

**OFAC**

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

**MILITARY LENDING ACT**

Consumer is NOT an MLA covered borrower

EXPERIAN REPORT - 4/27/2021

**Personal Information**

		Reported
<b>Name</b>	PHILLIP T BUETTNER DOB: ../53	
<b>Address</b>	19024 276 RD , STRATHMORE CA 93267	06/17 To 12/20
<b>Address</b>	24831 200 AVE , STRATHMORE CA 93267	09/13 To 01/19
<b>Address</b>	PO BOX 7842 , PORTERVILLE CA 932587842	08/15 To 10/16

**Alerts**

Input SSN is Invalid  
 Consumer is not listed as the Property Owner

**Employment**

Employer Address	Date Reported	Last Updated	Origination
FW HONOGRAM CO INC	01/10	01/10	NA
BRUKNER MEDICAL	04/06	04/06	NA

**Scoring**

<b>Score Model:</b> Fair Isaac Auto Loan Model V8 +733 <b>Factor:</b> 39 Serious delinquency <b>Factor:</b> 33 Proportion of loan balances to loan amounts is too high <b>Factor:</b> 02 Level of delinquency on accounts <b>Factor:</b> 19 52;250;877;Fair, Isaac Auto Loan Model V2	<b>+733</b>
<b>Score Model:</b> Fair Isaac Auto FICO3 +710 <b>Factor:</b> 39 Serious delinquency <b>Factor:</b> 02 Level of delinquency on accounts <b>Factor:</b> 13 Time since delinquency is too recent or unknown <b>Factor:</b> 25 Length of time installment loans have been established	<b>+710</b>
<b>Score Model:</b> Fair, Isaac Auto Loan Model V2 +719 <b>Factor:</b> 39 Serious delinquency <b>Factor:</b> 02 Level of delinquency on accounts <b>Factor:</b> 36 Length of time open installment loans have been established <b>Factor:</b> 14 Length of time accts have been established	<b>+719</b>

**Credit Model 6.3**

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

**Total Available revolving Credit: \$15068**

**Profile Summary**

Public Records	0	Dispd Accounts	1	Now Del/Drg	0	30 day delinq	0
Tradelines	9	Paid Accounts	2	Was Del/Drg	1	60 day delinq	0
Satis Accts	9	Inquiries	2	# Derog Months	0	90 day delinq	0
Inqs/6 Mos	0	Oldest Trade	10/97				
<b>Type</b>	<b>High*</b>	<b>Limit*</b>	<b>Balance**</b>	<b>Past Due**</b>	<b>Payment*</b>	<b>%Avail</b>	
Revolving	\$1,720	\$16,099	\$1,031	\$0	\$37	93%	
Installment	\$0	\$0	\$5,003	\$0	\$220	-	
Totals	\$1,720	\$16,099	\$6,034	\$0	\$257		

*\*Calculated for open accounts only. \*\*Calculated for all tradelines. Section indicates estimated payment total.*

**Revolving Accounts**

Account Name	Rptd DLA ECOA	Opened Cisd/Pd	High Limit	Current Status			Hist Status				Rating	Last Delinq
				Pmt Term	\$Bal	\$Past Due	Mths 30	60	90			
JC PENNEY/MCCBG Acct: 1345441 KOB: DC Status: CURR ACCT Loan Type: 07 CHG	12/20 1 OPEN	12/20 03/10 12/20	170-H	REV	0		99	00	00	00	R0	
PORSCHER FINANCIAL SVCS Acct:	11/19 1	11/19 01/15		REV			56	00	00	00	RB	

Subcode: 1501080 KOB: FA Status: CURR ACCT Loan Type: 07 CHG	PAID						000000000		
CITICARDS CBNA Acct: Subcode: 1240000 KOB: BC Status: CURR ACCT Loan Type: 18 CRC	02/21 1 OPEN	02/21 10/97 02/21	12200-L	20 REV	655		99 00 00 00 CCCCCCCCCCCCCCCC CCCCCCCC	RC	
COMENITY BANK/EXPRESS Acct: Subcode: 2342870 KOB: CS Status: CURR ACCT Loan Type: 07 CHG	02/21 1 OPEN	02/21 07/19 02/21	800-L 158-H	REV	0		16 00 00 00	R0	
DISCOVER FIN SVCS LLC Acct: Subcode: 3276502 KOB: BC Status: CURR ACCT Loan Type: 18 CRC	02/21 1 OPEN	02/21 05/17 02/21	1129-H	17 REV	376		42 00 00 00 CCCCCCCCCCCCCCCC CCCCCCCC0C	RC	
FILENES Acct: Subcode: 1349040 KOB: ZR Status: CURR ACCT Loan Type: 07 CHG	02/21 1 OPEN	02/21 07/17 05/18	1000-L 111-H	REV	0		39 00 00 00 0000000000000000 000000000	R0	
RETAIL NOT ELSEWHERE C Acct: Subcode: 1390036 KOB: ZR Status: CURR ACCT Loan Type: 07 CHG	01/21 1 OPEN	01/21 02/10 12/19	800-L 152-H	REV	0		99 00 00 00 0-0000000000000C0 000000000	R0	
<b>Revolving Totals</b>				<b>\$37</b>	<b>\$1,031</b>	<b>\$0</b>			

Installment Accounts											
Account Name	Rptd DLA ECOA	Opened Clsd/Pd	High Limit	Current Status			Hist Status			Rating	Last Delinq
				Pmt Term	\$Bal	\$Past Due	Mths 30 60 90				
NOWCOM/DRIVE OUT AUTO Acct: 59203396 Subcode: 1956041 KOB: AU Status: CHARGE OFF Loan Type: 13 LEA	09/15 0 PAID	09/15 12/14	6700-O	UNK			6 00 00 00 B			IB	
TD AUTO FINANCE Acct: 39429244 Subcode: 1630000 KOB: FA Status: CURR ACCT Loan Type: 00 AUT	01/21 1 OPEN	01/21 10/18 01/21	8866-O	220 48Mo	5003		24 00 00 00 CCCCCCCCCCCCCCCC CCCCCCCC			IC	
<b>Installment Totals</b>				<b>\$220</b>	<b>\$5,003</b>						

Inquiries			
Inquiry Date	Subscriber/Acc#	Subcode/KOB	Amt/Type/Terms
11/03/19	700 CREDIT/FORMULA ONE	2392324 AU	/ 31 / UNK
02/27/19	TD AUTO FINANCE	1630000 FA	/ 31 / UNK

**Messages**  
0084 SSN MATCHES

Direct Check						
Subcode	Subscriber	Telephone	Address	City	St	Zip
2392324	700 CREDIT/FORMULA ONE	(631) 244-7447	4030 SUNRISE HWY	OAKDALE	NY	11769
1240000	CITICARDS CBNA	BY MAIL ONLY	PO BOX 6241	SIOUX FALLS	SD	57117
2342870	COMENITY BANK/EXPRESS		PO BOX 182789	COLUMBUS	OH	43218
3276502	DISCOVER FIN SVCS LLC	(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 OUT AUTO	(210) 494-2344	13571 WETMORE RD # 3	SAN ANTONIO	TX	78247
1501080	PORSCHE FINANCIAL SVCS	(800) 767-7243	1 PORSCHE DR	ATLANTA	GA	30354
1390036	RETAIL NOT ELSEWHERE C	(800) 284-7049	9111 DUKE BLVD	MASON	OH	45040
1630000	TD AUTO FINANCE	(800) 955-9096	PO BOX 9223	FARMINGTON HILLS	MI	48333

**Consumer Assistance Referral:**  
EXPERIAN  
701 EXPERIAN PARKWAY  
PO BOX 2002  
ALLEN, TX 75013  
(888) 397-3742

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.

<b>Your credit score</b>	<b>Fair Isaac Auto Loan Model V8; 733</b> Source: <b>Experian</b> Date: <b>4/27/2021</b>
<b>The range of scores</b>	Scores range from a low of <b>250</b> to a high of <b>900</b> .
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 55% percent of the U.S. consumers.
<b>Your credit score</b>	<b>Fair Isaac Auto FICO3; 710</b> Source: <b>Experian</b> Date: <b>4/27/2021</b>
<b>The range of scores</b>	Scores range from a low of <b>250</b> to a high of <b>900</b> .
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 44% percent of the U.S. consumers.

**Understanding Your Credit Score**

<b>What you should know about credit scores</b>	Your credit score is a number that reflects the information in your credit report.  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.  Your credit score can change, depending on how your credit history changes.
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

**Checking Your Credit Report**

<b>What if there are mistakes in your credit report?</b>	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.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	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.  To order your free annual credit report—  <i>By telephone:</i> Call toll-free: 1-877-322-8228  <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>  <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 <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal Law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>