

**HURRY T NOVAK - Program 4 Passed**

EXP/FAIR ISAAC AUTO V8 SCORE - 792  
 VANTAGESCORE3 - 753  
 NON-MLA COVERED BORROWER

**Red Flag Compliance**



**PASS**

**EXPERIAN Credit Prequal**

Date Reported: 02/08/19

**Decision Factors**

Program Passed:	4	Curr Auto Derog. Trades:	0
Scorecard:	Auto V8	Inq. Last 6 Mnths:	0
Score:	792	Self Employed:	N/A
Bankruptcies:	0	Monthly Income:	N/A
Repossessions:	0	Time at Resid. in Mnths:	N/A
Open Auto Trades:	2	Time at Emp. in Mnths:	N/A
Open Trades:	14	Debt to Income Ratio:	N/A

**Personal Information**

<b>Name:</b>		<b>Date of Birth:</b>	07/12/1961
<b>SSN:</b>	###-##-4123	<b>Phone:</b>	
<b>On File Since:</b>	10/01/1982		
<b>Address:</b>	NAVESINK NJ07752		
<b>Reported On:</b>	08/01/2006		
<b>Address:</b>	NAVESINK NJ07752		
<b>Reported On:</b>	04/05/2010		
<b>Address:</b>	RUTHERFORD NJ07070		
<b>Reported On:</b>			

**Employment Information**

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<b>Company Name:</b> NA POLICE DEPARTMNT	<b>Date Hired:</b>	<b>Occupation:</b>
	<b>Date Reported:</b> 04/30/2008	<b>Income:</b>
	<b>Separation Date:</b>	
<b>Company Name:</b> NORTH ARLINGTON PD	<b>Date Hired:</b>	<b>Occupation:</b>
	<b>Date Reported:</b>	<b>Income:</b>
	<b>Separation Date:</b>	

**Report Summary**

<b>Total # of Trades:</b>	27	<b>30 Days:</b>	0	<b>Accounts Balance:</b>	\$371,955
<b>Current Trades:</b>	27	<b>60 Days:</b>	0	<b>Monthly Payment:</b>	\$4,112
<b>Unrated Trades:</b>	0	<b>90+ Days:</b>	0	<b>Credit Limit:</b>	\$212,924
<b>Curr Neg Trades:</b>	0	<b>Inquiries:</b>	2	<b>High Credit:</b>	\$442,046
<b>Hist Neg Trades:</b>	0	<b>Inq. last 6 mnths:</b>	2	<b>Total Real Est. Bal.:</b>	\$330,394
<b>No. of Accts Paid:</b>	0	<b>Public Records:</b>	0	<b>Total Rev. Bal.:</b>	\$4,540
<b>Curr Past Due:</b>	0	<b>Collections:</b>	0	<b>Tot. Installment Bal.:</b>	\$37,021
<b>Amount Past Due:</b>	\$0	<b>Oldest Trade:</b>	02/01/1984	<b>Available %:</b>	98

**Scorecards**

<b>Scorecard:</b> EXP/FAIR ISAAC AUTO V8 SCORE
<b>Score:</b> 792
<b>Reasons:</b> (39) Serious delinquency (10) Proportion of balance to high credit on bank revolving or all revolving accounts (14) Length of time accounts have been established (33) Proportion of current loan balance to original loan amount
<b>Scorecard:</b> VANTAGESCORE3
<b>Score:</b> 753
<b>Reasons:</b> (07) YOU HAVE TOO MANY DELINQUENT OR DEROGATORY ACCOUNTS (85) YOU HAVE TOO MANY INQUIRIES ON YOUR CREDIT REPORT (04) THE BALANCES ON YOUR ACCOUNTS ARE TOO HIGH COMPARED TO LOAN AMOUNTS (55) OPEN REAL ESTATE ACCT BALANCES ARE TOO HIGH COMPARED TO THEIR LOAN AMTS

**CBC Auto Summary**

Creditor Name	Subcode	Balance	Payment	Months Remain	Status	Est APR	Co-Signer	Times Late Type
ALLY FINCL	F0259237L	\$8,085	\$419	17	O	17.32 %	N	0 AU
VALLY NTL BK	B061BH003	\$0	\$0	0	C	N/A	Y	0 AU
TOYOTA MTR	Q04176160	\$	\$400	0	O	17.88 %	N	0 AU
GMAC	Q02592665	\$0	\$431	0	C	0 %	N	0 AU

**Collections**

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Member Number	Industry Code	Date Reported	Amount
Creditor	Account Number	Date Verified	Balance
Status		Date Closed	
Narratives			
02BQ4002/ARS MEDICAL (9B) Collection account Placed for collection	Collection Services	05/21/2013 05/30/2015	\$474 \$474
02BQ4002/ARS MEDICAL (9B) Collection account Placed for collection	Collection Services	02/20/2013 05/30/2015	\$310 \$310
0523B001/CREDIT MGMT WOW CHICAGO (9B) Collection account Placed for collection	Collection Services	05/06/2014 06/20/2014	\$858 \$858
0661M004/NW COLLECTOR VILLAGE OF ROSEMONT (9B) Collection account Placed for collection	Collection Services	08/13/2010 10/31/2010	\$75 \$75

**Public Records**

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Court Name/Number	Date Reported	Member Number	Amount
Record Type	Date Paid	Plaintiff	Assets
Court Type	ACC Designator	Attorney	Liability
Public Record Disposition	Docket	Industry	Orig. Date
Chapter 7 bankruptcy dismissed	03/04/2014 Individual account 1402308	05060203 PRO SE Miscellaneous	

**Trade Lines**

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Firm Name/ID	Opened	Credit Limit	Balance	MoPmnt	30	60	90
Account Number	Reported	High Credit	Past Due	MoRep	Pattern		
KOB/Trade Type	Acct. Type	Chargeoff	Orig. Amt.	Date Closed			
Status		Lst. Paymnt.	Closed Ind.	Owner	Terms		
Phone #							
DISCOVERBANK/B 09616003	11/24/1992 07/17/2015	\$15,200 \$5,162	\$188 \$0	\$35 48	0	0	0
Banks (Credit Card)	Revolving	-	-		1111111111111111		
(01) Monthly (due every month)	-	07/03/2015		Joint account	1111111111111111	MIN	
BK OF AMER/B 06331059	07/27/2004 07/11/2015	\$20,000 \$7,941	\$0 \$0	- 45	0	0	0
Banks (Credit Card)	Revolving	-	-		1111111111111111		
(01)	-	08/27/2014		Individual account	1111111111111111	X1	
BK OF AMER/B 06331059	02/01/1984 07/11/2015	\$17,500 \$5,548	\$604 \$0	\$25 48	0	0	0
Banks (Flexible Spending Credit Card)	Revolving	-	-		1111111111111111		
(01) Monthly (due every month)	-	07/01/2015		Individual account	1111111111111111	MIN	
TARGET/TD/D 01ZX5002	02/15/2009 07/10/2015	\$12,500 \$1,892	\$73 \$0	\$25 48	0	0	0
Department / Variety and Other Retail (Credit Card)	Revolving	-	-		1111111111111111		
Department / Variety and Other Retail (Credit Card)	Revolving	-	-		1111111111111111		
(01) Monthly (due every month)	-	07/04/2015		Individual account	1111111111111111	MIN	
ALLY FINCL/F 0259237L	01/19/2012 07/01/2015	\$0 \$22,565	\$8,085 \$0	\$419 41	0	0	0
Finance / Personal (Automobile)	Installment	-	-		1111111111111111		
(01)	-	06/04/2015		Individual	1111111111	48 Month(s)	
Closed							
CITIMORTGAGE/B 0462S015	07/27/2004 09/30/2006	\$0 \$240,000	\$0 \$0	\$2,221 24	0	0	0
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-		1111111111111111		
(01)	-	closed normally	Joint account	09/30/2006	11111111	360 Month(s)	
Closed							
TD BANK NA/B 0227P001	01/23/2006 09/07/2006	\$0 \$56,500	\$0 \$0	\$0 8	0	0	0
Banks (Secured)	Installment	-	-		11111111		
(01)	-	09/07/2006	closed normally	09/07/2006	Participant on account	180 Month(s)	
Closed							

**Inquiries**

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Date	Subscriber Name	Subscriber #	Amount	Mkt.	SubMkt.	KOB	Phone #
07/22/2015	DCH KAY HOND	A01855345		12	LA	Automotive	
04/06/2015	AVANTUS, LLC	Z00419063		14	HV	Miscellaneous	

**Warning Messages**

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FICO Risk Score, Classic Auto 08 - Requested service delivered
Credit data not suppressed
Score Derogatory Alert Flag: No derogatory info was found in the file and/or inquiries did not impact the credit score