

----- OFAC SEARCH -----

*** CLEAR *** - No names match the input name:
PHILLIP BUETTNER,19024 276 rd ,STRATHMORE

----- MILITARY LENDING ACT -----

Consumer is NOT an MLA covered borrower

REPORT DATE: 04-27-21
NCC Credit Report
Prepared for: Test2140
Requested: XPN - I

App: BUETTNER, PHILLIP T SSN: Age:
Cap: SSN: Age:
Curr Addr: 19024 276 RD , STRATHMORE CA 93267
Prev Addr: 24831 200 AVE , STRATHMORE CA 93267

ACCOUNT DISTRIBUTION			CURRENT STATUS(tradelines)						
Account Type	Count	Balance	Payments	Curr	Clsd	Unrt	30	60	90+
Real Estate	0	\$0	\$0	0	0	0	0	0	0
Installment	2	\$5,003	\$220	2	1	0	0	0	0
Revolving	7	\$1,031	\$37	7	1	0	0	0	0
Other	0	\$0	\$0	0	0	0	0	0	0
Total	9	\$6,034	\$257	9	2	0	0	0	0

AVAILABLE CREDIT
Revolving 93% \$15,068

INQUIRIES		PUBLIC RECORDS		HISTORICAL DELINQUENCIES (count)				
Inquiries		EFX		Account Type	LastDlq	30	60	90+
Inquiries	1	EFX	0	Real Estate		0	0	0
Elim Same Day	0	XP	0	Installment		0	0	0
Adjusted Total	1	TU	0	Revolving		0	0	0
New Trades (6MO)	0	Last 2yrs	0	Other		0	0	0
Oldest Trd: 10-97				Total		0	0	0

Fraud Verification Information

XP

Bureau Score Information

XP

XP Fair Isaac Auto Loan Model V8 (APP)= 733 Factor: 39, 33, 02, 19
39 Serious delinquency
33 Proportion of loan balances to loan amounts is too high
02 Level of delinquency on accounts
19 52;250;877;Fair, Isaac Auto Loan Model V2

XP Fair Isaac Auto FICO3 (APP)= 710 Factor: 39, 02, 13, 25
39 Serious delinquency
02 Level of delinquency on accounts
13 Time since delinquency is too recent or unknown
25 Length of time installment loans have been established

XP Fair, Isaac Auto Loan Model V2 (APP)= 719 Factor: 39, 02, 36, 14
39 Serious delinquency
02 Level of delinquency on accounts
36 Length of time open installment loans have been established
14 Length of time accts have been established

Credit Model 6.3

Creditor	Est. APR	Type	Mty Pay Term	Times Late 24M	Balance	Co-Sign
TD AUTO FINANCE	8.85%	Loan	220 048	0	5003	N

TOTAL AVAILABLE REVOLVING CREDIT: \$15068

***** DEROGATORY ITEMS *****

Accounts under Applicant

Account	Name/Number (Sources)			Balance	MOP	Status	Past Due				Last	
	Open	High	Payment				Rptd	30	60	90		MR
1	NOWCOM/DRIVE OUT AUTO/59203396 (XPN-AU1956041)											
	U 12-14	6700	0	0	I-97	CHARGEOFF	9-15	0	0	0	6	
	Hist: 9-15 -					CLSD				APP		
	Ctgy: Lease										Term: UNK	

***** END OF DEROGATORY ITEMS *****

Public Record Information

No public record information found.

Accounts under Applicant

Account	Name/Number (Sources)			Balance	MOP	Status	Past Due				Last	
	Open	High	Payment				Rptd	30	60	90		MR
1	TD AUTO FINANCE/39429244 (XPN-FA1630000)											
	I 10-18	8866	220	5003	I-11	CURR ACCT	1-21	0	0	0	24	
	Hist: 1-21 11111111111111111111111111111111									APP		
	Ctgy: Auto Loan										Term: 048	
2	JC PENNEY/MCCBG (XPN-DC1345441)											
	I 3-10	170	0	0	R-11	CURR ACCT	12-20	0	0	0	99	
	Hist: 12-20 11111111111111111111111111111111									APP		
	Ctgy: Revolving Charge Account										Term: REV	
3	PORSCHÉ FINANCIAL SVCS (XPN-FA1501080)											
	I 1-15	0	0	0	R-11	CURR ACCT	11-19	0	0	0	56	
	Hist: 11-19 -11111111111111111111111111111111					CLSD				APP		
	Ctgy: Revolving Charge Account										Term: REV	
4	CITICARDS CBNA (XPN-BC1240000)											
	I 10-97	12200	20	655	R-11	CURR ACCT	2-21	0	0	0	99	
	Hist: 2-21 11111111111111111111111111111111									APP		
	Ctgy: Credit Card, Terms REV										Term: REV	
5	COMENITY BANK/EXPRESS (XPN-CS2342870)											
	I 7-19	800	0	0	R-11	CURR ACCT	2-21	0	0	0	16	
	Hist: 2-21 11111111111111111111111111111111									APP		
	Ctgy: Revolving Charge Account										Term: REV	
6	DISCOVER FIN SVCS LLC (XPN-BC3276502)											
	I 5-17	1129	17	376	R-11	CURR ACCT	2-21	0	0	0	42	
	Hist: 2-21 11111111111111111111111111111111									APP		
	Ctgy: Credit Card, Terms REV										Term: REV	
7	FILENES (XPN-ZR1349040)											
	I 7-17	1000	0	0	R-11	CURR ACCT	2-21	0	0	0	39	
	Hist: 2-21 11111111111111111111111111111111									APP		
	Ctgy: Revolving Charge Account										Term: REV	
8	RETAIL NOT ELSEWHERE C (XPN-ZR1390036)											
	I 2-10	800	0	0	R-11	CURR ACCT	1-21	0	0	0	99	
	Hist: 1-21 1-11111111111111111111111111111111									APP		
	Ctgy: Revolving Charge Account										Term: REV	

Identification Information

1 BUETTNER, PHILLIP T SSN: XXX-XX- (XPN)

Inquiries made in the last 2 years

1 11-03-19 700 CREDIT/FORMULA ONE (XPN-2392324) (APP)

Address Information

1 19024 276 RD , STRATHMORE, CA 93267
Rptd 12-20 (XPN) (APP)

2 24831 200 AVE , STRATHMORE, CA 93267
 Rptd 01-19(XPN) (APP)
 3 PO BOX 7842 , PORTERVILLE, CA 932587842
 Rptd 10-16(XPN) (APP)

 Name and AKA Information

1 BUETTNER, PHILLIP T (XPN) (APP)

Employment Information

1 FW HONOGRAM CO INC
 Rptd 01-10 (XPN) (APP)
 2 BRUKNER MEDICAL
 Rptd 04-06 (XPN) (APP)

Miscellaneous Information

1 0084 SSN MATCHES (XPN) (APP)

Decode Directory Information

1 TD AUTO FINANCE (XPN-1630000)
 (800) 955-9096 PO BOX 9223, , FARMINGTON HILLS, MI 48333

Consumer Referral Information

1 XPN - EXPERIAN, PHONE: (888) 397-3742
 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013

----- DIRECT CHECK -----

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
2392324	700 CREDIT/FORM	(631) 244-7447	4030 SUNRISE	HW OAKDALE	NY	11769
1240000	CITICARDS CBNA	BY MAIL ONLY	PO BOX 6241	SIOUX FALLS	SD	57117
2342870	COMENITY BANK/E		PO BOX 182789	COLUMBUS	OH	43218
3276502	DISCOVER FIN SV	(800) 347-2683	PO BOX 15316	WILMINGTON	DE	19850
1349040	FILENES	BY MAIL ONLY	70 FRANKLIN ST	DORCHESTER	MA	02122
1345441	JC PENNEY/MCCBG	BY MAIL ONLY	PO BOX 12836	PITTSBURGH	PA	15241
1956041	NOWCOM/DRIVE OU	(210) 494-2344	13571 WETMORE R	SAN ANTONIO	TX	78247
1501080	PORSCHE FINANCI	(800) 767-7243	1 PORSCHE DR	ATLANTA	GA	30354
1390036	RETAIL NOT ELSE	(800) 284-7049	9111 DUKE BLVD	MASON	OH	45040
1630000	TD AUTO FINANCE	(800) 955-9096	PO BOX 9223	FARMINGTON	MI	48333

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

2140SignatureName
 Credit Scores and the Price You Pay for Credit
 Prepared For: PHILLIP T BUETTNER

Your Credit Scores: Generally, the higher your score, the more likely you are to be offered better credit terms.	
Your credit score	Fair Isaac Auto Loan Model V8; 733 Source: Experian Date: 4/27/2021
The range of scores	Scores range from a low of 250 to a high of 900.
How your score compares to the scores of other consumers	Your credit score ranks higher than 55% percent of the U.S. consumers.
Your credit score	Fair Isaac Auto FICO3; 710 Source: Experian Date: 4/27/2021
The range of scores	Scores range from a low of 250 to a high of 900.
How your score compares to the scores of other consumers	Your credit score ranks higher than 44% percent of the U.S. consumers.

Understanding Your Credit Score	
	Your credit score is a number that reflects the information in your credit report.

What you should know about credit scores	<p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>

Checking Your Credit Report

What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report—</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal Law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore</p>