

**Score Summary - LORI ARCHAMBAULT**



FICO Auto 9-EFX-N



820

FICO Score V5 - 787



FICO SCORE 9 AUTO

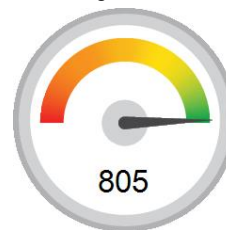


828

FICO AUTO V8- 838



VantageScore 4.0



805

VantageScore 3.0- 790

**CREDIT REPORT**



LORI ARCHAMBAULT  
417 TENNESSEE  
PADUCAH KY 42003

**DOB:** 11/16/1966  
**SSN:** 666-24-2470  
**Inq SSN:** 666-24-2470  
**Customer No:** 155AN01823

**Date:** 10/28/2024  
**Date Issued:** 00/1954  
**In File:** 09/17/2024  
**Last Reported:** 09/28/2024  
**First Reported:** 07/00/2024

**EMPLOYMENT**

Employer	Occupation	Date Hired	End Date
UHWLUHG	FLWB RI FKDUOHVWRQ		

**Special Messages**

- IDENTITYSCAN:** Inquiry address is not associated with this consumer name.
- IDENTITYSCAN:** Inquiry address associated with more than one name or SSN.
- IDENTITYSCAN:** Unable to perform telephone validation due to insufficient telephone input.

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO Auto 9-EFX-F	820	00010	RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
		00008	TOO MANY INQUIRIES LAST 12 MONTHS
		00033	PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
		00012	LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
FICO Auto V5F	787	00030	Time since most recent account opening is too short
		00008	Too many inquiries last 12 months
		00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		00005	Too many accounts with balances

<b>FICO Score V5</b>	<b>764</b>	00008	Too many inquiries last 12 months
		00030	Time since most recent account opening is too short
		00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
<b>FICO Auto V5</b>	<b>787</b>	00005	Too many accounts with balances
		00030	Time since most recent account opening is too short
		00008	Too many inquiries last 12 months
<b>FICO Score V5F</b>	<b>764</b>	00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		00005	Too many accounts with balances
		00008	Too many inquiries last 12 months
<b>FICO Score V8</b>	<b>782</b>	00030	Time since most recent account opening is too short
		00033	Proportion of loan balances to loan amounts is too high
		00008	Too many inquiries last 12 months
<b>FICO Score V8F</b>	<b>782</b>	00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		00030	Time since most recent account opening is too short
		00033	Proportion of loan balances to loan amounts is too high
<b>FICO Auto V8</b>	<b>798</b>	00008	Too many inquiries last 12 months
		00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		00030	Time since most recent account opening is too short
<b>FICO Auto V8F</b>	<b>798</b>	00033	Proportion of loan balances to loan amounts is too high
		00008	Too many inquiries last 12 months
		00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
<b>FICO Auto 9-EFX-F</b>	<b>820</b>	00030	Time since most recent account opening is too short
		00033	Proportion of loan balances to loan amounts is too high
		00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
<b>BEACON</b>	<b>FICO Score 9-EFX-NF</b>	00008	Too many inquiries last 12 months
		00033	Proportion of loan balances to loan amounts is too high
		00012	Length of time revolving accounts have been established
<b>FICO Auto 9-EFX-N</b>	<b>820</b>	00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		00033	Proportion of loan balances to loan amounts is too high
		00008	Too many inquiries last 12 months
<b>FICO Bkcrd 9-EFX-F</b>	<b>818</b>	00012	Length of time revolving accounts have been established
		00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		00008	Too many inquiries last 12 months
<b>FICO Bkcrd 9-EFX-NF</b>	<b>818</b>	00033	Proportion of loan balances to loan amounts is too high
		00008	Too many inquiries last 12 months
		00012	Length of time revolving accounts have been established
		00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		00033	Proportion of loan balances to loan amounts is too high
		00008	Too many inquiries last 12 months
		00012	Length of time revolving accounts have been established
		00033	Proportion of loan balances to loan amounts is too high
		00008	Too many inquiries last 12 months
		00012	Length of time revolving accounts have been established

### 700Credit Auto Summary

No Auto Trades Found

### Bureau Summary

**Begin Date:** 09/00/1994      **Lowest HC:** \$166      **Inquiries:** 14      **Num Accts:** 6  
**End Date:** 07/00/2024      **Highest HC:** \$22500      **Inq Since:** 04/03/2024      **Public records:** 0  
**Collections:** 0

	Ones	Twos	Threes	Fours	Fives	Sixes	Sevens	Eights
MOP	5	0	0	0	0	0	0	0
History	0	0	0	0	0	0	0	0

### 700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
3	09/00/1994	0	0	0	0	0	0	0	0	14	12

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving totals	3	\$10666	\$0	\$2330	\$0	\$0	0%
Installment totals	3	\$38500	\$0	\$15400	\$0	\$565	
<b>Totals</b>	<b>6</b>	<b>\$49166</b>	<b>\$0</b>	<b>\$17730</b>	<b>\$0</b>	<b>\$565</b>	

### Trades - Installment Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments Prev High Rate	Opened Reported Paid Date Last Activity	Credit Limit High Credit Last Paid Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
<b>FIRST FEDERAL OF CHA/824FM00195</b>	11/18 07/24	- \$16000	\$3847 \$16000	\$262 61	
Installment/Mortgage Companies Pays account as agreed /- Real estate mortgage	07/24	-	Open Individual		
<b>COLONIAL MORTGAGE/827RZ00464</b>	07/02 07/24	- \$22500	\$11553 \$22500	\$303 99	
Installment/Miscellaneous Pays account as agreed /- Real estate mortgage	07/24	-	Open Joint		

<b>FIRST FEDERAL OF CHA/824FM00195</b>	10/13	-	\$0		120M
	11/19	\$18630	\$18630	05	
Installment/Mortgage Companies			Closed		
Real estate mortgage	11/18	-	Shared		

### Trades - Revolving Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments Prev High Rate	Opened Reported Paid Date Last Activity	Credit Limit High Credit Last Paid Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
<b>WACHOVIA BANKCARD/416ON00093</b>	09/94 07/24	- \$9500	\$2330 \$9500		
Revolving/National Credit Card Cos. <a href="#">Pays account as agreed</a> /-	07/24	-	<a href="#">Open</a> Individual	99	
<b>TD RCS/CONDON'S/444CG08255</b>	10/22 07/24	- \$166	\$0 \$166		08
Revolving/General Clothing Stores <a href="#">Pays account as agreed</a> /-	05/24	-	Closed Individual		
<b>FIRST FEDERAL OF CHA/824FM00195</b>	04/24 07/24	- \$1000	\$0 \$1000		02
Revolving/Mortgage Companies <a href="#">Pays account as agreed</a> /- Line of credit	04/24	-	Closed Joint		

### Inquiries

Date	Subscriber Name	Subscriber Number	Type
09/28/2024	KROLL FACTUAL DATA	999ZB04433	Miscellaneous Reptg. Agencies
09/17/2024	WELLS FARGO	999ZS01090	Services, Not Elsewhere
09/11/2024	CAPITAL ONE	999BB13029	All Banks
09/11/2024	KROLL FACTUAL DATA	999ZB04268	Miscellaneous Reptg. Agencies
09/08/2024	CITICARD	999BB12565	All Banks
09/07/2024	NATIONAL CREDIT CENT	999AN00781	Automobile Dealers, New
09/06/2024	NATIONAL CREDIT CENT	999AN00781	Automobile Dealers, New
09/04/2024	KROLL FACTUAL DATA	999ZB04433	Miscellaneous Reptg. Agencies
09/03/2024	WELLS FARGO BANK, N.	999BB20477	All Banks
09/02/2024	WELLS FARGO BANK, N.	999BB20477	All Banks
07/26/2024	UNION ACCEPTANCE COR	655FA29197	Auto Financing
07/26/2024	ONYX ACCEPTANCE CORP	241FA00247	Auto Financing

04/12/2024	FIRST FEDERAL OF CHA	824FS00809	Savings & Loan Assns.
04/03/2024	SMALLS AUTO SALES	435AU00474	Automobile Dealers, Old

**Owning Bureau Information**

CREDIT REPORT SERVICED BY:  
EQUIFAX INFORMATION SERVICES LLC  
P.O. BOX 740241  
ATLANTA, GA 30374-0241  
800-685-1111