



Credit Report Prepared For:

HAMED ALIBABAI

Experian Report As Of: Oct 24, 2017

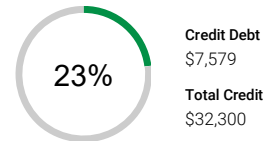
*Personal & Confidential*

## Account Summary

### My Accounts Summary

Open Credit Cards	3
Open Retail Cards	1
Open Real Estate Loans	0
Open Installment Loans	0
Total Open Accounts	4
Accounts Ever Late	0
Collections Accounts	0
Average Account Age	6 yrs 11 mos
Oldest Account	10 yrs 8 mos
newest account	✚

### My Overall Credit Usage



### My Debt Summary

Credit and Retail Card Debt	\$7,579
Real Estate Debt	\$0
Installment Loans Debt	\$0
Collections Debt	\$0
Total Debt	\$7,579

### My Hard Credit Inquiries

4

### My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

## Account Summary

### My Personal Information

**Name**

HAMED ALIBABAI

**Also Known As****Birth Year**

1982

**Addresses**

360 E SOUTH WATER ST #APT 4202  
CHICAGO, IL 60601-4153

345 E WACKER DR #UNIT 4504  
CHICAGO, IL 60601-5275

345 E OHIO ST #APT 2008  
CHICAGO, IL 60611-4054

**Personal Statement(s)**

No Statement(s) present at this time

**Employer(s)**[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

## Open Accounts



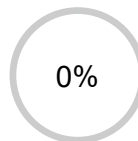
CAP1/NEIMN  
479405XXXX

Open

### ACCOUNT DETAILS

Account Name	CAP1/NEIMN
Account #	479405XXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving Charge Account
Date Opened	Sep 1, 2016
Account Status	Open
Payment Status	Current
Status Updated	Feb 1, 2017
Balance	\$0
Balance Updated	Feb 4, 2017
Credit Limit	\$5,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

### CREDIT USAGE



No Credit Usage  
You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

### CONTACT INFORMATION

26525 N RIVERWOODS BLVD  
METTAWA, IL 60045  
(800) 685-6695

### PAYMENT HISTORY

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Summary

Accounts (Open)

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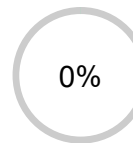
**CAPITALONE**  
486236XXXXXX

Open

#### ACCOUNT DETAILS

Account Name	CAPITALONE
Account #	486236XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Feb 1, 2007
Account Status	Open
Payment Status	Current
Status Updated	Oct 1, 2017
Balance	\$0
Balance Updated	Oct 5, 2017
Credit Limit	\$300
Monthly Payment	\$26
Past Due Amount	-
Highest Balance	\$372
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

#### CREDIT USAGE



No Credit Usage  
You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

#### CONTACT INFORMATION

15000 CAPITAL ONE DR  
RICHMOND, VA 23238  
(800) 955-7070

#### PAYMENT HISTORY

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
OK	OK			OK	OK	OK	OK	OK	OK	OK	OK
2014				2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
OK	OK	OK	OK		OK	OK	OK	OK	OK	OK	OK
2011				2010							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
OK	OK	OK	OK								
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
OK	OK	OK	OK								
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
OK	OK	OK	OK			OK	OK				

Summary

Accounts (Open)

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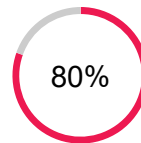
**CHASE CARD**  
426684XXXXXX

Open

**ACCOUNT DETAILS**

Account Name	CHASE CARD
Account #	426684XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Oct 1, 2016
Account Status	Open
Payment Status	Current
Status Updated	Sep 1, 2017
Balance	\$7,237
Balance Updated	Sep 24, 2017
Credit Limit	\$9,000
Monthly Payment	\$72
Past Due Amount	-
Highest Balance	\$8,027
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

**CREDIT USAGE**



High Credit Usage  
Keeping your account balances as low as possible can have a positive impact on your credit.

**CONTACT INFORMATION**

PO BOX 15298  
WILMINGTON, DE 19850  
(800) 432-3117

**PAYMENT HISTORY**

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Summary

Accounts (Open)

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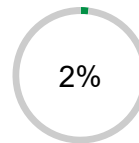
CITI  
412800XXXXXX

Open

#### ACCOUNT DETAILS

Account Name	CITI
Account #	412800XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Jul 1, 2008
Account Status	Open
Payment Status	Current
Status Updated	Oct 1, 2017
Balance	\$342
Balance Updated	Oct 9, 2017
Credit Limit	\$18,000
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$9,176
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Subscriber reports dispute resolved - consumer disagrees

#### CREDIT USAGE



Low Credit Usage  
Keeping your account balances as low as possible can have a positive impact on your credit.

#### CONTACT INFORMATION

PO BOX 6241  
SIOUX FALLS, SD 57117  
BYMAILONLY

#### PAYMENT HISTORY

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
OK	OK			OK	OK	OK	OK	OK	OK	OK	OK
2014				2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2011				2010							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
OK	OK	OK	OK								
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
OK	OK	OK	OK								
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
OK	OK	OK	OK			OK	OK				

Summary

Accounts (Open)

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## Closed Accounts

AMEX

349991XXXXXXXXXX

Closed

### ACCOUNT DETAILS

Account Name	AMEX
Account #	349991XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	May 1, 2012
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Nov 1, 2013
Balance	-
Balance Updated	Nov 11, 2013
Credit Limit	-
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$2,162
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-consumer request-reported by subscriber

### CREDIT USAGE



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

### CONTACT INFORMATION

PO BOX 297871  
FORT LAUDERDALE, FL 33329  
(800) 874-2717

### PAYMENT HISTORY

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Summary

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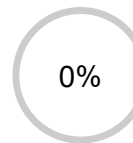
**BK OF AMER**  
XXXX

Closed

**ACCOUNT DETAILS**

Account Name	BK OF AMER
Account #	XXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Sep 1, 2007
Account Status	Closed
Payment Status	Current
Status Updated	Feb 1, 2017
Balance	\$0
Balance Updated	Apr 14, 2017
Credit Limit	\$8,000
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$2,171
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

**CREDIT USAGE**



No Credit Usage  
You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

**CONTACT INFORMATION**

PO BOX 982238  
EL PASO, TX 79998  
(800) 421-2110

**PAYMENT HISTORY**

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
				OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				OK	OK	OK	OK	OK	OK	OK	OK
2014				2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2011											
Jan	Feb	Mar	Apr								
May	Jun	Jul	Aug								
Sep	Oct	Nov	Dec								
		OK	OK								

Summary

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Credit Score

**BLMDSNB**  
210515XXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	BLMDSNB
Account #	210515XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving Charge Account
Date Opened	Jul 1, 2012
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Sep 1, 2017
Balance	-
Balance Updated	Sep 30, 2017
Credit Limit	\$100
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$75
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

#### CREDIT USAGE



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

#### CONTACT INFORMATION

9111 DUKE BLVD  
MASON, OH 45040  
(800) 243-6552

#### PAYMENT HISTORY

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Summary

Accounts (Closed)

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Inquiries

Public Records

Credit Score

**CAP1/BSTBY**  
702127XXXXXXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	CAP1/BSTBY
Account #	702127XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving Charge Account
Date Opened	Sep 1, 2012
Account Status	Closed
Payment Status	Current
Status Updated	Sep 1, 2013
Balance	-
Balance Updated	Sep 9, 2013
Credit Limit	\$500
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$525
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender or claim purchased

#### CREDIT USAGE



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

#### CONTACT INFORMATION

26525 N RIVERWOODS BLVD  
METTAWA, IL 60045  
(800) 695-6950

#### PAYMENT HISTORY

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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Summary

Accounts (Closed)

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Public Records

Credit Score

CBNA

702127XXXXXXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	CBNA
Account #	702127XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving Charge Account
Date Opened	Sep 1, 2012
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Jul 1, 2016
Balance	-
Balance Updated	Jul 16, 2016
Credit Limit	\$500
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$525
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

#### CREDIT USAGE



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

#### CONTACT INFORMATION

50 NORTHWEST POINT ROAD  
ELK GROVE VILLAGE, IL 60007

#### PAYMENT HISTORY

2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

2013			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

**CHASE CARD**  
426684XXXXXX

Closed

**ACCOUNT DETAILS**

Account Name	CHASE CARD
Account #	426684XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Aug 1, 2012
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Jan 1, 2013
Balance	-
Balance Updated	Jan 2, 2013
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-consumer request-reported by subscriber

**CREDIT USAGE**



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

**CONTACT INFORMATION**

PO BOX 15298  
WILMINGTON, DE 19850  
(800) 432-3117

**PAYMENT HISTORY**

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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Summary

Accounts (Closed)

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Credit Score

**CREDIT ONE BANK NA**  
444796XXXXXXXXXX

Closed

**ACCOUNT DETAILS**

Account Name	CREDIT ONE BANK NA
Account #	444796XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Aug 1, 2007
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Dec 1, 2008
Balance	-
Balance Updated	Dec 3, 2008
Credit Limit	\$450
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$485
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-consumer request-reported by subscriber

**CREDIT USAGE**



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

**CONTACT INFORMATION**

PO BOX 98875  
LAS VEGAS, NV 89193  
(702) 269-1000

**PAYMENT HISTORY**

2008				2007			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

**FIRST PREMIER BANK**  
517800XXXXXXXXXX

Closed

**ACCOUNT DETAILS**

Account Name	FIRST PREMIER BANK
Account #	517800XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Credit Card - Revolving Terms
Date Opened	Jul 1, 2008
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Aug 1, 2008
Balance	-
Balance Updated	Aug 6, 2008
Credit Limit	\$250
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$179
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-consumer request-reported by subscriber

**CREDIT USAGE**



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

**CONTACT INFORMATION**

601 S MINNESOTA AVE  
SIOUX FALLS, SD 57104  
(605) 357-3440

**PAYMENT HISTORY**

2008			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

**MCYDSNB**  
438095XXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	MCYDSNB
Account #	438095XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving Charge Account
Date Opened	Nov 1, 2007
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Oct 1, 2017
Balance	-
Balance Updated	Oct 6, 2017
Credit Limit	\$100
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$342
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

#### CREDIT USAGE



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

#### CONTACT INFORMATION

PO BOX 8218  
MASON, OH 45040  
(800) 243-6552

#### PAYMENT HISTORY

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2014				2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2011				2010							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



**SYNCB/CARE CREDIT**  
601918XXXXXX

Closed

**ACCOUNT DETAILS**

Account Name	SYNCB/CARE CREDIT
Account #	601918XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving Charge Account
Date Opened	Nov 1, 2010
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Apr 1, 2012
Balance	-
Balance Updated	Apr 8, 2012
Credit Limit	\$3,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

**CREDIT USAGE**



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

**CONTACT INFORMATION**

950 FORRER BLVD  
KETTERING, OH 45420  
(937) 534-6950

**PAYMENT HISTORY**

2012				2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Summary

Accounts (Closed)

Collections

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Public Records

Credit Score

**SYNCB/GAP**  
601859XXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	SYNCB/GAP
Account #	601859XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving Charge Account
Date Opened	Nov 1, 2007
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Feb 1, 2010
Balance	-
Balance Updated	Feb 8, 2010
Credit Limit	\$124
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$116
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

#### CREDIT USAGE



Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

#### CONTACT INFORMATION

PO BOX 965005  
ORLANDO, FL 32896  
(800) 887-1198

#### PAYMENT HISTORY

2010				2009				2008			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2007											
Jan	Feb	Mar	Apr								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
May	Jun	Jul	Aug								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Sep	Oct	Nov	Dec								
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

## Collections

No collection accounts

*Summary*

*Accounts*

*Collections*

*Inquiries*

*Public Records*

*Credit Score*

## Inquiries

Q CHASE CARD	
Inquiry Date	Oct 10, 2017
Removal Date	Oct 2019
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

Q FADV/RESIDENT DATA	
Inquiry Date	Feb 2, 2017
Removal Date	Feb 2019
Business Type	Tenant screeners (reseller)
Contact Information	12770 COIT RD STE 1000 DALLAS, TX 75251 (972) 952-1480

Q CHASE CARD	
Inquiry Date	Nov 16, 2016
Removal Date	Nov 2018
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

Q CHASE CARD	
Inquiry Date	Oct 29, 2016
Removal Date	Oct 2018
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

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## Public Records

No public records

*Summary*

*Accounts*

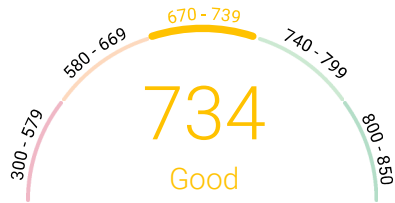
*Collections*

*Inquiries*

*Public Records*

*Credit Score*

## Credit Score



**FICO Score 8 based on  
Experian data as of Oct 24, 2017**

Your score is near or slightly above the average of U.S. consumers and most lenders consider this a good score.

### What's helping your score?

#### ↑ No Missed Payments

You have no missed payments on your credit accounts.

Number of your accounts with a missed payment or derogatory description  
**0 accounts**

The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

About 98% of FICO High Achievers ② have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

#### ↑ Recent Credit Card Usage

You've shown recent use of credit cards and/or open-ended accounts.

FICO® Scores evaluate the mix of credit cards, installment loans ② and mortgages. People who demonstrate recent and responsible use of credit cards and/or open-ended accounts ② are generally considered less risky to lenders.

#### ↑ Recent Revolving Account Usage

You've shown recent use of revolving and/or open-ended accounts.

FICO® Scores evaluate the mix of revolving credit, installment loans ② and mortgages. People who demonstrate recent and responsible use of revolving credit and/or open-ended accounts ② are generally considered less risky to lenders.

#### ↓ High Credit Usage

You've made heavy use of your available revolving credit.

Ratio of your revolving balances to your credit limits  
**23%**

The FICO® Score evaluates balances in relation to available credit on revolving accounts ②. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios.

Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

For FICO High Achievers ②, the average ratio of the revolving account balances to credit limits is less than 7%.

#### ↓ No Loan Activity

You have no recent activity from a non-mortgage installment loan.

Your credit report shows no recent non-mortgage loans (such as auto or student loans) or sufficient recent information about your loans. Having a loan along with other types of credit demonstrates that a person is able to manage a variety of credit types.

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## Disclaimer

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### 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.

**This foregoing document was electronically filed with the Public Utilities**

**Commission of Ohio Docketing Information System on**

**12/8/2017 2:16:26 PM**

**in**

**Case No(s). 15-1569-GA-AGG**

Summary: Exhibit electronically filed by Mr. Hamed Babai on behalf of NRG Kiosk