

**CHERI A BRIDWELL - No Program Passed**

FICO Auto Score 8 - 826

AUTOMATED INCOME CHECK - SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

**TRANSUNION TEST FACILITY Credit Prequal**

Date Reported: 10/15/2020

**Decision Factors**

Program Passed:	N/A	Curr Auto Derog. Trades:	0
Scorecard:	N/A	Inq. Last 6 Mnths:	1
Score:	N/A	Self Employed:	N/A
Bankruptcies:	0	Monthly Income:	N/A
Reposessions:	0	Time at Resid. in Mnths:	N/A
Open Auto Trades:	0	Time at Emp. in Mnths:	N/A
Open Trades:	10	Debt to Income Ratio:	N/A

**Personal Information**

Name:	CHERI A BRIDWELL	Date of Birth:	
SSN:	###-##-6693	Phone:	
On File Since:	11/05/2011		
Address:	3207 DORIS ST 1 ANCHORAGE AK99517		
Reported On:	09/01/2020		

**Employment Information**

Company Name: SELF EMPLOYED	Date Hired: 10/01/2017	Occupation: FOUNTAIN MAKER
	Date Reported: 09/01/2020	Income:
	Separation Date:	
Company Name: TTL	Date Hired: 10/01/2012	Occupation: SOFTWARE ENG
	Date Reported: 09/01/2020	Income:
	Separation Date:	

**CBC Auto Summary**

<u>Creditor Name</u>	<u>Original Amt</u> <u>Term</u>	<u>Balance</u>	<u>Payment</u>	<u>Months</u> <u>Remain</u>	<u>Status</u>	<u>Est</u> <u>APR</u>	<u>Co-Signer</u>	<u>Times Late</u> <u>Type</u>
NO AUTO LOANS ON FILE								

**Report Summary**

Total # of Trades:	56	30 Days:	0	Accounts Balance:	\$745,704
Current Trades:	28	60 Days:	0	Monthly Payment:	\$5,074
Unrated Trades:	0	90+ Days:	0	Credit Limit:	\$70,501
Curr Neg Trades:	28	Inquiries:	2	High Credit:	\$1,317,512
Hist Neg Trades:	0	Inq. Last 6 Mnths:	1	Total Real Est. Bal.:	\$745,704
No. of Accts Paid:	0	Public Records:	0	Total Rev. Bal.:	\$0
Curr Past Due:	0	Collections:	0	Tot. Installment Bal.:	\$0
Amount Past Due:	\$0	Oldest Trade:	01/10/2000	Available %:	100

**Scorecards**

**Scorecard:** FICO Auto Score 8  
**Score:** 826  
**Reasons:** (024) Too many serious delinquencies  
 (029) Too many current serious delinquencies  
 (005) Number of recent derogatory public record items with a balance  
 (097) Lack of recent auto loan information  
 (I) Inquiries did impact credit score and, for models that indicate it, no derogatory info found in the file

**Trade Lines**

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u>	<u>30</u> <u>Pattern</u> <u>Terms</u>	<u>60</u>	<u>90</u>
<b>SYNCB/WOLRDM/F 09992782</b> 603467366288 Finance / Personal (Charge Account)	03/13/2015 09/12/2020 Revolving	\$4,000 \$673 -	\$0 \$0 -	\$0 48 02/28/2017	0 0 0 1111111111111111 1111111111111111		
(01) Paid or paying as agreed Account closed by credit grantor	-	11/05/2015	closed normally	Individual account	1111111111111111		
<b>THD/CBNA/B 026H3005</b> 603531169667 Banks (Charge Account)	01/25/2006 09/10/2020 Revolving	\$2,501 \$2,480 -	\$0 \$0 -	\$0 48 01/18/2018	0 0 0 1111111111111111 1111111111111111		
(01) Paid or paying as agreed Account closed by credit grantor	-	10/02/2014	closed normally	Individual account	1111111111111111		
<b>SEARS/CBNA/B 06256458</b> 512108268239 Banks (Credit Card)	03/03/2013 09/09/2020 Revolving	\$7,200 \$2,318 -	\$0 \$0 -	\$0 48 07/26/2017	0 0 0 1111111111111111 1111111111111111		
(01) Paid or paying as agreed Account closed by consumer	-	03/17/2014	closed normally	Authorized user on account	1111111111111111		
<b>WFHM/B 082TE004</b> 9X6X2X9X6X1X3 Banks (Conventional Real Estate Mortgage)	12/26/2019 09/08/2020 Mortgage	\$0 \$265,000 -	\$255,613 \$0 -	\$1,911 1 08/31/2020	0 0 0 1 180 Month(s)		
(01) Paid or paying as agreed	-			Joint account			
<b>CENTRAL LOAN/B 0504T001</b> 3X0X0X3X7X7X9 Banks (Conventional Real Estate Mortgage)	12/26/2011 09/05/2020 Mortgage	\$0 \$69,400 -	\$58,702 \$0 -	\$310 48	0 0 0 1111111111111111 1111111111111111		
(01) Paid or paying as agreed	-			Joint account	360 Month(s)		
<b>CENTRAL LOAN/B 0504T001</b> 3X0X0X3X3X8X1 Banks (Conventional Real Estate Mortgage)	12/26/2011 09/05/2020 Mortgage	\$0 \$69,100 -	\$58,537 \$0 -	\$316 48	0 0 0 1111111111111111 1111111111111111		
(01) Paid or paying as agreed	-			Joint account	360 Month(s)		
<b>RIVERMARK CU/Q 02879001</b> 5X3X3 Finance (Credit Card)	05/31/2003 08/31/2020 Revolving	\$15,000 \$15,000 -	\$0 \$0 -	\$0 48	0 0 0 1111111111111111 1111111111111111		
(01) Paid or paying as agreed	-			Individual account	1111111111111111		
<b>ELAN FIN SVC/B 02749001</b> 548029706989 Banks (Credit Card)	12/08/2014 08/31/2020 Revolving	\$20,000 \$0 -	\$0 \$0 -	\$0 25	0 0 0 1111111111111111 111111111		

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u>	<u>30</u> <u>60</u> <u>90</u> <u>Pattern</u> <u>Terms</u>
(01) Paid or paying as agreed	-	02/04/2017		Individual account	
<b>DISCOVERBANK/B 09616003</b> 601109102376 Banks (Credit Card)	01/10/2000 08/25/2020 Revolving	\$12,500 \$52 -	\$0 \$0 -	\$0 48	0 0 0 1111111111111111 1111111111111111 1111111111111111
(01) Paid or paying as agreed	-	03/03/2017		Individual account	
<b>THD/CBNA/B 026H3005</b> 603531258105 Banks (Charge Account)	02/14/2016 08/23/2020 Revolving	\$18,000 \$4,406 -	\$0 \$0 -	\$0 48	0 0 0 1111111111111111 1111111111111111 1111111111111111
(01) Paid or paying as agreed	-	03/17/2020		Individual account	
<b>THD/CBNA/B 026H3005</b> 603530754193 Banks (Charge Account)	12/23/2017 08/17/2020 Revolving	\$5,001 \$798 -	\$0 \$0 -	\$0 30	0 0 0 1111111111111111 1111111111111111
(01) Paid or paying as agreed	-	03/01/2019		Individual account	
<b>DSNB MACYS/D 02A5T001</b> 490595580 Department / Variety and Other Retail (Charge Account)	08/07/2017 08/05/2020 Revolving	\$0 \$0 -	\$0 \$0 -	\$0 35	0 0 0 1111111111111111 1111111111111111 111
(01) Paid or paying as agreed	-	10/24/2017		Individual account	
<b>KEYBANK NA/B 0618D285</b> 9X3X2X0X0X Banks (Home Equity Loan)	07/31/2012 03/01/2020 Overdraft/reserve checking	\$100,000 \$70,000 -	\$0 \$0 -	\$0 48 02/02/2020	0 0 0 1111111111111111 1111111111111111 1111111111111111
(01) Paid or paying as agreed Closed	-	02/02/2020	closed normally	Joint account	
<b>WFHM/B 082TE004</b> 7X8X2X2X5X9X5 Banks (Conventional Real Estate Mortgage)	04/23/2011 02/01/2020 Mortgage	\$0 \$235,000 -	\$0 \$0 -	\$0 48 02/01/2020	0 0 0 1111111111111111 1111111111111111 1111111111111111
(01) Paid or paying as agreed Closed	-	01/05/2020	closed normally	Joint account	360 Month(s)
<b>TARGET N.B./D 01ZX5001</b> 435234335148 Department / Variety and Other Retail (Credit Card)	04/10/2010 07/10/2018 Revolving	\$15,000 \$0 -	\$0 \$0 -	\$0 48 10/12/2014	0 0 0 1111111111111111 1111111111111111 1111111111111111
(01) Paid or paying as agreed Closed	-		closed normally	Individual account	
<b>SEARS/CBNA/B 06256458</b> 512101865590 Banks (Credit Card)	02/09/2008 03/31/2018 Revolving	\$15,000 \$1,309 -	\$0 \$0 -	\$0 48 07/24/2017	0 0 0 1111111111111111 1111111111111111 1111111111111111
(01) Paid or paying as agreed Account closed by consumer	-	02/09/2012	closed normally	Individual account	
<b>JPMCB CARD/B 026QK001</b> 411829526191 Banks (Credit Card)	06/11/2008 03/19/2017 Revolving	\$12,000 \$0 -	\$0 \$0 -	\$0 28 09/15/2015	0 0 0 1111111111111111 1111111111111111
(01) Paid or paying as agreed Account closed by consumer	-		closed normally	Authorized user on account	

<u>Firm Name/ID</u>	<u>Opened</u>	<u>Credit Limit</u>	<u>Balance</u>	<u>MoPmnt</u>	<u>30</u>	<u>60</u>	<u>90</u>
<u>Account Number</u>	<u>Reported</u>	<u>High Credit</u>	<u>Past Due</u>	<u>MoRep</u>	<u>Pattern</u>		
<u>KOB/Trade Type</u>	<u>Acct. Type</u>	<u>Chargeoff</u>	<u>Orig. Amt.</u>	<u>Date Closed</u>			
<u>Status</u>		<u>Lst. Paymnt.</u>	<u>Closed Ind</u>	<u>Owner</u>	<u>Terms</u>		
<u>Phone #</u>							
<b>TIAA BANK/F 0704R001</b>	04/23/2011	\$0	\$0	\$0	0	0	0
1X0X0X0X9X1X3	08/05/2015	\$235,000	\$0	36	1111111111111111		
Finance / Personal (Conventional Real Estate Mortgage)	Mortgage	-	-	08/05/2015	111X11111111111111		
(01) Paid or paying as agreed	-	07/05/2015	closed normally	Joint account	X1X1		
Transferred to another lender					360 Month(s)		
<b>CENLAR MTG/B 0504T020</b>	04/23/2011	\$0	\$0	\$1,408	0	0	0
3X0X0X2X3X9X3	03/06/2012	\$235,000	\$0	8	111111X1		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-		360 Month(s)		
(01) Paid or paying as agreed	-			Joint account			
<b>JPMCB HOME/B 01ULY001</b>	05/01/2004	\$0	\$0	\$0	0	0	0
1X6X0X5X1X7X6	02/01/2012	\$72,950	\$0	22	X11111111X1111111		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-	02/01/2012	111111		
(01) Paid or paying as agreed	-	01/01/2012	closed normally	Joint account	360 Month(s)		
Closed							
<b>JPMCB HOME/B 01ULY001</b>	05/01/2004	\$0	\$0	\$0	0	0	0
1X6X0X5X1X6X4	02/01/2012	\$72,950	\$0	22	X11111111X1111111		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-	02/01/2012	111111		
(01) Paid or paying as agreed	-	01/01/2012	closed normally	Joint account	360 Month(s)		
Closed							
<b>JPMCB HOME/B 01ULY001</b>	05/01/2004	\$0	\$0	\$0	0	0	0
1X6X0X5X1X6X2	02/01/2012	\$72,950	\$0	22	X11111111X1111111		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-	02/01/2012	111111		
(01) Paid or paying as agreed	-	01/01/2012	closed normally	Joint account	360 Month(s)		
Closed							
<b>JPMCB HOME/B 01ULY001</b>	05/01/2004	\$0	\$0	\$0	0	0	0
1X6X0X5X1X6X0	02/01/2012	\$72,950	\$0	22	X11111111X1111111		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-	02/01/2012	111111		
(01) Paid or paying as agreed	-	01/01/2012	closed normally	Joint account	360 Month(s)		
Closed							
<b>JPMCB HOME/B 01ULY001</b>	05/01/2004	\$0	\$0	\$0	0	0	0
1X6X0X5X1X6X8	02/01/2012	\$72,950	\$0	22	X11111111X1111111		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-	02/01/2012	111111		
(01) Paid or paying as agreed	-	01/01/2012	closed normally	Joint account	360 Month(s)		
Closed							
<b>JPMCB HOME/B 01ULY001</b>	05/01/2004	\$0	\$0	\$0	0	0	0
1X6X0X5X1X4X0	06/01/2011	\$49,650	\$0	14	XX11111111111111		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-	06/01/2011	360 Month(s)		
(01) Paid or paying as agreed	-	05/01/2011	closed normally	Joint account			
Closed							
<b>JPMCB HOME/B 01ULY001</b>	05/01/2004	\$0	\$0	\$0	0	0	0
1X6X0X5X1X4X2	06/01/2011	\$39,900	\$0	14	XX11111111111111		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-	06/01/2011	360 Month(s)		
(01) Paid or paying as agreed	-	05/01/2011	closed normally	Joint account			
Closed							
<b>JPMCB HOME/B 01ULY001</b>	05/01/2004	\$0	\$0	\$0	0	0	0
1X6X0X5X1X4X4	06/01/2011	\$66,350	\$0	14	XX11111111111111		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-	06/01/2011	360 Month(s)		
(01) Paid or paying as agreed	-	05/01/2011	closed normally	Joint account			
Closed							
<b>JPMCB HOME/B 01ULY001</b>	05/01/2004	\$0	\$0	\$0	0	0	0
1X6X0X5X1X4X6	06/01/2011	\$90,850	\$0	14	XX11111111111111		
Banks (Conventional Real Estate Mortgage)	Mortgage	-	-	06/01/2011	360 Month(s)		
(01) Paid or paying as agreed	-	05/01/2011	closed normally	Joint account			
Closed							

**Inquiries**

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>	<u>Mkt.</u>	<u>SubMkt.</u>	<u>KOB</u>	<u>Phone #</u>
-------------	------------------------	---------------------	---------------	-------------	----------------	------------	----------------

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>	<u>Mkt.</u>	<u>SubMkt.</u>	<u>KOB</u>	<u>Phone #</u>
09/02/2020	HSBC	B02382255		40	LO	Banks	

## Warning Messages

FICO Auto Score 8 - Requested service delivered  
Credit data not suppressed  
Score Derogatory Alert Flag: Inquiries did impact credit score and, for models that indicate it, no derogatory info found in the file

TRANSUNION TEST FACILITY , 555 W ADAMS CHICAGO, IL 60661 800-888-4213