Type:                      | Conventional Real Estate Loan, Including Purchase Money First |             |          | Account Terms:  | 30 Year           |              |                 |     |     |     |     |     |                                     |    |    |     |       |
| Payment History: (Up to 25 months) | Jan   | Feb         | Mar      | Apr             | May               | Jun          | Jul             | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
| 2019                               | C   | C           | C        | C               | C                 | C            | C               |     |     |     |     |     | 0                                   | 0  | 0  | 0   |       |
| 2018                               | C   | C           | C        | C               | C                 | C            | C               | C   | C   | C   | C   | C   | Worst Delinquency:                  |    |    |     |       |
| 2017                               |   |             |          |                 |                   |              |                 |     |     | C   | C   | C   | Worst Delinq Date:                  |    |    |     |       |
|                                    |   |             |          |                 |                   |              |                 |     |     |     |     |     | Months Reviewed:                    | 22 |    |     |       |

### Installment Accounts

\*FURNISHER / 0000000 / BB - All Banks -- Non-Specific

| Open Date                          | Original Amount              | Status Date | Past Due | Last Paid Date  | Balance Date   | Current Balance |     |     |     |     |     |     |                                     |    |    |     |       |
|------------------------------------|------------------------------|-------------|----------|-----------------|----------------|-----------------|-----|-----|-----|-----|-----|-----|-------------------------------------|----|----|-----|-------|
| 09/15/2016                         | \$36,599                     | 08/2018     |          | 08/10/2018      | 08/28/2018     |                 |     |     |     |     |     |     |                                     |    |    |     |       |
| Account Condition:                 | Paid/zero balance            |             |          | Account #:      | 00000000000000 |                 |     |     |     |     |     |     |                                     |    |    |     |       |
| Payment Status:                    | Current/was 30 days past due |             |          | Responsibility: | Joint Account  |                 |     |     |     |     |     |     |                                     |    |    |     |       |
| Account Type:                      | AUT Auto Loan                |             |          | Account Terms:  | 37 Month       |                 |     |     |     |     |     |     |                                     |    |    |     |       |
| Payment History: (Up to 25 months) | Jan                          | Feb         | Mar      | Apr             | May            | Jun             | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
| 2018                               | C                            | C           | C        | C               | C              | C               | C   | B   |     |     |     |     | 1                                   | 0  | 0  | 0   |       |
| 2017                               | C                            | C           | C        | C               | C              | C               | C   | C   | C   | 1   | C   | C   | Worst Delinquency:                  |    |    |     |       |
| 2016                               |                              |             |          |                 |                |                 |     |     | C   | C   | C   | C   | Worst Delinq Date:                  |    |    |     |       |
|                                    |                              |             |          |                 |                |                 |     |     |     |     |     |     | Months Reviewed:                    | 24 |    |     |       |

FURNISHER / 0000000 / FA - Automobile Financing Company

| Open Date                          | Original Amount   | Status Date | Past Due | Last Paid Date  | Balance Date   | Current Balance |     |     |     |     |     |     |                                     |    |    |     |       |
|------------------------------------|-------------------|-------------|----------|-----------------|----------------|-----------------|-----|-----|-----|-----|-----|-----|-------------------------------------|----|----|-----|-------|
| 06/09/2015                         | \$38,786          | 11/2016     |          |                 | 11/01/2016     |                 |     |     |     |     |     |     |                                     |    |    |     |       |
| Account Condition:                 | Paid/zero balance |             |          | Account #:      | 00000000000000 |                 |     |     |     |     |     |     |                                     |    |    |     |       |
| Payment Status:                    | Current           |             |          | Responsibility: | Undesignated   |                 |     |     |     |     |     |     |                                     |    |    |     |       |
| Account Type:                      | AUT Auto Loan     |             |          | Account Terms:  | 36 Month       |                 |     |     |     |     |     |     |                                     |    |    |     |       |
| Payment History: (Up to 25 months) | Jan               | Feb         | Mar      | Apr             | May            | Jun             | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
| 2016                               | C                 | C           | C        | C               | C              | C               | C   | C   | C   | C   | B   |     | 0                                   | 0  | 0  | 0   |       |
| 2015                               |                   |             |          |                 |                | C               | C   | C   | C   | C   | C   | C   | Worst Delinquency:                  |    |    |     |       |
|                                    |                   |             |          |                 |                |                 |     |     |     |     |     |     | Worst Delinq Date:                  |    |    |     |       |
|                                    |                   |             |          |                 |                |                 |     |     |     |     |     |     | Months Reviewed:                    | 18 |    |     |       |

FURNISHER / 0000000 / BB - All Banks -- Non-Specific

| Open Date                          | Original Amount | Status Date | Past Due | Last Paid Date  | Scheduled Payment | Balance Date | Current Balance |     |     |     |     |     |                                     |    |    |     |       |
|------------------------------------|-----------------|-------------|----------|-----------------|-------------------|--------------|-----------------|-----|-----|-----|-----|-----|-------------------------------------|----|----|-----|-------|
| 06/24/2018                         | \$42,706        | 06/2019     |          | 05/28/2019      | \$1,301           | 06/28/2019   | \$31,994        |     |     |     |     |     |                                     |    |    |     |       |
| Account Condition:                 | Open            |             |          | Account #:      | 00000000000000    |              |                 |     |     |     |     |     |                                     |    |    |     |       |
| Payment Status:                    | Current         |             |          | Responsibility: | Joint Account     |              |                 |     |     |     |     |     |                                     |    |    |     |       |
| Account Type:                      | AUT Auto Loan   |             |          | Account Terms:  | 36 Month          |              |                 |     |     |     |     |     |                                     |    |    |     |       |
| Payment History: (Up to 25 months) | Jan             | Feb         | Mar      | Apr             | May               | Jun          | Jul             | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
| 2019                               | C               | C           | C        | C               | C                 | C            |                 |     |     |     |     |     | 0                                   | 0  | 0  | 0   |       |
| 2018                               |                 |             |          |                 |                   | C            | C               | C   | C   | C   | C   | C   | Worst Delinquency:                  |    |    |     |       |
|                                    |                 |             |          |                 |                   |              |                 |     |     |     |     |     | Worst Delinq Date:                  |    |    |     |       |
|                                    |                 |             |          |                 |                   |              |                 |     |     |     |     |     | Months Reviewed:                    | 13 |    |     |       |

### Revolving Accounts

\*FURNISHER / 0000000 / BC - Bank Credit Cards

| Open Date  | Credit Limit | High Balance | Status Date | Past Due | Last Paid Date | Balance Date | Current Balance |
|------------|--------------|--------------|-------------|----------|----------------|--------------|-----------------|
| 10/09/2003 | \$20,000     | \$21,150     | 12/2017     |          |                | 12/07/2017   |                 |

Account Condition: Lost or stolen Account #: 0000000000000000  
 Payment Status: Current Responsibility: Joint Account  
 Account Type: Credit Card, Terms REV Account Terms: Revolving  
 Payment History: (Up to 25 months)
 

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------------------------------------|----|----|-----|-------|
| 2017 | C   | C   | C   | C   | C   | C   | C   | C   | C   | C   | C   | B   | 0                                   | 0  | 0  | 0   | 0     |
| 2016 | C   | C   | C   | C   | C   | C   | C   | C   | C   | C   | C   | C   | 0                                   | 0  | 0  | 0   | 0     |
| 2015 |     |     |     |     |     |     |     |     |     |     |     |     |                                     |    |    |     |       |

 Worst Delinquency: C  
 Worst Delinq Date:  
 Months Reviewed: 53

Credit card lost or stolen

\*FURNISHER / 0000000 / BC - Bank Credit Cards

| Open Date  | Credit Limit | High Balance | Status Date | Past Due | Last Paid Date | Balance Date | Current Balance |
|------------|--------------|--------------|-------------|----------|----------------|--------------|-----------------|
| 03/04/2003 | \$10,500     | \$7,551      | 05/2018     |          | 02/14/2017     | 07/24/2019   | \$0             |

Account Condition: Closed Account #: 0000000000000000  
 Payment Status: Current Responsibility: Individual  
 Account Type: Credit Card, Terms REV Account Terms: Revolving  
 Payment History: (Up to 25 months)
 

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------------------------------------|----|----|-----|-------|
| 2019 | 0   | 0   | 0   | 0   | 0   | 0   | B   |     |     |     |     |     | 0                                   | 0  | 0  | 0   | 0     |
| 2018 | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0                                   | 0  | 0  | 0   | 0     |
| 2017 |     |     |     |     |     |     | 0   | 0   | 0   | 0   | 0   | 0   | 0                                   | 0  | 0  | 0   | 0     |

 Worst Delinquency:  
 Worst Delinq Date:  
 Months Reviewed: 99

Account closed at consumer's request

\*FURNISHER / 0000000 / BC - Bank Credit Cards

| Open Date  | Credit Limit | High Balance | Status Date | Past Due | Last Paid Date | Balance Date | Current Balance |
|------------|--------------|--------------|-------------|----------|----------------|--------------|-----------------|
| 01/22/2009 | \$9,000      | \$1,666      | 01/2019     |          | 09/14/2013     | 01/24/2019   |                 |

Account Condition: Paid/zero balance Account #: 0000000000000000  
 Payment Status: Current Responsibility: Individual  
 Account Type: Credit Card, Terms REV Account Terms: Revolving  
 Payment History: (Up to 25 months)
 

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------------------------------------|----|----|-----|-------|
| 2019 | B   |     |     |     |     |     |     |     |     |     |     |     | 0                                   | 0  | 0  | 0   | 0     |
| 2018 | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0                                   | 0  | 0  | 0   | 0     |
| 2017 | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0                                   | 0  | 0  | 0   | 0     |

 Worst Delinquency:  
 Worst Delinq Date:  
 Months Reviewed: 99

Account closed at consumer's request

\*FURNISHER / 0000000 / BC - Bank Credit Cards

| Open Date  | Credit Limit | Status Date | Past Due | Last Paid Date | Balance Date | Current Balance |
|------------|--------------|-------------|----------|----------------|--------------|-----------------|
| 09/23/2009 | \$15,000     | 01/2011     |          |                | 01/28/2011   |                 |

Account Condition: Paid/zero balance Account #: 0000000000000000  
 Payment Status: Current Responsibility: Individual  
 Account Type: Credit Card, Terms REV Account Terms: Revolving  
 Payment History: (Up to 25 months)
 

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------------------------------------|----|----|-----|-------|
| 2011 | B   |     |     |     |     |     |     |     |     |     |     |     | 0                                   | 0  | 0  | 0   | 0     |
| 2010 | 0   | 0   | 0   | 0   | -   | -   | -   | -   | -   | C   | C   | 0   | 0                                   | 0  | 0  | 0   | 0     |
| 2009 |     |     |     |     |     |     |     |     |     |     | 0   | 0   | 0                                   | 0  | 0  | 0   | 0     |

 Worst Delinquency:  
 Worst Delinq Date:  
 Months Reviewed: 15

Account closed at credit grantor's request

\*FURNISHER / 0000000 / BC - Bank Credit Cards

| Open Date  | Credit Limit | High Balance | Status Date | Past Due | Last Paid Date | Balance Date | Current Balance |
|------------|--------------|--------------|-------------|----------|----------------|--------------|-----------------|
| 12/08/2004 | \$17,000     | \$2,429      | 06/2015     |          | 01/03/2019     | 07/26/2019   | \$0             |

Account Condition: Open Account #: 0000000000000000  
 Payment Status: Current/was 30 days past due Responsibility: Joint Account  
 Account Type: Credit Card, Terms REV Account Terms: Revolving  
 Payment History: (Up to 25 months)
 

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------------------------------------|----|----|-----|-------|
| 2019 | C   | 0   | 0   | 0   | 0   | 0   | 0   |     |     |     |     |     | 1                                   | 0  | 0  | 0   | 0     |
| 2018 | C   | C   | C   | C   | C   | 0   | 0   | 0   | 0   | 0   | 0   | C   | 0                                   | 0  | 0  | 0   | 0     |
| 2017 |     |     |     |     |     |     | C   | C   | 0   | 0   | C   | C   | 0                                   | 0  | 0  | 0   | 0     |

 Worst Delinquency: 30 days delinquent  
 Worst Delinq Date: 05/01/2015  
 Months Reviewed: 99

| FURNISHER / 0000000 / BC - Bank Credit Cards |                        |              |             |          |                 |                   |              |                 |     |     |     |     |  |    |    |     |       |  |
|--|------------------------|--------------|-------------|----------|-----------------|-------------------|--------------|-----------------|-----|-----|-----|-----|--|----|----|-----|-------|--|
| Open Date                                    | Credit Limit           | High Balance | Status Date | Past Due | Last Paid Date  | Scheduled Payment | Balance Date | Current Balance |     |     |     |     |  |    |    |     |       |  |
| 09/24/2017                                   | \$10,000               | \$552        | 07/2019     |          | 07/21/2019      | \$10              | 07/26/2019   | \$64            |     |     |     |     |  |    |    |     |       |  |
| Account Condition:                           | Open                   |              |             |          | Account #:      | 0000000000000000  |              |                 |     |     |     |     |  |    |    |     |       |  |
| Payment Status:                              | Current                |              |             |          | Responsibility: | Individual        |              |                 |     |     |     |     |  |    |    |     |       |  |
| Account Type:                                | Credit Card, Terms REV |              |             |          | Account Terms:  | Revolving         |              |                 |     |     |     |     |  |    |    |     |       |  |
| Payment History:<br>(Up to 25 months)        | Jan                    | Feb          | Mar         | Apr      | May             | Jun               | Jul          | Aug             | Sep | Oct | Nov | Dec | Delinquency Counter:<br>(Past 7 years) | 30 | 60 | 90+ | Derog |  |
|  | 2019                   | C            | 0           | 0        | 0               | C                 | C            |                 |     |     |     |     | 0                                      | 0  | 0  | 0   |       |  |
|  | 2018                   | C            | C           | C        | C               | C                 | C            | C               | C   | C   | C   | C   | Worst Delinquency:                     |    |    |     |       |  |
|  | 2017                   |              |             |          |                 |                   |              |                 | 0   | C   | C   | 0   | Worst Delinq Date:                     |    |    |     |       |  |
|  |                        |              |             |          |                 |                   |              |                 |     |     |     |     | Months Reviewed:                       | 23 |    |     |       |  |

| FURNISHER / 0000000 / BC - Bank Credit Cards |                        |              |             |          |                 |                   |              |                 |     |     |     |     |  |    |    |     |       |  |
|--|------------------------|--------------|-------------|----------|-----------------|-------------------|--------------|-----------------|-----|-----|-----|-----|--|----|----|-----|-------|--|
| Open Date                                    | Credit Limit           | High Balance | Status Date | Past Due | Last Paid Date  | Scheduled Payment | Balance Date | Current Balance |     |     |     |     |  |    |    |     |       |  |
| 04/01/2006                                   | \$17,500               | \$17,500     | 07/2019     |          | 12/11/2016      |                   | 07/23/2019   | \$0             |     |     |     |     |  |    |    |     |       |  |
| Account Condition:                           | Open                   |              |             |          | Account #:      | 0000000000000000  |              |                 |     |     |     |     |  |    |    |     |       |  |
| Payment Status:                              | Current                |              |             |          | Responsibility: | Joint Account     |              |                 |     |     |     |     |  |    |    |     |       |  |
| Account Type:                                | Credit Card, Terms REV |              |             |          | Account Terms:  | Revolving         |              |                 |     |     |     |     |  |    |    |     |       |  |
| Payment History:<br>(Up to 25 months)        | Jan                    | Feb          | Mar         | Apr      | May             | Jun               | Jul          | Aug             | Sep | Oct | Nov | Dec | Delinquency Counter:<br>(Past 7 years) | 30 | 60 | 90+ | Derog |  |
|  | 2019                   | C            | C           | C        | C               | C                 | 0            |                 |     |     |     |     | 0                                      | 0  | 0  | 0   |       |  |
|  | 2018                   | C            | C           | C        | C               | C                 | C            | C               | C   | C   | C   | C   | Worst Delinquency:                     |    |    |     |       |  |
|  | 2017                   |              |             |          |                 |                   | C            | C               | C   | C   | C   | C   | Worst Delinq Date:                     |    |    |     |       |  |
|  |                        |              |             |          |                 |                   |              |                 |     |     |     |     | Months Reviewed:                       | 99 |    |     |       |  |

| FURNISHER / 0000000 / BC - Bank Credit Cards |                        |              |             |          |                 |                   |              |                 |     |     |     |     |  |                    |    |     |       |  |
|--|------------------------|--------------|-------------|----------|-----------------|-------------------|--------------|-----------------|-----|-----|-----|-----|--|--------------------|----|-----|-------|--|
| Open Date                                    | Credit Limit           | High Balance | Status Date | Past Due | Last Paid Date  | Scheduled Payment | Balance Date | Current Balance |     |     |     |     |  |                    |    |     |       |  |
| 02/28/2006                                   | \$61,700               | \$6,164      | 07/2019     |          | 06/01/2018      | \$15              | 07/13/2019   | \$178           |     |     |     |     |  |                    |    |     |       |  |
| Account Condition:                           | Open                   |              |             |          | Account #:      | 0000000000000000  |              |                 |     |     |     |     |  |                    |    |     |       |  |
| Payment Status:                              | Current                |              |             |          | Responsibility: | Joint Account     |              |                 |     |     |     |     |  |                    |    |     |       |  |
| Account Type:                                | Credit Card, Terms REV |              |             |          | Account Terms:  | Revolving         |              |                 |     |     |     |     |  |                    |    |     |       |  |
| Payment History:<br>(Up to 25 months)        | Jan                    | Feb          | Mar         | Apr      | May             | Jun               | Jul          | Aug             | Sep | Oct | Nov | Dec | Delinquency Counter:<br>(Past 7 years) | 30                 | 60 | 90+ | Derog |  |
|  | 2019                   |              |             |          |                 |                   | C            |                 |     |     |     |     | 0                                      | 0                  | 0  | 0   |       |  |
|  | 2018                   |              |             |          |                 |                   |              |                 |     |     |     |     | Worst Delinquency:                     |                    |    |     |       |  |
|  |                        |              |             |          |                 |                   |              |                 |     |     |     |     |  | Worst Delinq Date: |    |     |       |  |
|  |                        |              |             |          |                 |                   |              |                 |     |     |     |     | Months Reviewed:                       | 1                  |    |     |       |  |

| FURNISHER / 0000000 / BC - Bank Credit Cards |                        |              |             |          |                 |                   |              |                 |     |     |     |     |  |    |    |     |       |  |
|--|------------------------|--------------|-------------|----------|-----------------|-------------------|--------------|-----------------|-----|-----|-----|-----|--|----|----|-----|-------|--|
| Open Date                                    | Credit Limit           | High Balance | Status Date | Past Due | Last Paid Date  | Scheduled Payment | Balance Date | Current Balance |     |     |     |     |  |    |    |     |       |  |
| 01/13/2016                                   | \$9,400                | \$312        | 07/2019     |          | 02/07/2018      |                   | 07/12/2019   | \$0             |     |     |     |     |  |    |    |     |       |  |
| Account Condition:                           | Open                   |              |             |          | Account #:      | 0000000000000000  |              |                 |     |     |     |     |  |    |    |     |       |  |
| Payment Status:                              | Current                |              |             |          | Responsibility: | Joint Account     |              |                 |     |     |     |     |  |    |    |     |       |  |
| Account Type:                                | Credit Card, Terms REV |              |             |          | Account Terms:  | Revolving         |              |                 |     |     |     |     |  |    |    |     |       |  |
| Payment History:<br>(Up to 25 months)        | Jan                    | Feb          | Mar         | Apr      | May             | Jun               | Jul          | Aug             | Sep | Oct | Nov | Dec | Delinquency Counter:<br>(Past 7 years) | 30 | 60 | 90+ | Derog |  |
|  | 2019                   | 0            | 0           | 0        | 0               | 0                 | 0            |                 |     |     |     |     | 0                                      | 0  | 0  | 0   |       |  |
|  | 2018                   | C            | C           | 0        | 0               | 0                 | 0            | 0               | 0   | 0   | 0   | 0   | Worst Delinquency:                     |    |    |     |       |  |
|  | 2017                   |              |             |          |                 |                   | C            | C               | C   | C   | C   | C   | Worst Delinq Date:                     |    |    |     |       |  |
|  |                        |              |             |          |                 |                   |              |                 |     |     |     |     | Months Reviewed:                       | 42 |    |     |       |  |

| FURNISHER / 0000000 / DV - Variety Stores |                          |             |          |                |                 |                  |     |     |     |     |     |     |  |    |    |     |       |  |
|---|--------------------------|-------------|----------|----------------|-----------------|------------------|-----|-----|-----|-----|-----|-----|--|----|----|-----|-------|--|
| Open Date                                 | Credit Limit             | Status Date | Past Due | Last Paid Date | Balance Date    | Current Balance  |     |     |     |     |     |     |  |    |    |     |       |  |
| 03/25/2016                                | \$1,500                  | 07/2019     |          |                | 07/11/2019      | \$0              |     |     |     |     |     |     |  |    |    |     |       |  |
| Account Condition:                        | Open                     |             |          |                | Account #:      | 0000000000000000 |     |     |     |     |     |     |  |    |    |     |       |  |
| Payment Status:                           | Current                  |             |          |                | Responsibility: | Individual       |     |     |     |     |     |     |  |    |    |     |       |  |
| Account Type:                             | Revolving Charge Account |             |          |                | Account Terms:  | Revolving        |     |     |     |     |     |     |  |    |    |     |       |  |
| Payment History:<br>(Up to 25 months)     | Jan                      | Feb         | Mar      | Apr            | May             | Jun              | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter:<br>(Past 7 years) | 30 | 60 | 90+ | Derog |  |
|   | 2019                     | 0           | 0        | 0              | 0               | 0                | 0   |     |     |     |     |     | 0                                      | 0  | 0  | 0   |       |  |
|   | 2018                     | 0           | 0        | 0              | 0               | 0                | 0   | 0   | 0   | 0   | 0   | 0   | Worst Delinquency:                     |    |    |     |       |  |
|   | 2017                     |             |          |                |                 |                  |     |     |     |     | 0   | 0   | Worst Delinq Date:                     |    |    |     |       |  |
|   |                          |             |          |                |                 |                  |     |     |     |     |     |     | Months Reviewed:                       | 21 |    |     |       |  |

FURNISHER / 0000000 / BC - Bank Credit Cards

| Open Date                             | Credit Limit             | High Balance | Status Date | Past Due        | Last Paid Date  | Balance Date | Current Balance |     |     |     |     |     |  |    |    |     |       |
|---------------------------------------|--------------------------|--------------|-------------|-----------------|-----------------|--------------|-----------------|-----|-----|-----|-----|-----|--|----|----|-----|-------|
| 05/10/2004                            | \$825                    | \$233        | 01/2008     |                 | 03/03/2006      | 12/01/2009   | \$0             |     |     |     |     |     |  |    |    |     |       |
| Account Condition:                    | Inactive                 |              |             | Account #:      | 0000000000      |              |                 |     |     |     |     |     |  |    |    |     |       |
| Payment Status:                       | Current                  |              |             | Responsibility: | Authorized User |              |                 |     |     |     |     |     |  |    |    |     |       |
| Account Type:                         | Revolving Charge Account |              |             | Account Terms:  | Revolving       |              |                 |     |     |     |     |     |  |    |    |     |       |
| Payment History:<br>(Up to 25 months) | Jan                      | Feb          | Mar         | Apr             | May             | Jun          | Jul             | Aug | Sep | Oct | Nov | Dec | Delinquency Counter:<br>(Past 7 years) | 30 | 60 | 90+ | Derog |
| 2009                                  | -                        | -            | -           | -               | -               | -            | -               | -   | -   | -   | -   | -   | 0                                      | 0  | 0  | 0   |       |
| 2008                                  | 0                        | -            | -           | -               | -               | -            | -               | -   | -   | -   | -   | -   | Worst Delinquency:                     |    |    |     |       |
| 2007                                  |                          |              |             |                 |                 |              |                 |     |     |     |     | 0   | Worst Delinq Date:                     |    |    |     |       |
|                                       |                          |              |             |                 |                 |              |                 |     |     |     |     |     | Months Reviewed:                       | 68 |    |     |       |

**Inquiries**

| Date       | Subscriber   | Amount | Type  | Terms |
|------------|--|--------|---|-------|
| 05/12/2019 | AMERICAN BANK OF TEXAS/9103661/All Banks -- Non-Specific | UNK    | Unknown - Credit Extension, Review, Or Collection | N/A   |
| 04/23/2019 | FIRST STATE BANK CENTR/3187116/All Banks -- Non-Specific | UNK    | Unknown - Credit Extension, Review, Or Collection | N/A   |
| 08/25/2018 | SARMA/3970563/Mortgage Reporters                         | UNK    | Real Estate Specific Type Unknown                 | N/A   |
| 10/16/2017 | AMERICAN BANK OF TEXAS/9103661/All Banks -- Non-Specific | UNK    | Unknown - Credit Extension, Review, Or Collection | N/A   |

END -- Experian Prequalification

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