

**Score Summary - LORI ARCHAMBAULT**



FICO Auto 9-EFX-N



FICO Score V5 - 787



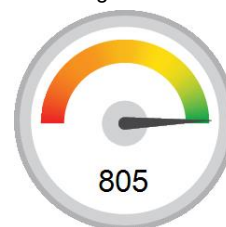
FICO SCORE 9 AUTO



FICO AUTO V8- 838



VantageScore 4.0



VantageScore 3.0- 790

**CREDIT REPORT**



LORI ARCHAMBAULT  
417 TENNESSEE ST  
PADUCAH, KY 42003

**Date:** 10/28/2024 4:02:44 PM  
**In File:** 11/30/2015  
**Date Reported:** 09/01/2024  
**Subscriber Name:** 700Credit Detroit Dealership  
**Sub Code:** Z5520222

**EMPLOYMENT**

Employer	Occupation	Date Hired	End Date	Date Reported
ARMY	ARTILLERY			09/01/2024
TEST	TEST			09/01/2024

**Special Messages**

**MessageType :** Address alert, **AddressType :** Current address, **AlertCondition :** Mismatch-input does not match file  
**SSN Match Ind:** Exact match between SSN on input and SSN on file  
**Hawk**  
**OFAC Name Screen - Clear**

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
VantageScore 4.0	805	68	Lack of real estate secured loan information
		28	Average credit limit on open bankcards is too low
		32	Oldest bankcard was opened too recently
		62	Lack of first mortgage account information
VantageScore 3.0	790	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
		65	Lack of sufficient relevant first mortgage account information

FICO Auto Score 9	799	12	The date that you opened your oldest account is too recent
		004	Lack of recent installment loan information
		027	Too few accounts currently paid as agreed
		029	No recent bankcard balances
		012	Length of time revolving accounts have been established

### Lookup Information

SegmentDecoded IndustryCode	BureauMktFile BureauSubmktFile	MemberCode SubscriberName MethodOfContact	SubscriberAddress1 SubscriberAddress2 City State Zip	PhoneNumber Extension AvailabilityIndicator
TR DC	00 00	01972115 JCP--MCCBG	417 TENNESSEE ST  PADUCAH KY 42003	9853234
TR BC	00 00	0382D072 CHASE MHT BK	417 TENNESSEE ST  PADUCAH KY 42003	9853234
IN Z	06 22	05520222 ATLANTA REGI	417 TENNESSEE ST  PADUCAH KY 42003	9853234

### 700Credit Auto Summary

No Auto Trades Found

### Bureau Summary

PR=0 COL=0 NEG=0 HSTNEG=0-0 TRD=2 RVL=2 INST=1 MTG=0 OPN=0 INQ=1

	HIGH CRED	CRED LIM	BALANCE	PAST DUE	MNTHLY PAY	AVAILABLE
REVOLVING:	\$5000	\$5000	\$0	\$0	\$0	99%
TOTALS:	\$5000	\$5000	\$0	\$0	\$0	

### 700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
2	11/21/2015	2	0	0-0	0	0	0	0	0	1	1

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	2	\$5000	\$5000	\$0	\$0	\$0	99%
<b>Totals:</b>	2	\$5000	\$5000	\$0	\$0	\$0	

**Trades - Revolving Accounts**

Account Name/Id Account # KOB/Trade Type Status/Acct Type Comments	Opened Reported Closed/Paid	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
CHASE MHT BK/0382D072 111110002917 Banks/Revolving Paid or paying as agreed/Credit Card	07/02/2019 06/04/2024 04/24/2024	\$5000 \$5000 \$0 -	\$0 \$5000 Open Individual	\$0 48 -	Unknown 00 00 00 111111111111 1111111XXXX
JCP--MCCBG/01972115 11111906 Department / Variety and Other Retail/Revolving Paid or paying as agreed/-	11/20/2015 05/25/2024 05/03/2024	\$0 \$487 \$0 -	\$0 \$487 Open Individual	\$0 48 -	Unknown 00 00 00 111X111111XX XXXXXXXXXXXXXX

**Trades - Installment Accounts**

Account Name/Id Account # KOB/Trade Type Status/Acct Type Comments	Opened Reported Closed/Paid	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
JCP--MCCBG/01972115 111119060030 Department / Variety and Other Retail/Installment Paid or paying as agreed/-	11/21/2015 10/25/2023 -	\$0 \$386 \$15 -	\$0 \$386 Closed Individual	\$15 16 10/25/2023	026 Months 00 00 00 111111

**Inquiries**

Date	Subscriber Name	Subscriber Number	Type
10/28/2024	ATLANTA REGI	05520222	Individual

**Owning Bureau Information**

CREDIT REPORT SERVICED BY:  
 TRANSUNION  
 555 WEST ADAMS  
 CHICAGO, IL 60661  
 800-888-4213

Consumer disclosures can be obtained online through TransUnion at:  
<http://www.transunion.com>