

*** TRANS UNION CREDIT REPORT REVIEW ***

Based on Report Requested on 04/16/21 at 11:35

MARY A MEMBER

01/01/1980 520-11-2222

- - - YOUR CREDIT SCORE - - -

Your Credit Score is *650*.

We rate your credit score as *B* and this would result in some of the conditions (such as interest rate, maximum term and loan-to-value requirements) of any loan we might offer you to be less favorable than you would receive if your credit score was higher.

The key factors that adversely affected your credit score are:

- Length of time accounts have been established
 - Proportion of loan balances to loan amounts is too high
 - Length of time revolving accounts have been established
 - Proportion of balances to credit limits is too high on bank/revolving accounts
- NOTE: The number of inquiries into your credit adversely affected your credit score.

- - - YOUR CREDIT HISTORY - - -

Having a combination of the different credit types and keeping your available credit above 50% will have a positive effect on your credit score.

Your credit history was first reported on 12/01/1996

| Credit Type | Count | High Credit | Current Balance | Credit Limit | Monthly Payment | Currently Past Due | Credit Available |
|--------------|-------|-------------|-----------------|--------------|-----------------|--------------------|------------------|
| Installment | 003 | 2,700 | 0 | 0 | 0 | 0 | |
| Revolving | 004 | 11,202 | 1,270 | 23,500 | 157 | 0 | 95% |
| Mortgage | 003 | 185,432 | 182,490 | 0 | 1,100 | 0 | |
| Open Account | 000 | 0 | 0 | 0 | 0 | 0 | |
| Totals | 010 | 199,334 | 183,760 | 23,500 | 1,257 | 0 | |

| | | | | |
|-----------------------------|--------------------------|-----|-----------------|-----|
| Accounts Currently Past Due | Accounts Ever Past Due: | 000 | Public Records: | 000 |
| 30 Days: 000 | Number of Late Payments: | 000 | Collections: | 000 |
| 60 Days: 000 | | | Repossessions: | 000 |
| 90 Days: 000 | Accounts in Dispute: | 000 | Charge-offs: | 000 |
| 120 Days: 000 | Payment Plans: | 000 | C/O Balances: | 0 |

- - - BANKRUPTCY FILINGS - - -

Bankruptcy filings have an adverse effect on your credit score and will generally appear on your credit report for up to 10 years after filing.

| | | | |
|------------------------|----------------------|--------------|---|
| I-Chapter 7 Discharged | Reported: 08/22/2016 | Assets: | 0 |
| Attorney: THI O LAWYER | Closed: 11/29/2016 | Liabilities: | 0 |

- - - PUBLIC RECORDS - - -

Pmt Pattern: 11/30/2020 11112111121111111111

60 Days 000
90 Days 000

- - - C L O S E D T R A D E L I N E S - - -

ANOTHER MTG #67482003 Balance: 0 Pmt: 0 Monthly Term:360
Type: Mortgage FHA RE Mortgage Past Due: 0 Opened: 12/05/2019
Status: As agreed High Bal: 186,558 Closed: 09/02/2020
Liability: Individual Cr Limit: 0 Late Payments: 30 Days 000
Pmt Pattern: 08/02/2020 111111 60 Days 000
90 Days 000

Transferred to another lender

THE OTHER FCU #112233445 Balance: 0 Pmt: 0 Monthly Term:012
Type: Installment Secured Past Due: 0 Opened: 05/18/2017
Status: As agreed High Bal: 1,500 Closed: 11/08/2017
Liability: Joint Cr Limit: 0 Late Payments: 30 Days 000
Pmt Pattern: 10/08/2017 111111 60 Days 000
90 Days 000

Closed

- - - I N Q U I R I E S I N T O Y O U R C R E D I T H I S T O R Y - - -

04/16/2021 I FIRST EDUC F 0
01/07/2020 I FIRST EDUC F 0
10/08/2019 I ADV CREDIT 0

- - - S O C I A L S E C U R I T Y N U M B E R I N F O R M A T I O N - - -

There is an exact match between the SSN on file at the credit union and at TransUnion.
Input number is a Social Security Number issued between 1994 and 1995 in WY when you were
between the ages of 02 and 04.

- - - O T H E R N A M E S O N F I L E - - -

MEMBER,MARY,A
MAIDEN,MARY

- - - A D D R E S S E S O N F I L E - - -

1234 E 7TH ST CHEYENNE, WY 82001 01/13/2020
5678 OUR RD CHEYENNE, WY 82009 11/30/2017
8901 DRIVE CT CHEYENNE, WY 82001 --/--/----

- - - E M P L O Y M E N T R E C O R D S - - -

THIS COMPANY HARD WORKER Hired: 01/01/2018
OLD COMPANY GOOD WORKER Hired: --/--/----

- - - P A Y M E N T P A T T E R N E X P L A I N E D - - -

Using the following codes, the Pmt Pattern shows your paying habits for a period of up to 48 months starting with the date indicated at the beginning of the pattern:

'1'=Paid as Agreed '4'=90 to 119 Days Late
'2'=30 to 59 Days Late '5'=120 or more Days Late
'3'=60 to 89 Days Late 'X' Not Rated or Not Reported

- - - L I A B I L I T Y D E F I N E D - - -

User: Account on which you are an authorized user.
Joint: Debt for which you are liable along with another/others.
Individual: Debt for which you are personally liable.
Maker: Debt for which you are personally liable.
Co-signer: Debt for which you become liable if the primary borrower defaults.
Terminated: Account for which your liability has been cancelled.
Unknown: Account on which the contractual liability has not been reported.
Deceased: Consumer has been reported as deceased.

- - - W H A T I S A C R E D I T S C O R E ? - - -

- * Your credit score is a number based on the information in your credit report and is an attempt to estimate the likelihood you will fail to make payments in the next two years.
- * Your credit report is a record of your credit history and includes information about whether you pay your bills on time, the number and types of credit accounts you have and the amount you owe to creditors.
- * Your credit score can change, depending on how your credit history changes.
- * On the model we use most, FICO Score 8, scores range from 300 to 850

- - - W H Y A R E C R E D I T S C O R E S I M P O R T A N T ? - - -

- * Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
- * Generally, the higher your credit score, the more likely it is you will be offered credit terms which are more favorable to you.
- * Your credit score can affect the price you pay for insurance and your ability to rent an apartment.

- - - W H A T A F F E C T S Y O U R C R E D I T S C O R E - - -

The manner in which you have paid your debts in the past makes up a significant portion of your credit score. Therefore:

- * Paying your obligations on time and prudent use of credit are the best ways to maintain a higher credit score;
- * Having little or no debt can adversely affect your score;
- * Having no mortgage debt can adversely affect your credit score;
- * Past delinquency will adversely affect your credit score even if the obligation is presently not past due or has been paid in full;
- * Judgments and other negative public records will adversely affect your credit score even after they are satisfied (paid).
- * Bankruptcy can adversely affect your credit score for over ten years.
- * Payments made less than 30 days late will not affect your credit score.

Acquiring debt too quickly without having the credit history to show you can manage it increases the possibility you will be unable to make payments in the future. Therefore:

- * Having too many inquiries into your credit history can adversely affect your score;

on the mortgage. Credit scores can change over time, depending on your conduct, how your
on the mortgage. Credit scores can change over time, depending on your conduct, how your
credit history and payment patterns change and how credit scoring technologies change.

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