

----- 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

----- EXPERIAN CREDIT REPORT -----

PAGE 1 DATE 4-27-2021 TIME 11:22:32

PHILLIP T BUETTNER SS: *** FW HONOGRAM CO INC
19024 276 DOB: ../../53 RPTD: 1-10 TO 1-10
STRATHMORE CA 93267
RPTD: 6-17 TO 12-20 BRUKNER MEDICAL
LAST SUB: 1345441 RPTD: 4-06 TO 4-06

*24831 200
STRATHMORE CA 93267
RPTD: 1-19

PO BOX 7842
PORTERVILLE CA 932587842
RPTD: 10-16

----- ALERTS -----

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

----- SCORE SUMMARY -----

Fair Isaac Auto Loan Model V8 = 733 SCORE FACTORS: 39, 33, 02, 19
Fair Isaac Auto FICO3 = 710 SCORE FACTORS: 39, 02, 13, 25
Fair, Isaac Auto Loan Model V2 = 719 SCORE FACTORS: 39, 02, 36, 14

----- 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

----- PROFILE SUMMARY -----

PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES---2 SATIS ACCTS---9
INSTALL BAL-----\$5,003 SCH/EST PAY-----\$257 INQS/6 MO---0 NOW DEL/DRG---0
R ESTATE BAL-----\$0 R ESTATE PAY-----\$0 TRADELINE---9 WAS DEL/DRG---1
TOT REV BAL-----\$1,031 TOT REV AVAIL-----93% PAID ACCT---2 OLD TRADE-10/97

----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH

*NOWCOM/DRIVE OUT AUTO 12-14 \$6,700-0 PAID CHARGEOFF
1956041 AU LEA UNK 0 09-15-15 9-15 (6) B
59203396
IB

TD AUTO FINANCE 10-18 \$8,866-0 OPEN CURR ACCT
1630000 FA AUT 048 1 01-28-21 \$5,003 1-21 (24) CCCCCCCCCCCC
39429244 1-21 \$220 CCCCCCCCCC
IC

JC PENNEY/MCCBG 3-10 \$170-H OPEN CURR ACCT
1345441 DC CHG REV 1 12-23-20 \$0 12-20 (99) 0C000CC000000
12-20 00000CC000000

R0

PORSCHE FINANCIAL SVCS 1-15 PAID CURR ACCT
1501080 FA CHG REV 1 11-28-19 11-19 (56) B000000000000
000000000000

RB

CITICARDS CBNA 10-97 \$12,200-L OPEN CURR ACCT
 1240000 BC CRC REV 1 02-28-21 \$655 2-21 (99) CCCCCCCCCCCC
 2-21 \$20 CCCCCCCCCCCC

RC

COMENITY BANK/EXPRESS 7-19 \$800-L \$158-H OPEN CURR ACCT
 2342870 CS CHG REV 1 02-28-21 \$0 2-21 (16) 0C00CC0CC0000
 2-21 00C

R0

DISCOVER FIN SVCS LLC 5-17 \$1,129-H OPEN CURR ACCT
 3276502 BC CRC REV 1 02-20-21 \$376 2-21 (42) CCCCCCCCCCCC
 2-21 \$17 CCCCCCCCCC0

RC

FILENES 7-17 \$1,000-L \$111-H OPEN CURR ACCT
 1349040 ZR CHG REV 1 02-04-21 \$0 2-21 (39) 0000000000000
 5-18 000000000000

R0

RETAIL NOT ELSEWHERE C 2-10 \$800-L \$152-H OPEN CURR ACCT
 1390036 ZR CHG REV 1 01-28-21 \$0 1-21 (99) 0-00000000000
 12-19 00C000000000

R0

----- INQUIRIES -----
 700 CREDIT/FORMULA ONE 11-03-19 2392324 AU UNK UNK
 TD AUTO FINANCE 02-27-19 1630000 FA UNK UNK

----- MESSAGES -----
 0084 SSN MATCHES

CONSUMER ASSISTANCE CONTACT: EXPERIAN
 PO BOX 9595, ALLEN, TX 75013-0036 888 397 3742
 END -- EXPERIAN

----- 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

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

What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <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>