

#### Prepared For NICK L. BECK

Personal & confidential

Date generated: Oct 26, 2021

# At a glance

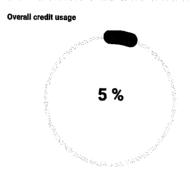
FICO® Score 8

**823** FICO SCORE 8 Experian data Oct 26, 2021

300 Company Co

Exceptional

Account summary	
Open accounts	5
Self-reported accounts	0
Accounts ever late	0
Closed accounts	8
Collections	0
Average account age	10 yrs 4 mos,
Oldest account	18 yrs 8 mos





Credit used: \$2,174

Credit limit: \$45,624



## Personal information

Name

NICK L BECK

Also known as

Generational Identifier

Year of birth 1960

3922 EILEEN DR CINCINNATI, OH 45209-2015 5623 ARNSBY PL

> 3006 WILLET TER CINCINNATI, OH 45238-2417

> CINCINNATI, OH 45227-2830

Addresses

Personal statements

No Statement(s) present at this time

DUKE ENERGY

CINERGY



## Open accounts

MEX												
xceptional paymer	nt history										Bela	nce updated Oct
						4.5					1	
Account info	,											
Account name				_		AMEX	Balance					
Account number				3	49992XXXXX	OOOXX	Balance up					Oct 20
Original creditor						-	Credit limit					\$
Company sold							Usage					
Account type						t Card	Monthly pag					
Date opened					Jan 21		Past due ar					
Account status						Open	Highest bal	ance				
Payment status						urrent	Terms					Rev
Status updated		/			Oc	t 2021	Responsibil					Indi
							Your statem	nent		,		
Payment his	tory											
										,		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	•	•	•	•	•	•	•	Aug	•	- •		<b>→</b>
2020	•	•	•	•	•	•	•	•	•	•	•	•
2019	•	•	•	•	•	•	•	•	•	•	•	•
2018	•	•	•	•	• ,	•	•	•	•	•	•	•
2017	•	•	•	•	•	•	•	•	•	•	•	•
2016	•	•	•	•	•	•	•	•	•	•	•	• `
2015	-	-	-	-	•	•	-	-	-	•	•	•
2014										_	•	•
<ul> <li>On time</li> </ul>		-	- Data unavallal	ble								
3 Contact info												
Address			PO BO	X 297871 FO	RT LAUDERDAI	.E,						
			FL 33	329								
	mber		(800) 8	374-2717								
Phone nu												
Phone nu												



CITI													31,638
Exceptional payme	nt history										Bal	ance updated Oct 1	•
Account infe	0												
Account name						CITI	Balance					ģ-	,638
Account number				4	110039XXXXX		Balance up	dated				Oct 18,	
Original creditor						-	Credit limit						,000
Company sold						-	Usage					<b>V</b>	7%
Account type					Credi	t Card	Monthly pa	vment					\$35
Date opened					Apr 10	, 2018	Past due ar						
Account status					-	Open	Highest bal					\$e	,939
Payment status					С	urrent	Terms					Revo	
Status updated					Oct	2021	Responsibi	lity				Indiv	_
							Your staten	nent					
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2021	•	•	•	•	•	•	•	•	•	•	-	-	
2020	•	•	•	•	•	•	•	•	•	•	• .	•	
2019	•	•	•,	•	•	•	•	•	•	•	•	•	
2018	-	-	-	•	•	•	•	•	•	•	•	•	
On time		-	Data unavailab	le									
Contact info													
Address			PO BO SD 571	X 6190 SIOUX 117	(FALLS,								
Phone nu	mber		By mail	only									
Comments													



●MACYS/DSNB												\$0
Exceptional payment history										Bal	ance updated <b>o</b> c	rt 23, 2021
Account info												
Account name				MACYS/	DSNB	Balance						\$0
Account number			6	03534XXXXXX	хххх	Balance up	dated				Oct 2	23, 2021
Original creditor					-	Credit limit						\$1,600
Company sold					-	Usage						0%
Account type				Charge	Card	Monthly pa	yment					\$0
Date opened				Feb 05,	2020	Past due ar	mount					-
Account status					Open	Highest bal	ance					\$888
Payment status				Cı	urrent	Terms					Re	evolving
Status updated				Oct	2021	Responsibi	lity				In	dividual
						Your staten	nent					-
Payment history												
Jan 2021 ●	Feb	Mar	Арг	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2020 ~	•	•	•	•	•	•	•	•	•	-	_	
	_	•		•	•	•	•	•	•	•	•	
On time		Data unavailab	le									
Contact info												
Address		PO BO OH 450	X 8218 MASC 040	N,								
Phone number		(800) 2	43-6552									
© Comments												



SYNCB/AMAZON													\$0
Exceptional payme	ent history										Rela	anna undata	30 d Oct 15, 2021
											Dun	snoc apauto	o oct 13, 2021
Account info													
	0												
Account name					SYNCB/AM		Balance						\$0
Account number					604578XX	DOOX	Balance up					0	ct 15, 2021
Original creditor						-	Credit limit						\$1,024
Company sold						-	Usage						0%
Account type					Charge	e Card	Monthly pag	yment					\$0
Date opened					Mar 12,	, 2020	Past due an	nount					-
Account status						Open	Highest bal	ance					\$172
Payment status					C	urrent	Terms						Revolving
Status updated					Oct	2021	Responsibil	ity					Individual
							Your statem	nent					-
Payment his	story												
•	•												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2021	•	•	•	•	•	•	•	•	•	•	_		
2020	-	-	•	•	•	•	•	•	•	•	•	•	
On time		-	- Data unavailab	le									
e e servicio de la compansión de la compan													
Contact info	,												
Address	•		DO 001	K 965015 ORL	ANDO								•
Madiess			FL 328		ANDO,								
Phone nu	ımber		(866) 63	34-8379									
			(0) 01										
Comments													



Everentian *												
Exceptional payment	history										Bala	ance updated Sep
@ <b>A</b>							water and a					
Account info	•											
Account name						BANK	Balance					
Account number				5	27854XXXXXX	XXXX	Balance up					Sep 30,
Original creditor						-	Credit limit					\$1
Company sold						-	Usage					
Account type					Credi	t Card	Monthly pa	yment				
Date opened					Nov 30,	2004	Past due ar	mount				
Account status						Open	Highest bal	ance				\$
Payment status					C	urrent	Terms					Rev
Status updated					Sep	2021	Responsibil	lity				Indi
							Your staten	nent				
2021 2020	• •	•	•	• '	•	•	•	•	•	-	- •	-
0001	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	•	•	•	•	•	•	•	•	•	•	•	•
2019	•	•	•	. •	•	•	•	•	•	•	•	•
2018	•	•	•	•	•	•	•	•	•	•	•	•
2017	•	•	•	•	•	•	•	•	•	•	•	•
2016	•	•	•	•	•	•	•	•	•	•	•	•
	•	•	-	_	_	_	_	_	~		•	•
2015	-									•	•	•
2014	-	•••										
	-	-	- Data unavallabi	e								
2014			- Data unavallabi	e								
2014 • On time			- Data unavallabi	<b>e</b>								
2014 • On time	<b>-</b>	<b>- 1</b>		7TH AVE S FA	RGO,							
2014  ◆ On time  Contact info	ber		4325 1	7TH AVE S FA 25	RGO,							
2014  ◆ On time  Contact info  Address	ber		4325 1 ND 581	7TH AVE S FA 25	RGO,							



## **Closed accounts**

Exceptional payment													
Exceptional payment	t history												Close
									. N. N. N. L.				
Account info	)												
Account name					,	AMEX	Balance						
Account number				3	49991XXXXXX	XXXX	Balance upo	dated					Nov 26, 2012
Original creditor						-	Credit limit						\$8,500
Company sold						-	Monthly pay	ment					•
Account type					Credit	Card	Past due an	nount					٠.
Date opened					Sep 30,	2004	Highest bala	ance					\$95
Account status					С	losed	Terms						Revolving
Payment status					Paid satisfac	torily	Responsibil	ity					Individua
Status updated					Nov	2012	Your statem	nent					
Payment hist	tory												
■ Payment hist		Fab	Mar	<b>A</b> = -	Man			A	0	0	<b>N</b> I-	-	D.
	Jan	Feb	Mar ●	Apr	May	Jun	Jul	Aug	Sep	Oct	No · NA		Dec 
2012 2011		Feb ● 	Mar ● 	Apr •	May ● 	Jun ● 	Jul • 	Aug •	Sep  •	Oct •	No · NA		Dec -
2012		•	•	•	•	Jun	Jul ● 	Aug ● —	Sep ● 	Oct •			Dec -
2012 2011		•	Mar	•	•	•	Jul ● 	Aug • -	Sep • -	Oct •			Dec -
2012 2011 ● On time	Jan ● 	•	•	•	•	•	Jul ● 	Aug • —	Sep ● -	Oct •			Dec -
2012 2011 ● On time Some Contact info	Jan ● 	•	◆  NA No applicable	◆  e payment history	- Data	●  a unavailable	Jul ● 	Aug • -	Sep • -	Oct			Dec •
2012 2011 ● On time	Jan ● 	•	◆  NA No applicable	•	•	●  a unavailable	Jul ● 	Aug ● -	Sep  -	Oct			Dec
2012 2011 ● On time Some Contact info	Jan • 	•	PO BO)	•	- Data	●  a unavailable	Jul • 	Aug ● - ·	Sep ● -	Oct •			Dec - •
2012 2011  ● On time  Solution Contact info  Address	Jan • 	•	PO BO)	e payment history  X 297871 FOI	- Data	●  a unavailable	Jul • 	Aug  -	Sep  -	Oct •			Dec •
2012 2011  ● On time  Solution Contact info  Address	Jan • 	•	PO BO)	e payment history  X 297871 FOI	- Data	●  a unavailable	Jul • 	Aug	Sep	Oct •			Dec



Closed due to inactivity

Comments	CREDIT FIRST N A													-
CREDIT FIRST N A   Balance   CREDIT FIRST N A   Balance   Dec 21, 2014	Exceptional payme	nt history												Closed
CREDIT FIRST N A   Balance   CREDIT FIRST N A   Balance   Dec 21, 2014														
Continuation	Account inf	0												
Original creditor         - Cradit limit         \$3,000           Company sold         - Other Cand         Past due amount         - Other Cand           Account type         Dea 11, 2010         Highest balance         - Other Cand           Account status         Dea 11, 2010         Highest balance         - Other Cand           Account status         Paid estite/actority         Responsibility         Individual           Status updated         Dea 2014         Your statement         - Other Cand         - Other Cand           30 Payment history         - Data unevalidate         - Other Cand           2014	Account name					CREDIT FIRS	T N A	Balance						
Company sold	Account number					63316	2XXX	Balance up	dated				Dec	21, 2014
Charge Card   Past due amount   Charge Card   Dec 11, 2010   Highest balance   Closed   Terms   Revolving   Responsibility   Individual   Status updated   Dec 2014   Page	Original creditor						-	Credit limit						\$3,000
Date opened   Dec 11, 2010   Highest balance   Revolving	Company sold						-	Monthly pa	yment					-
Closed   Terms   Revolving   Payment status   Paid eatifactorily   Responsibility   Respo	Account type					Charge	e Card	Past due ar	nount					-
Payment status   Pald satisfactorily   Responsibility   Responsibility   Nour statement   Your statement	Date opened					Dec 11,	2010	Highest bal	ance					-
Dec 2014   Your statement   Payment history   Payment history   Jun   Jul   Aug   Sep   Oct   Nov   Dec	Account status					c	Closed	Terms					í	Revolving
Payment history   Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec	Payment status					Paid satisfa	ctorily	Responsibi	lity				ı	ndividual
Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec	Status updated					Dec	2014	Your staten	nent					-
ESI Contact info  Address 6275 EASTLAND RD BROOKPARK, OH 44142 Phone number (216) 362-5000	2013 2012 2011		Feb	Mar	Apr	=	Jun    	-	-	Sep   	-	Nov	NA	
Address 6275 EASTLAND RD BROOKPARK, OH 44142 Phone number (216) 362-5000	On time		1	NA No applicable	e payment history	- Dat	a unavailable							
OH 44142 Phone number (216) 362-5000  Comments	≅ Contact info	)												
© Comments	Address					BROOKPARK,								
	Phone nu	ımber		(216) 3	62-5000									
	<b>₽ Comments</b>	****												
		inearl et aradi	it erantor's reco	pet										



										rrc	OVER FIN SVCS		
										nt history	eptional paymer		
e e e e e e e e e e e e e e e e e e e													
										)	Account info		
				Balance	SLLC	OVER FIN SVC	Disc				count name		
Jan 26, 2			ated	Balance upda	ххх	601100XX					count number		
\$10				Credit limit	-						iginal creditor		
			nent	Monthly payr	-						mpany sold		
			ount	Past due am	Card	Credit					count type		
			nce	Highest balar	2003	Jul 03,			te opened				
Revol				Terms	losed	C			ccount status ayment status				
Indivi			y	Responsibilit	torily	Paid satisfac			Payment status Status updated				
			ent	Your stateme	2017	Jan			Status updated				
										-	Payment his		
Nov Dec	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	<b>tory</b> Jan			
Nov Dec	Oct _	Sep 	Aug	Jul 	Jun 	May —	Apr 	Mar —	Feb —	Jan NA	2017		
Nov Dec	Oct -	Sep 	Aug	Jul 	Jun 	May -	Apr	Mar — ●	Feb	Jan	2017 2016		
Nov Dec	Oct -	Sep 	Aug 	Jul  •	Jun 	May —	Apr 	Mar - •	Feb - •	Jan NA	2017 2016 2015		
Nov Dec	Oct	Sep 	Aug	Jul  •	Jun	May	Apr	Mar  • •	Feb	Jan NA	2017 2016		
Nov Dec	Oct	Sep • • • • • • • • • • • • • • • • • •	Aug 	Jul • • • •	Jun	May - • •	Apr	Mar	Feb —  • • •	Jan NA	2017 2016 2015 2014		
Nov Dec	Oct	Sep • • • • • • • • • • • • • • • • • •	Aug	Jul • • • • •	Jun	May	Apr • • • • • • • • • • • • • • • • • •	Mar	Feb	Jan NA	2017 2016 2015 2014 2013		
Nov Dec	Oct	Sep	Aug	Jul  •	Jun	May	Apr	Mar	Feb • • • • • •	Jan NA	2017 2016 2015 2014 2013 2012		
Nov Dec	Oct	Sep	Aug	Jul • • • • •	Jun	•	•	Mar  -  •  •  •  •  •  •  •  •  •  •  •  •	•	Jan NA	2017 2016 2015 2014 2013 2012		
Nov Dec	Oet	Sep • • • • • • • • • • • • • • • • • •	Aug	Jul • • • • •	•	•	•	•	•	Jan NA	2017 2016 2015 2014 2013 2012 2011		
Nov Dec	Oct	Sep	Aug	Jul • • • • •	•	•	•	•	•	Jan NA	2017 2016 2015 2014 2013 2012 2011		
Nov Dec	Oct • • • • • •	Sep	Aug	Jul • • • • •	•	Data	e payment history	- • • • • • • •	•	Jan NA	2017 2016 2015 2014 2013 2012 2011 2010  On time		
Nov Dec	Oct	Sep	Aug	Jul • • • • •	•	Data	a payment history	- • • • • • • •	•	Jan NA	2017 2016 2015 2014 2013 2012 2011 2010  ● On time		



EODD STOUGGES OF	ri onu											
FORD SERVICES/CIT Exceptional payme												
Exceptional payme	in matory											(
Account inf	o											
Account name				FORD S	SERVICES/CIT	TI CBN	Balance					
Account number				60	3554XXXXX	OXXXX	Balance up	dated				Feb 08, 2
Original creditor						•	Credit limit					\$2
Company sold						•	Monthly pa	yment				
Account type					Charge	e Card	Past due ar	nount				
Date opened					Dec 24	, 2015	Highest bal	ance				
Account status	t status Closed						Terms					Revol
Payment status	ayment status Paid satisfactorily						Responsibi	lity				Indivi
Status updated	·,						Your staten	nent				
2019 2018	Jan •	Feb NA	Mar —	Apr 	May -	Jun 	Jui 	Aug 	Sep 	Oct _	Nov 	Dec 
2017	•	•	•	•	•	:	•	•	•	•	•	•
2016	•	•	•	•	•	•	•	•	•	•	•	
On time		4	√A No applicabl	a payment history	Net	a unavailable						
				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		a anavanabic						
≅ Contact info	1											
Address			50 NO	RTHWEST POIN	IT ROAD ELK	GROVE						
			VILLA									
Phone nu	mher			·								
			None p	rovided								
□ Comments												
Account of	osed at credi	t grantor's reque	aet									



ceptional payme	nt history											•
B A	_	* * * *										
Account infe	0											
Account name					PEOPLES	BANK	Balance					
ccount number					716000XXXX	XXXX	Balance up	dated				May 06,
riginal creditor						-	Original am	ount				\$151
ompany sold						-	Monthly pa	yment				
ccount type					Mor	tgage	Past due ar	nount				
ate opened					Jun 15,	2016	Terms					180 Mo
occount status				c	losed	Responsibil	lity				Joint Acc	
ayment status					Paid satisfac	ctorily	Your staten	nent				
tatus updated					May	2019						
Payment his		r-h	•									
2019 2018	Jan	Feb •	Mar ●	Apr •	May NA	Jun -	Jul 	Aug 	Sep 	Oct —	Nov	Dec 
2019 2018 2017		Feb  • •	Mar ● ●	Apr • • -	NA	Jun  • •	Jul  •	Aug 	Sep  •	Oct	Nov	Dec -
2019 2018		•	Mar  •  •  -  NA No applicable	•	NA     •	Jun - • - - a unavailable	Jul  • •	Aug  •	Sep  •	Oct	Nov	Dec
2019 2018 2017 2016 • On time	Jan  •  •	•	•	•	NA     •	•	Jul	Aug  •	Sep  •	Oot •	Nov	Dec - • • • •
2019 2018 2017 2016 • Ontime	Jan  •  •	•	• • • • • • • • • • • • • • • • • • •	• • payment history	NA  •  -  Date	•	Jul  •	Aug  •	Sep  • •	Oct •	Nov	Dec - • • • •
2019 2018 2017 2016 • On time	Jan  •  •	•	NA No applicable	payment history	NA  •  -  Date	•	Jul	Aug  •	Sep • • • •	Oct •	Nov	Dec • • • •
2019 2018 2017 2016 • Ontime	Jan  •  •  •	•	NA No applicable	payment history	NA  •  -  Date	•	Jul  • •	Aug  •	Sep	Oct •	Nov	Dec • • • • • • • • • • • • • • • • • •
2018 2017 2016 • On time 6 Contact info	Jan  •  •  •	•	NA No applicable	e payment history	NA  •  -  Date	•	Jul	Aug  •	Sep • •	Oct • •	Nov	Dec • • • • • • • • • • • • • • • • • •



SYNCB/SCORE REWARDS DC										-
Exceptional payment history									Close	be
· · · · · · · · · · · · · · · · · · ·										
Account info										
Account name	SYNCB/S	CORE REWARD	S DC	Balance					-	
Account number		524364XXX	ххх	Balance upd	ated			,	Dec 01, 2014	ţ
Original creditor			-	Credit limit					\$2,500	ı
Company sold			-	Monthly pay	ment				-	
Account type		Credit (	Card	Past due am	ount				-	
Date opened		Nov 23, 2	2014	Highest bala	nce				-	
Account status		Cle	osed	Terms					Revolving	ŧ
Payment status		Paid satisfact	orily	Responsibili	ty				Individual	1
Status updated		Dec 2	2014	Your statem	ent				-	
® Payment history										
Jan Feb	Mar Apr	May	Jun	- Jul	Aug	Sep	Oct	Nov	Dec	
2014 NA No applicable payment history	Date unavailable	-	••••	-	-	-	<b>-</b> .		NA	
≅ Contact info					•					
Address	PO BOX 965005 ORL FL 32896	ANDO,								
Phone number	(877) 471-5638									
<b> </b>										
Account closed at consumer's request										



**©** Comments

. , ,	nt history											(		
Account infe						*								
	•													
Account name				WELLS FA	ARGO HM MOR		Balance							
occount number					936033XXX	XXXX	Balance upo					Nov 30,		
Original creditor						-	Original am					\$69		
Company sold						-	Monthly pay							
ccount type				,		tgage	Past due an	nount						
ate opened				,	Nov 30,		Terms					180 Mont Joint Accou		
ccount status					С	losed	Responsibil	lity						
ayment status					Paid satisfac	torily	Your statement							
itatus updated					Nov	2017								
Payment his	tory													
Payment his	i <b>tory</b> Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
Payment his		Feb ●	Mar	Apr •	May ●	Jun •	Jul •	Aug •	Sep •	Oct •	Nov NA	Dec 		
		Feb ●	Mar ●	•	-	Jun •	lut.	Aug •	Sep •	Oct •		Dec -		
2017		•	Mar •	•	-	Jun • •	Jul ∳ ∳	•	Sep •	Oct		Dec		
2017 2016 2015 2014	Jan ◆	•	Mar • •	•	-	Jun • •	Jul • •	•	Sep  •	Oct •		Dec		
2017 2016 2015 2014 2013	Jan ⊕ ⊕	•	Mar	•	-	Jun • •	Jul • •	•	Sep	Oct •		Dec		
2017 2016 2015 2014	Jan ⊕ ⊕	•	Mar  • • • •	•	-	Jun • • •	Jul  • • •	•	Sep  • • •	Oct •		Dec		
2017 2016 2015 2014 2013	Jan ⊕ ⊕	•	•	•	•	Jun	Jul	•	Sep	Oct •		Dec • • • • • • • • • • • • • • • • • •		
2017 2016 2015 2014 2013 2012	Jan • •	•	•	•	•	•	Jul • • • •	•	Sep  • • • • •	Oct • • • • • • • • • • • • • • • • • • •		Dec • • • • •		
2017 2016 2015 2014 2013 2012	Jan	•	•	•	•	•	Jul • •	•	Sep  • • • •	Oct • • • • • • • •		Dec • • • • • • • • • • • • • • • • • •		
2017 2016 2015 2014 2013 2012  • On time	Jan	•	• • • • • • • • • • • • • • • • • • •	e payment history	•	a unavailable	Jul • • •	•	Sep  • • • •	Oct		Dec • • • • •		



, p	ent history											
Account inf	io											
Account name				WELLS F	ARGO HM MOR	TGAG	Balance					
Account number					708012XXX	XXXX	Balance up	dated				Dec 01, 2
riginal creditor						-	Original am	ount				\$150
ompany sold	pany sold					-	Monthly pa	yment				
ccount type					Mor	tgage	Past due ar	nount				
ate opened					Feb 03,	2003	Terms					180 Mo
ccount status					c	Closed	Responsibi	lity				Joint Acc
ayment status					Paid satisfa	ctorily	Your staten	nent				
tatus updated					Dec	2011						
2011	Jan ●	Feb	Mar •	Apr	May	Jun •	Jul ●	Aug •	Sep ●	Oct •	Nov	Dec NA
	•	•	•	•	•	•	•	•	•	•	•	•
2010	•	•		•	•	•	•	•	•	•	•	•
2010 2009 2008	•	•	•	•	•	•	•	•	•	•	•	•
2009	•	•	•	•	•	•	•	•	•	•	•	•
2009 2008	•	•	•	•	•	•	•	•	•	•	•	•
2009 2008 2007	•	•	•	•	•	•	•	•	•	•	•	•
2009 2008 2007 2006	•	•	• • • • • • • • • • • • • • • • • • •	• • • • payment history	•	•	•	•	•	•	•	•
2009 2008 2007 2006 2005	•	•	• • • • • • • • • • • • • • • • • • •	e payment history	•	•	•	•	•	•	•	•
2009 2008 2007 2006 2005  On time	•	•	*****			•		•	•	•	•	•
2009 2008 2007 2006 2005	•	•	*****	TAGECOACH	CIR FREDERIC	• • •	•	•	•	•	•	•
2009 2008 2007 2006 2005 • On time		•	8480 S MD 21	TAGECOACH		• • •	•	•	•	•	•	•
2009 2008 2007 2006 2005 • On time  Contact info		•	8480 S MD 21	TAGECOACH 701		• • •			•	•	•	



## **Collection accounts**

No collection accounts reported.		



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No public records reported.						



# Inquiries

#### MACYS/DSNB

Inquired on Feb 5, 2020

Business Type: Department And Variety Stores - non specific

PO BOX 8218

MASON, OH 45040

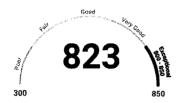
(800) 243-6552

This inquiry is scheduled to continue on record until Mar 2022



#### **Credit scores**

## FICO® Score 8



FICO'SCORE 8 Experian data 10/26/2021 Your score is well above the average score of U.S. consumers and clearly demonstrates to lenders that you are an exceptional borrower.

#### What's helping

#### ✓ No missed payments

- · You have no missed payments on your credit accounts.
- · Number of your accounts with a missed payment or derogatory indicator: 0 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

#### ✓ Recent credit card usage

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

#### Not seeking credit

- You're not actively looking for credit.
- Your applications for credit in the past year: 0 inquiries
- · About 70% of FICO High Achievers did not apply for credit in the past year.
- Each time a person applies for credit, a credit inquiry is usually added to your credit report. Your credit report shows relatively few or no recent credit inquiries, which indicates that you are not actively looking for credit. People who are actively seeking credit pose more of a risk to lenders than those who are not.

#### No collection or public record

- You have no public records or collections on your credit report.
- · Number of public records on your credit report: 0 public records
- · Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- Number of collections on your credit report: 0 collections
- · Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- Lenders would consider the fact that you have no public records or collections on your credit report as positive. The presence of a public record (such as a bankruptcy) or collection is a powerful predictor
  of future payment risk people with these items on their credit report are much more likely to miss future payments than those without them.

#### What's hurting

You have no negative factors impacting your Score.



### 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

10/26/2021 10:31:36 PM

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Case No(s). 19-2057-GA-AGG

Summary: Report Adding Current Credit Report for Gas Certification Renewal electronically filed by Mr. Nick L Beck on behalf of Lights Out Energy, LLC