

Credit Report Prepared For:

PETER G JOHNSTON

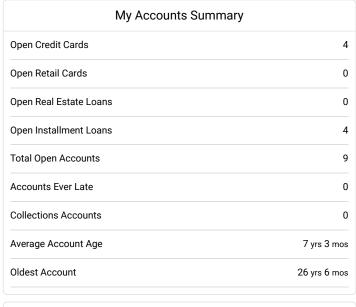
Experian Report As Of: Jul 1, 2020

Personal & Confidential

PETER G JOHNSTON - Experian Date of Report: Jul 1, 2020



Account Summary







| My Debt Summa | ry |
|-----------------------------|-----------|
| Credit and Retail Card Debt | \$61,303 |
| Real Estate Debt | \$0 |
| Installment Loans Debt | \$42,380 |
| Collections Debt | \$0 |
| Total Debt | \$103,683 |

| My Public Records | |
|-------------------|--|
| 0 | |

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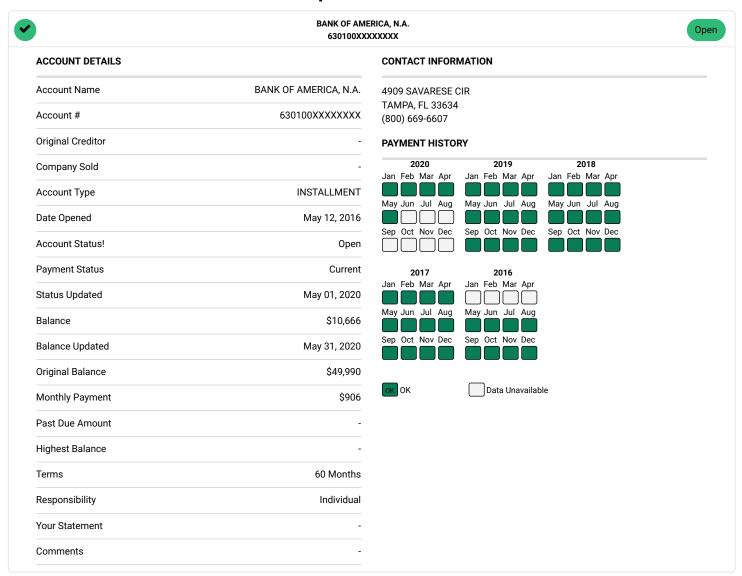
Account Summary

| My Personal Information | |
|--|--|
| Name PETER G JOHNSTON | Personal Statement(s) No Statement(s) present at this time |
| Also Known As PETER C JOHNSON | |
| Birth Year 1968 | |
| Addresses 157 E MAIN ST #STE 100 HUNTINGTON, NY 11743-8800 | |
| 62 WINDMILL DR HUNTINGTON, NY 11743-3023 | |
| 150 HAVEN AVE PORT WASHINGTON, NY 11050-3924 | |
| Employer(s) EKA PLANNING 00000-0000 | |
| ELITE ENERGY CONSULTANTS | |

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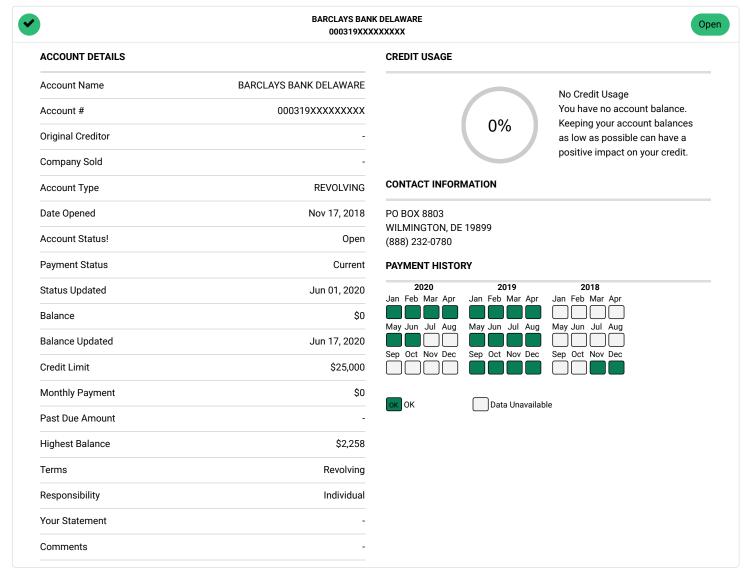


Open Accounts



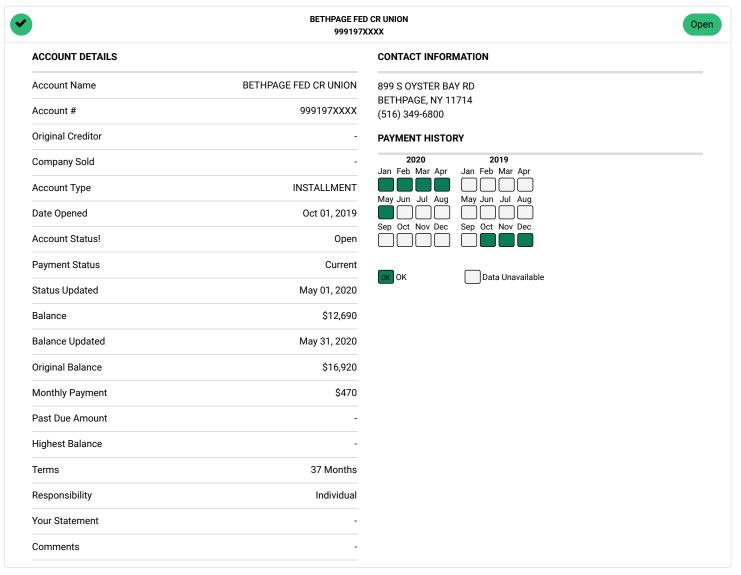
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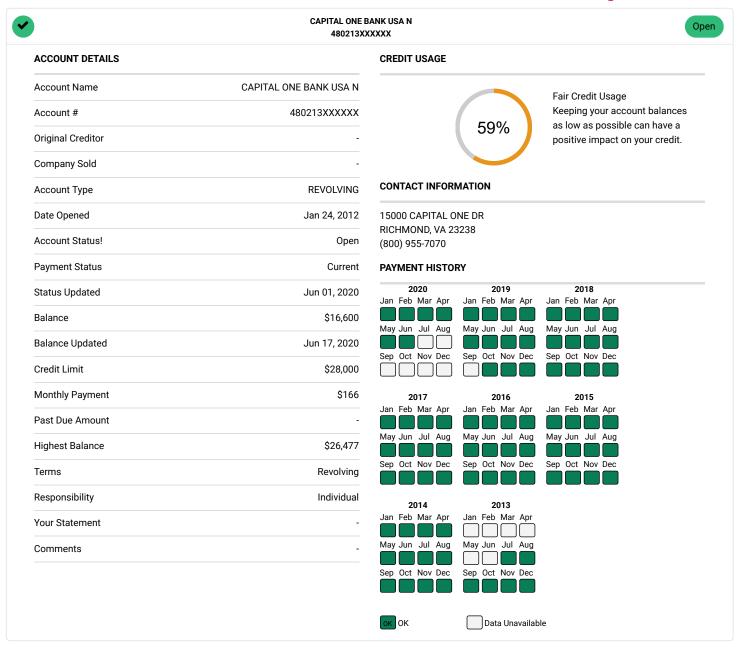
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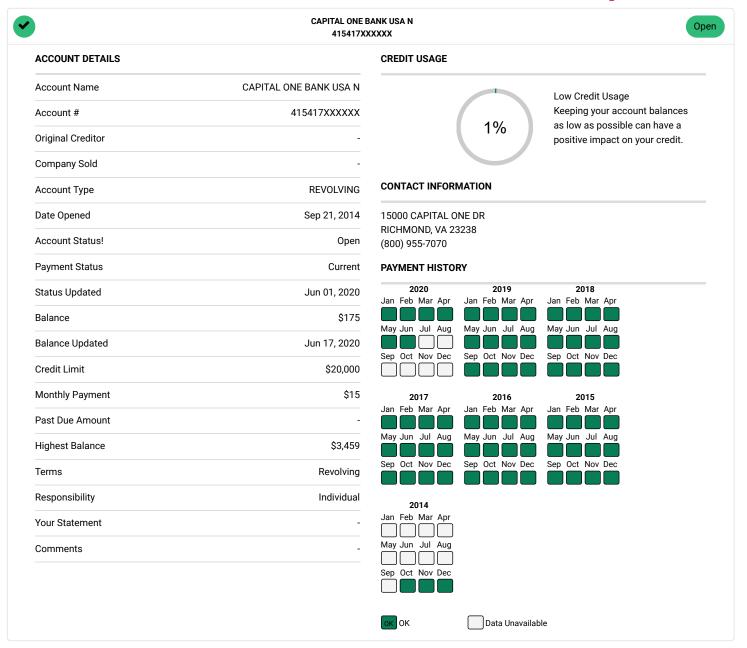
Accounts (Open)

Collections

Inquiries

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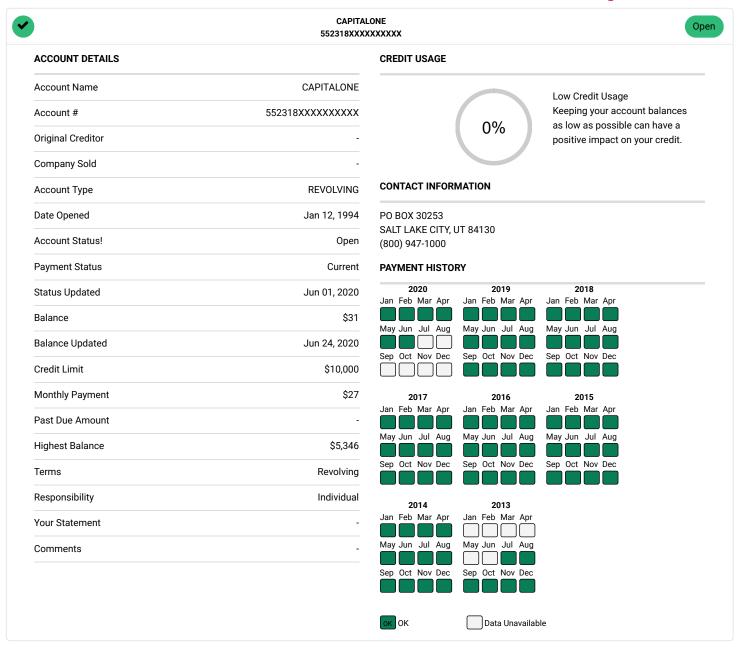
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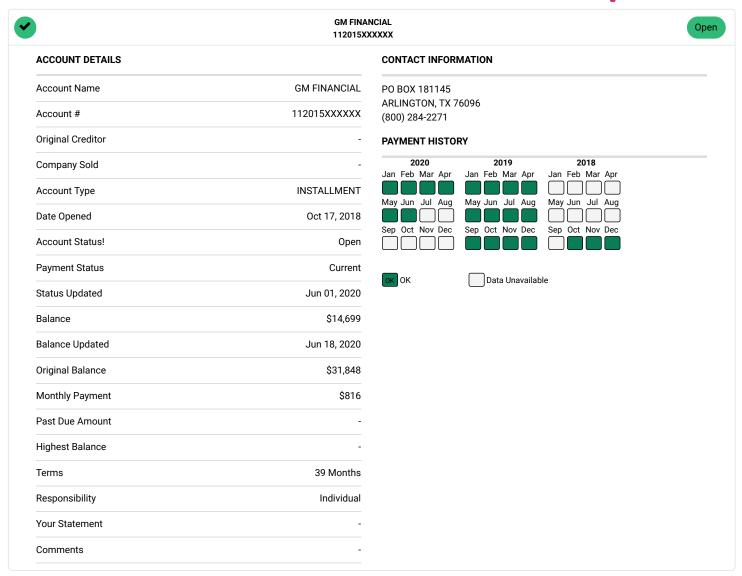
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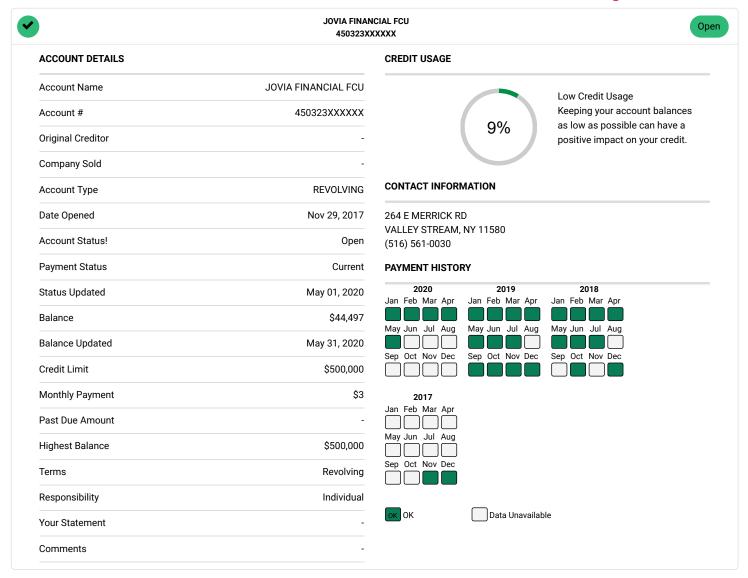




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Summary

Accounts (Open)

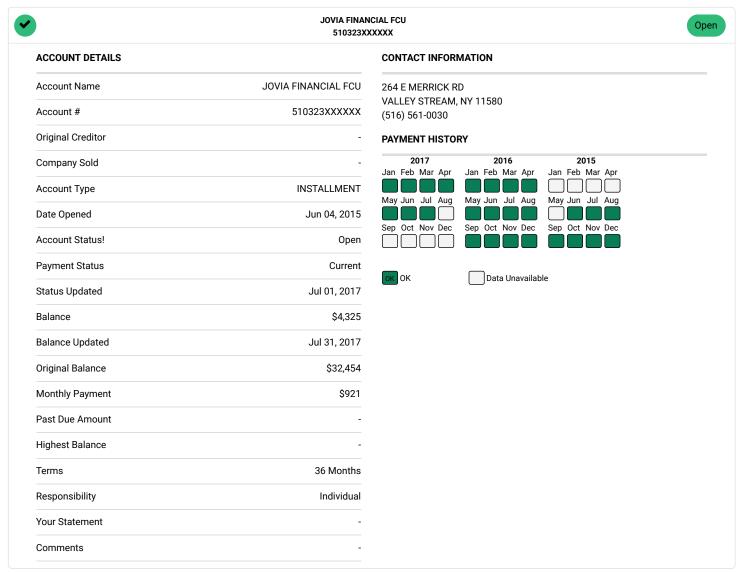
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Accounts (Open)

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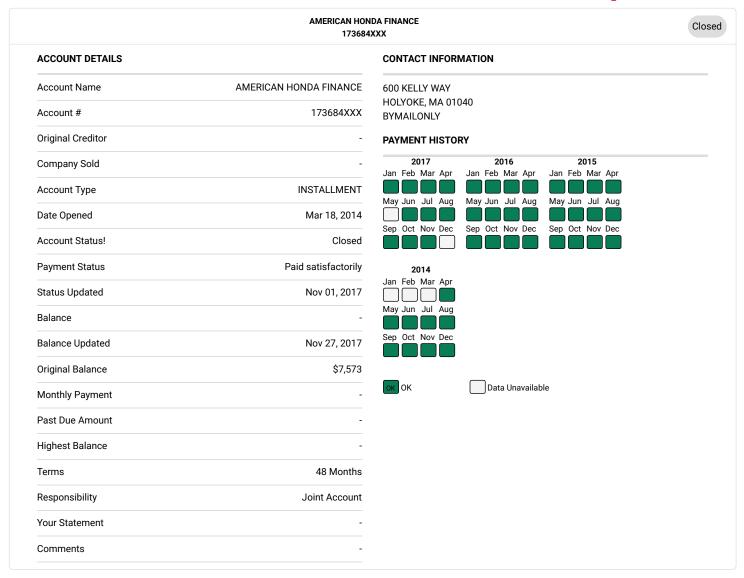


Closed Accounts

| | ALLY FINA 103912X) | | Clos |
|-------------------|-----------------------|--|------|
| ACCOUNT DETAILS | | CONTACT INFORMATION | |
| Account Name | ALLY FINANCIAL | 200 RENAISSANCE CTR # B0 | |
| Account # | 103912XXXXXX | DETROIT, MI 48243 (800) 200-4622 | |
| Original Creditor | - | PAYMENT HISTORY | |
| Company Sold | - | 2011 2010 2009 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr | |
| Account Type | INSTALLMENT | May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug | |
| Date Opened | Jan 25, 2008 | | |
| Account Status! | Closed | Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec | |
| Payment Status | Paid satisfactorily | 2008 | |
| Status Updated | Aug 01, 2011 | Jan Feb Mar Apr | |
| Balance | - | May Jun Jul Aug | |
| Balance Updated | Aug 01, 2011 | Sep Oct Nov Dec | |
| Original Balance | \$16,575 | | |
| Monthly Payment | - | OK Data Unavailable | |
| Past Due Amount | - | | |
| Highest Balance | - | | |
| Terms | 39 Months | | |
| Responsibility | Individual | | |
| Your Statement | - | | |
| Comments | - | | |

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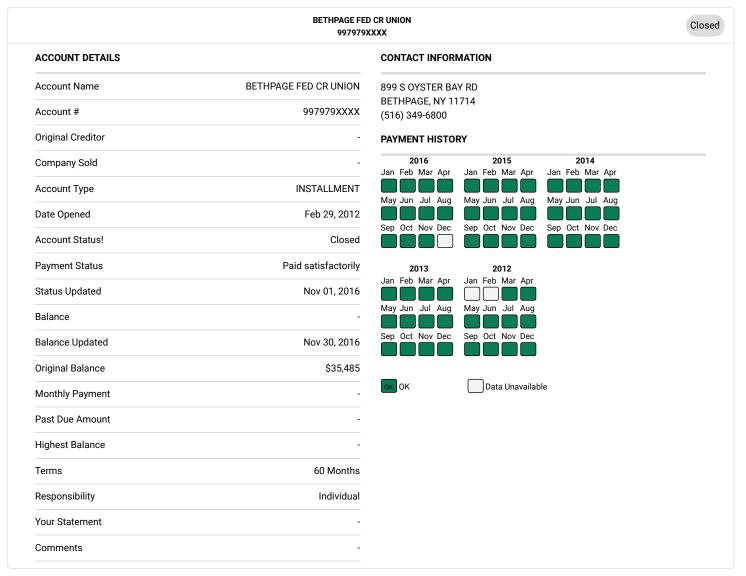




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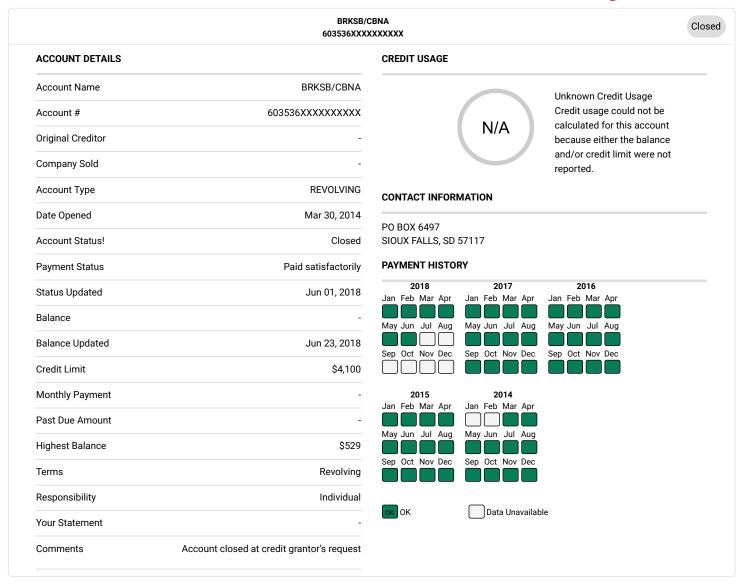
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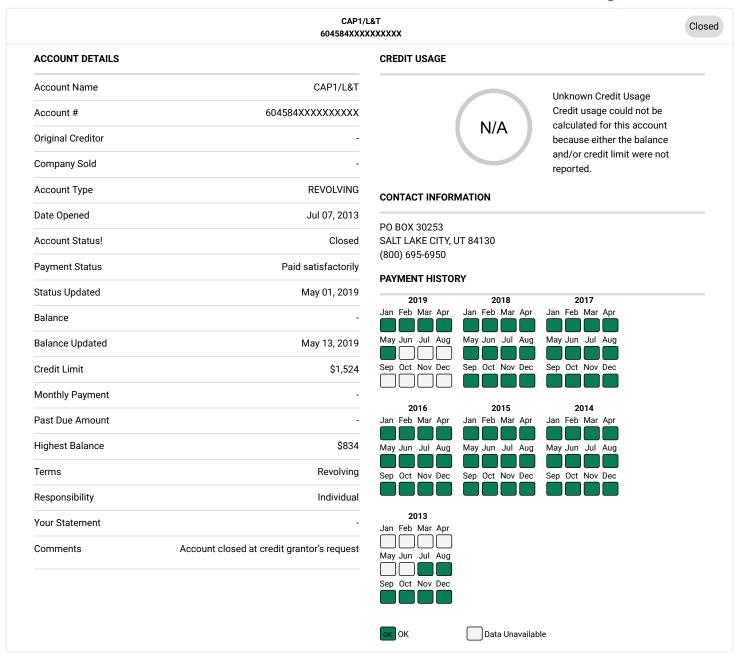
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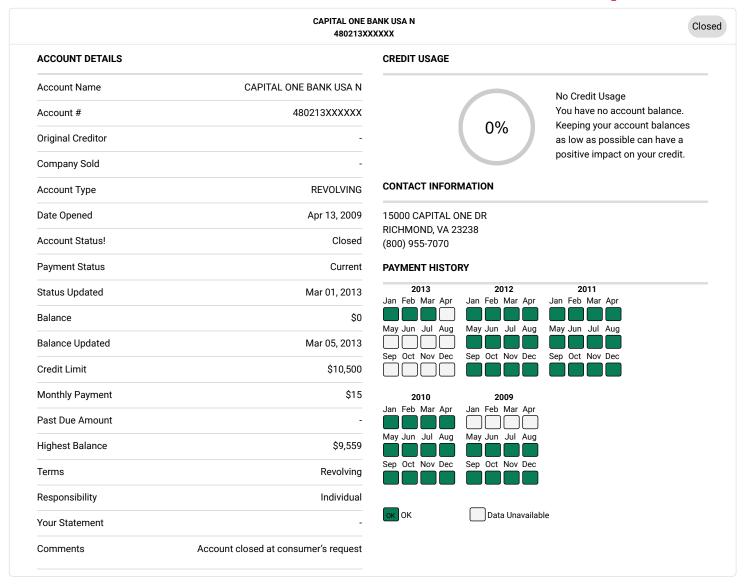
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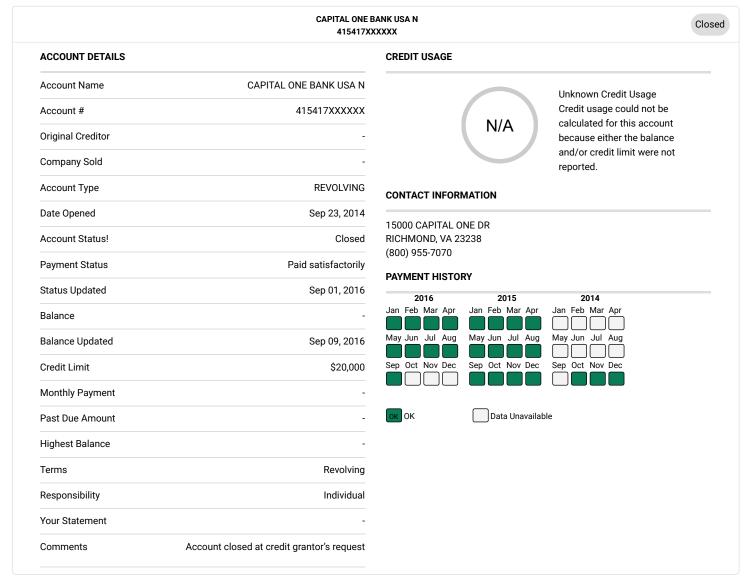
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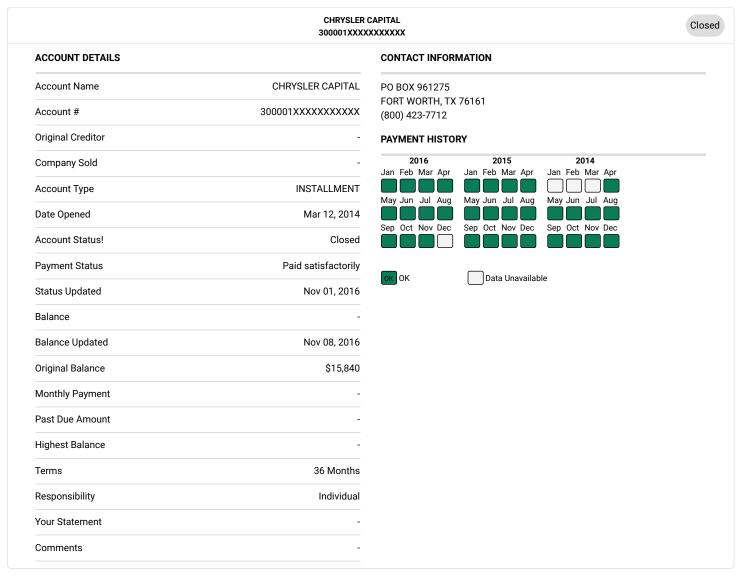




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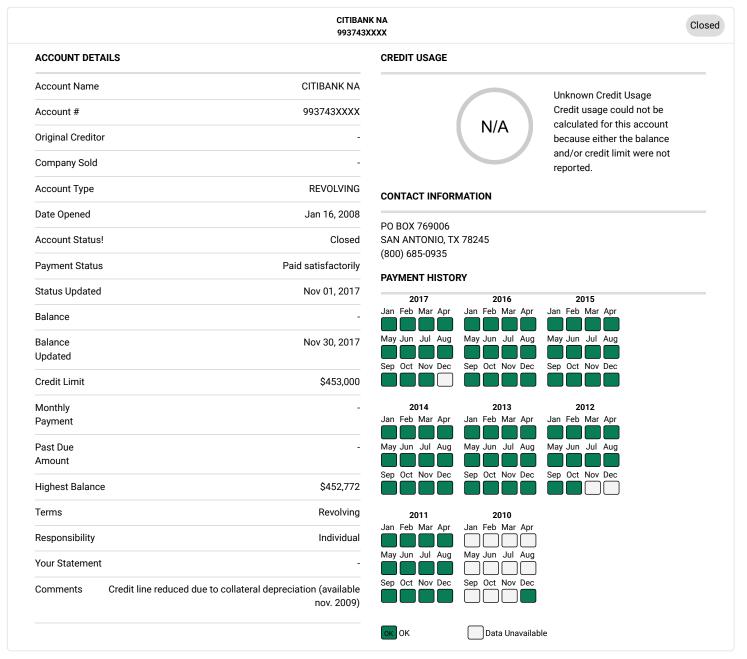
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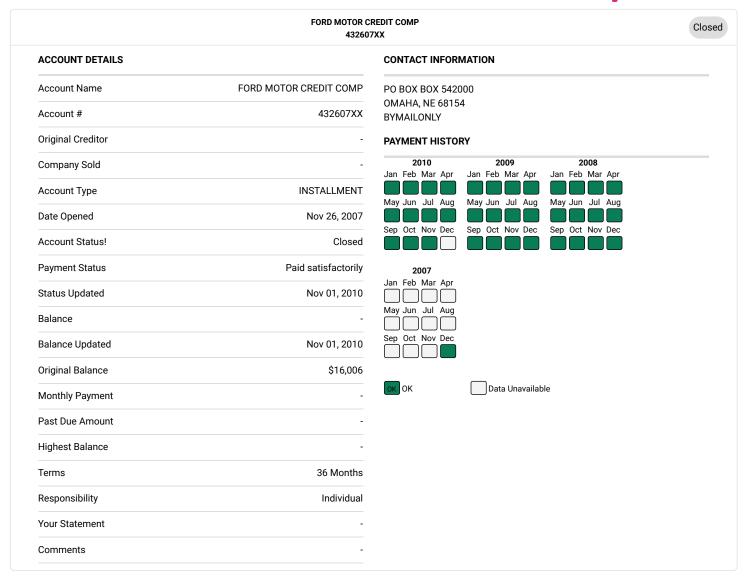
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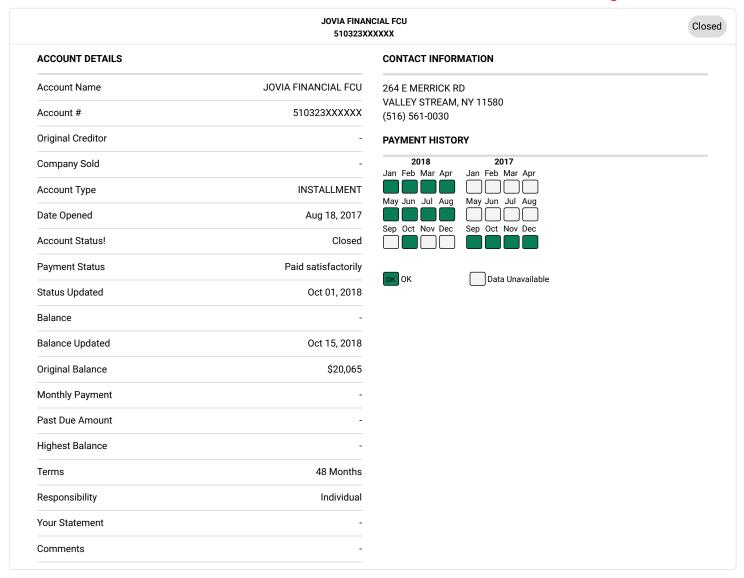
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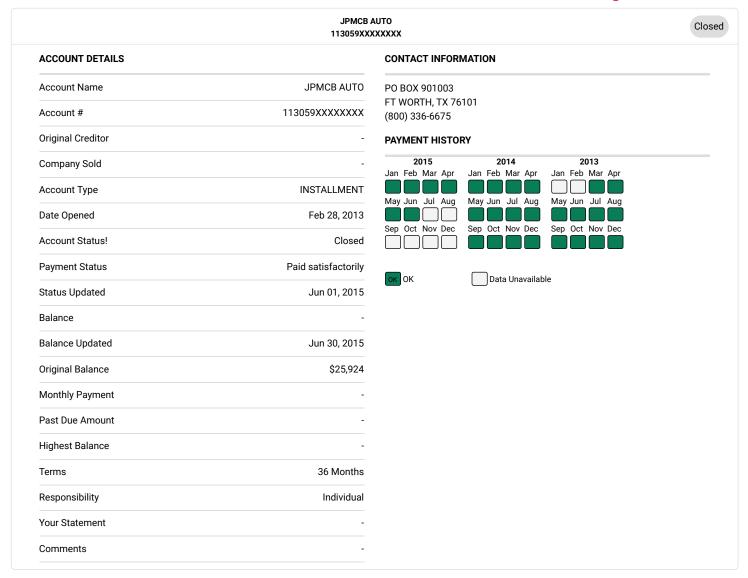
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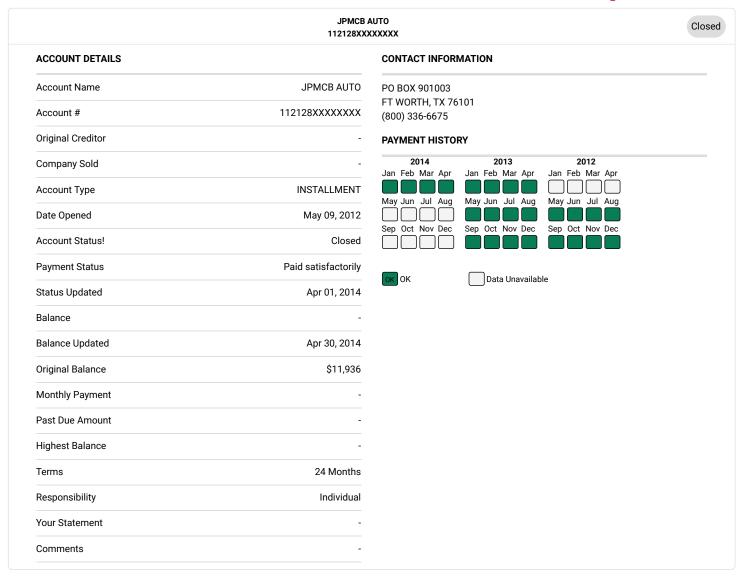
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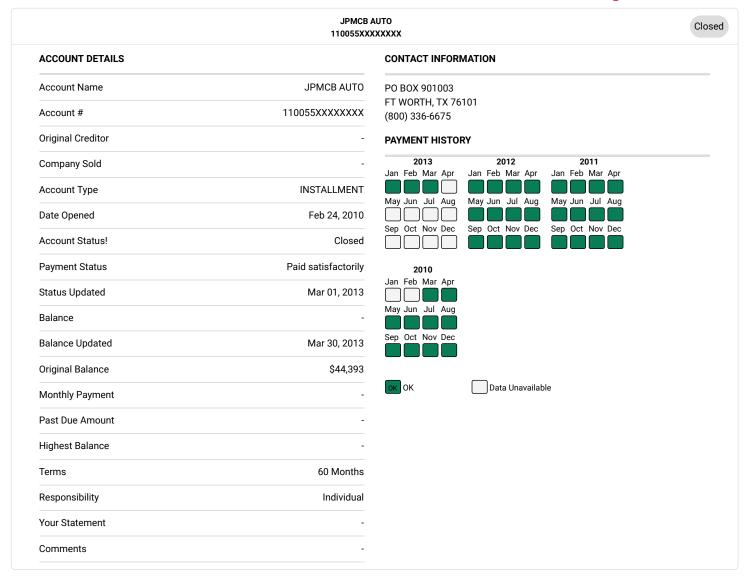
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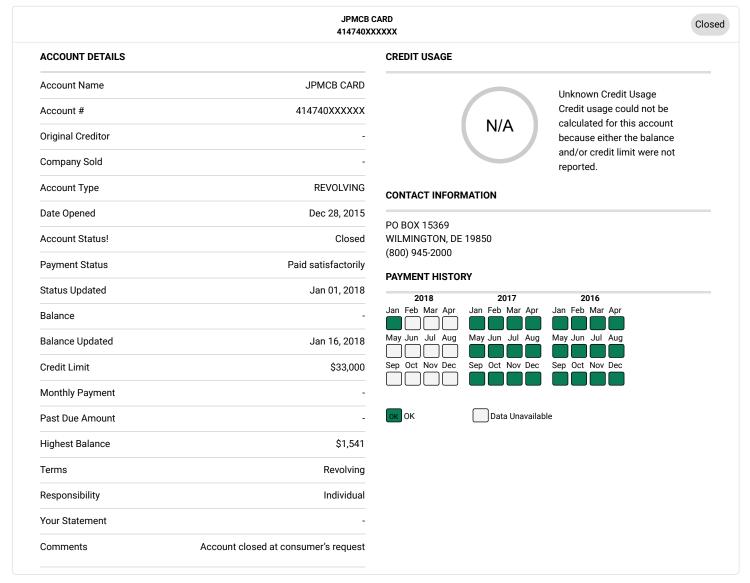
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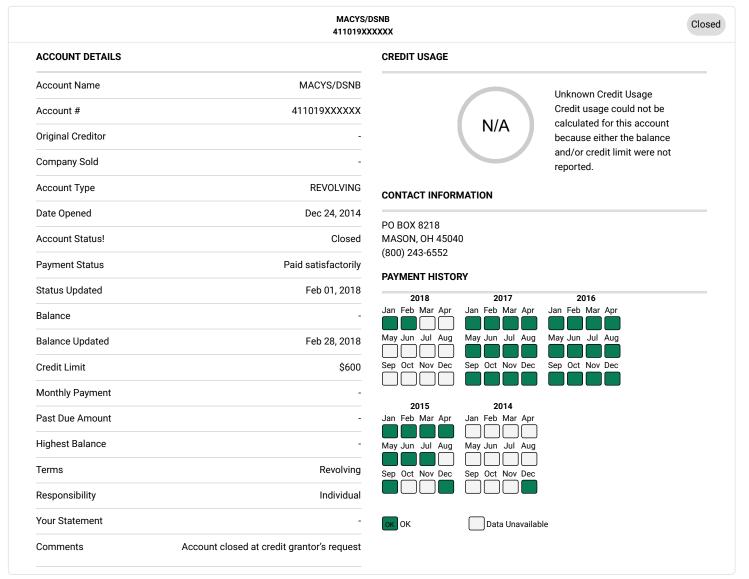
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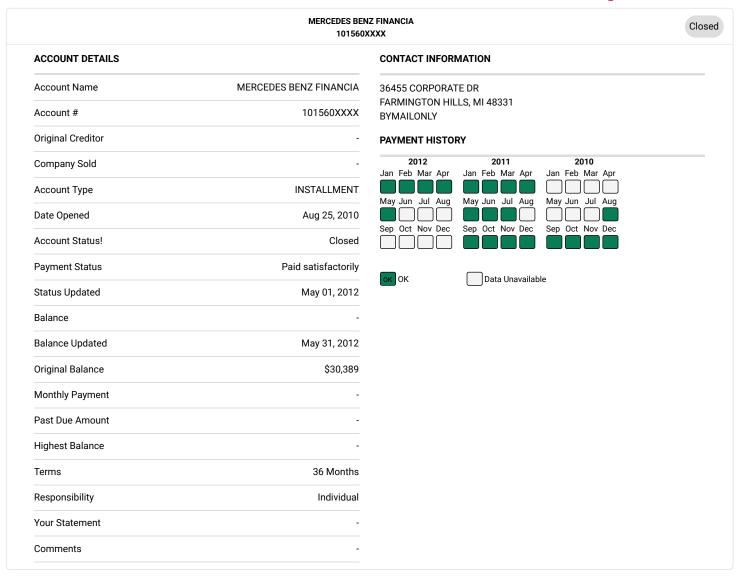
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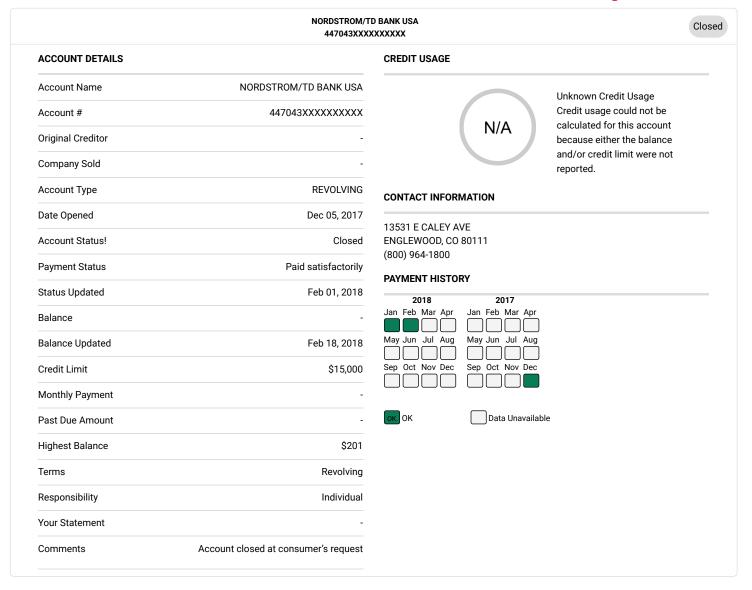
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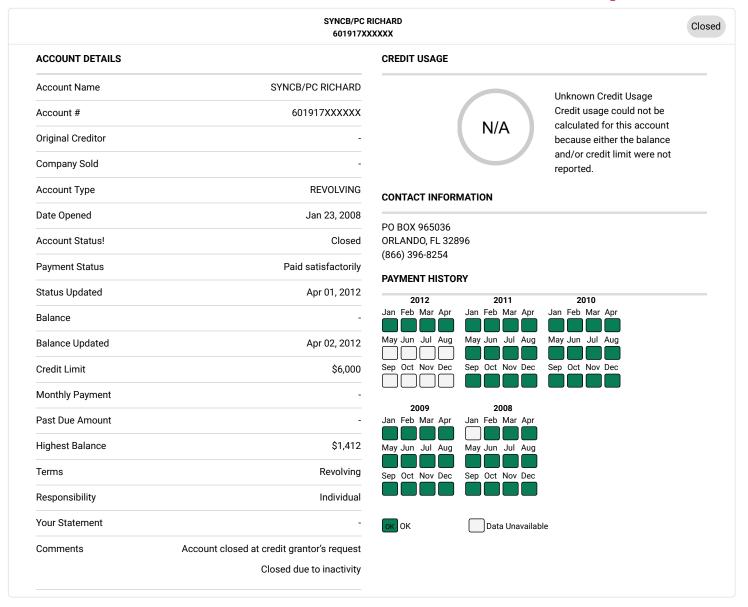
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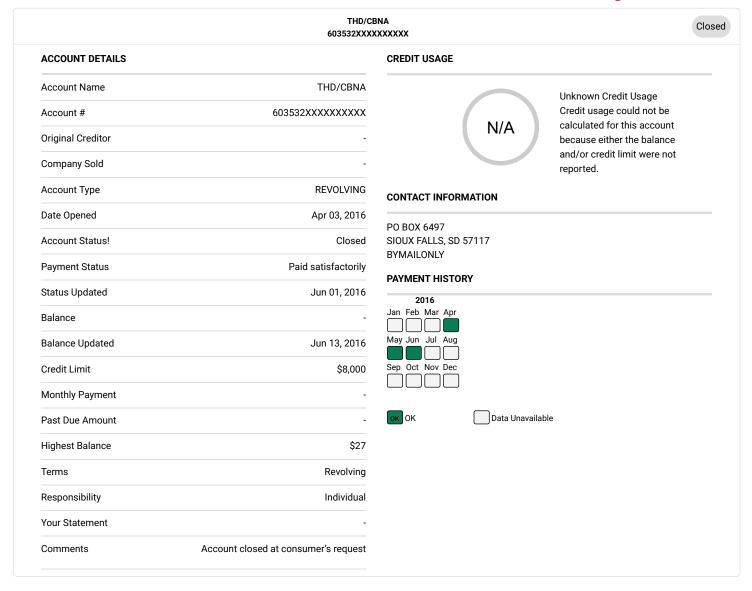
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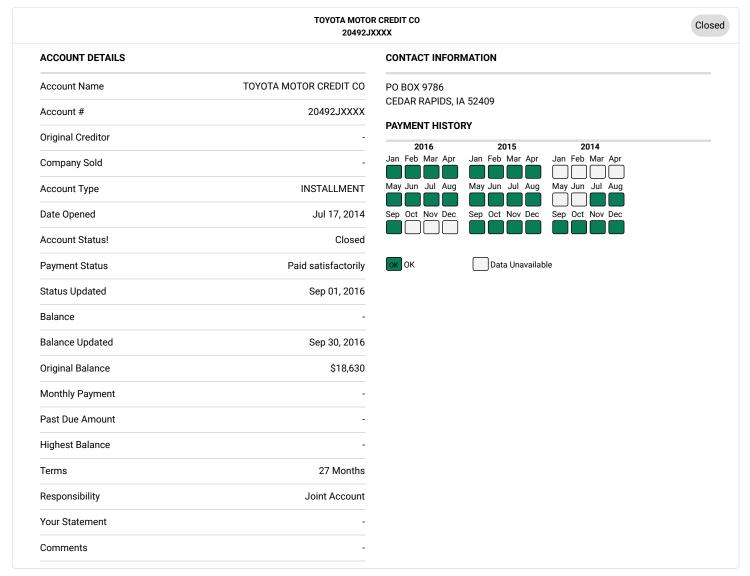
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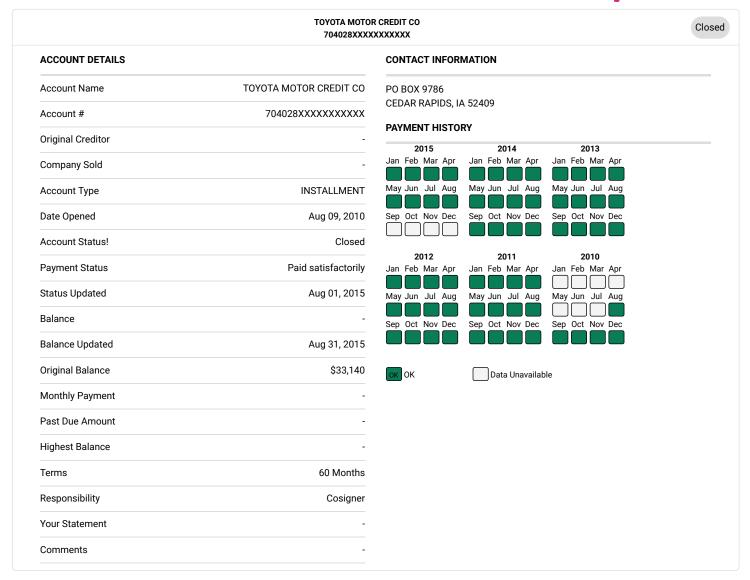
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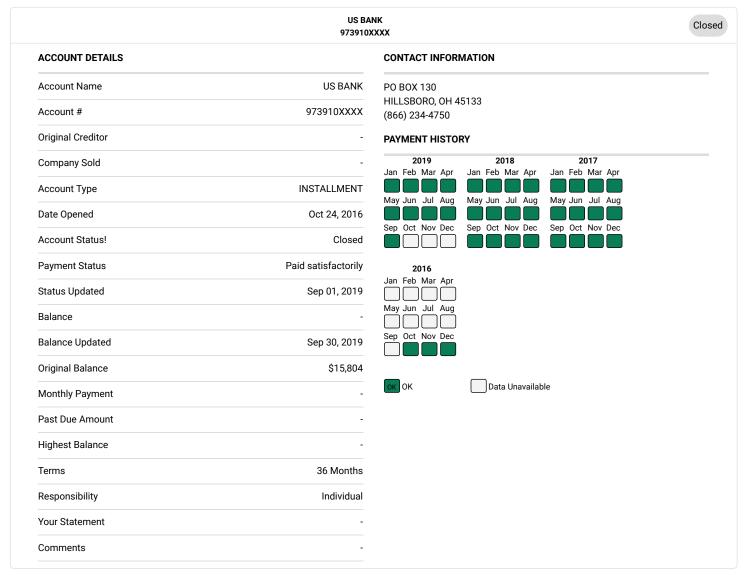
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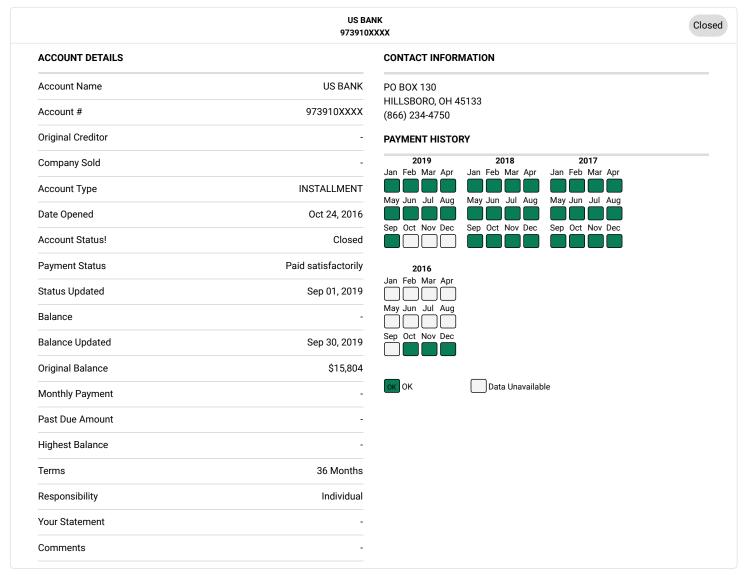




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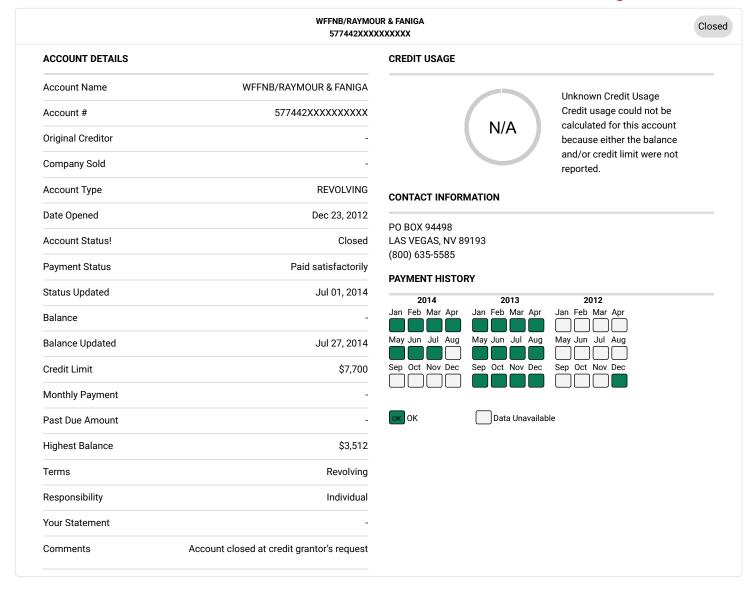
Accounts (Closed)

Collections

Inquiries

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Collections

No collection accounts

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Inquiries

Q US SM BUS ADMIN ODA

| Q US SM BUS ADMIN ODA | |
|-----------------------|---|
| Inquiry Date | Apr 27, 2020 |
| Removal Date | Apr 2022 |
| Business Type | Federal government |
| Contact Information | 1 BALTIMORE PL NW STE 30 ATLANTA, GA 30308 (202) 205-6734 |

| Removal Date | Apr 202 |
|---------------------|-----------------------|
| Business Type | Federal governme |
| Contact Information | 1 BALTIMORE PL NW STE |
| | ATLANTA, GA 3030 |
| | (202) 205-673 |

| Q US SM BUS ADMIN ODA | |
|-----------------------|---|
| Inquiry Date | Apr 23, 2020 |
| Removal Date | Apr 2022 |
| Business Type | Federal government |
| Contact Information | 1 BALTIMORE PL NW STE 30 ATLANTA, GA 30308 (202) 205-6734 |

| Q BETHPAGE FEDERAL CU/CU | |
|--------------------------|---------------------|
| Inquiry Date | Sep 30, 2019 |
| Removal Date | Sep 2021 |
| Business Type | Credit unions |
| Contact Information | 899 S OYSTER BAY RD |
| | BETHPAGE, NY 11714 |
| | (800) 628-7070 |

| Q CHRYSLER CAPITAL | |
|---------------------|---|
| Inquiry Date | Sep 30, 2019 |
| Removal Date | Sep 2021 |
| Business Type | Auto financing companies |
| Contact Information | PO BOX 961275 FORT WORTH, TX 76161 (800) 423-7712 |

| Q 700 CREDIT/BAYSIDE CHR | |
|--------------------------|--|
| Inquiry Date | Sep 30, 2019 |
| Removal Date | Sep 2021 |
| Business Type | Automobile dealers, used |
| Contact Information | 21219 NORTHERN BLVD BAYSIDE, NY 11361 (718) 229-8700 |

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Public Records

No public records



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Credit Score

Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

No Missed Payments

Recent Credit Card Usage

Recent Revolving Account Usage

High Credit Usage

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Credit Score

Substantial Installment Loan Repayment

You have no negative factors impacting your Score.



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Disclaimer

Disclaimer

About your FICO® Score 8 or other FICO Scores

Your FICO®Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.