

Score Summary - LORI ARCHAMBAULT



FICO Auto 9-EFX-N



FICO Score V5 - 787



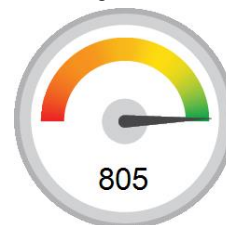
FICO SCORE 9 AUTO



FICO AUTO V8- 838



VantageScore 4.0



VantageScore 3.0- 790

CREDIT REPORT



LORI ARCHAMBAULT
2026 HOMEWOOD AVE
PADUCAH, KY 42003

DOB: 1931

Date: 10/28/24 16:02:44

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
PO BOX 203	MAYFIELD	KY	42066	06/17
PO BOX 214	MAYFIELD	KY	42066	03/18

EMPLOYMENT

	Employer	Occupation	Date Hired	End Date	Date Rpt
Current	BARDIERS AND ADAMS LTD			04/11	04/11
Previous	CROCKETT MYERS ATTY			10/13	12/11

Special Messages

SSN Verified : SSN MATCHES
SSN Verified : MLA NO RECORD FOUND

Fraud Shield / FACS

Message

Record Type: Subsegment data only
Number of times social used in the last 90-120 days: 0

Score Summary

ScoreCard	Score	Code	Score Factor Description
FICO SCORE 9 AUTO	828	33	proportion of loan balances to loan amounts is too high
		06	too many consumer finance company accounts
		08	too many inquiries last 12 months
		14	length of time accounts have been established
FICO AUTO V8	838	06	too many consumer finance company accounts
		33	proportion of loan balances to loan amounts is too high
		08	too many inquiries last 12 months
		14	length of time accounts have been established
FICO Auto V2	813	06	too many consumer finance company accounts
		08	too many inquiries last 12 months
		09	too many accounts recently opened
		05	too many accounts with balances

700Credit Auto Summary

Total Balance	Monthly Payment	Total Auto	Open Auto	30	60	90
\$14,619	\$465	2	1	0	0	0

Trades:

Account Name	Status	Date Open	Current Balance		Status	Monthly Pay	Mos Rep			Payment Pattern
			Original Amount	Int Rate			30	60	90	
FIRST NATL BANK OF NV/8100274 30070000001323031	CURR ACCT	05/23 Open	\$14,619	9.17%	08/24	\$465			12	CCCCCCCCCCCC
FORD CRED/3620181 NGA543FJ39	CURR ACCT	11/16 Closed	\$0		01/21	-			48	B
			\$22,555			-			0 0 0	

Bureau Summary

Public Records: 0	Past Due Amt: \$0	Inquiries: 5	CNT: 00/00/00/00
Install Bal: \$19,022	Sch/Est Pay: \$908	Inqs / 6 mo: 0	Satis Accts: 35
R Estate Bal: \$378,584	R Estate Pay: \$3,248	Tradeline: 35	Now Del/Drg: 0
Tot Rev Bal: \$2,969	Tot Rev Avail: 97%	Paid Acct: 14	Was Del/Drg: 0
			Old Trade: 02-99

700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
21	02-99	8	0	0	0	0	0	0	0	5	0

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	21	\$49,496	\$106,500	\$2,969	\$0	\$55	97
Mortgage	5	\$733,642	\$0	\$378,584	\$0	\$3,248	
Installment	9	\$151,469	\$0	\$19,022	\$0	\$853	

TOTALS	35	\$934,607	\$106,500	\$400,575	\$0	\$4,156
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Trades - Revolving Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments	Opened Reported Paid Bal Date	Credit Limit High Credit Charge Off Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
CAPITAL ONE/1270246 - Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	09/20 09/24 06/19/24 09/06/24	- \$4,520 - -	\$0 - OPEN Joint Account	- 15	Revolving 0 0 0 0000CC0C0000 0CC
BANK OF AMERICA/3202754 - Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	03/22 09/24 08/24/24 09/03/24	\$7,000 \$1,886 - -	\$1,190 - OPEN Individual	\$30 26	Revolving 0 0 0 CCCCCCCCCCCC CCCCC0CCCCC
CHEVRON CREDIT BANK NA/3437520 - Revolving/ Oil Company Credit Cards CURR ACCT / Credit Card, Terms REV	11/04 09/24 - 09/02/24	- \$324 - -	\$51 - OPEN Joint Account	- 99	Revolving 0 0 0 CCCC----CCCC CCCC0CCCCC-
WASHINGTON TRUST BANK/0240071 - Revolving/ All Banks - Non-Specific CURR ACCT / Check Credit Or Line Of Credit	09/03 08/24 - 08/28/24	\$5,000 \$3,369 - -	\$194 - OPEN Joint Account	- 17	Revolving 0 0 0 C0C0000CCCC CCCC
BANK OF AMERICA/1230206 - Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	07/23 08/24 08/10/24 08/28/24	\$8,000 \$2,527 - -	\$0 - OPEN Individual	- 10	Revolving 0 0 0 0CCCCCCCC
CITI/1260847 - Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	01/15 08/24 08/09/24 08/28/24	\$2,500 - - -	\$0 - OPEN Individual	- 99	Revolving 0 0 0 0C-0CC-CCCC CC00C-0C-0C-0
JPMCB CARD/1233910 - Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	05/03 08/24 04/24/23 08/27/24	\$9,500 \$7,500 - -	\$1,534 - OPEN Joint Account	\$25 99	Revolving 0 0 0 CCCCC0CCCCC CCCCCCCCCCCC
WFBNA CARD/3270180 - Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	02/03 08/24 05/03/24 08/15/24	\$11,500 \$1,147 - -	\$0 - OPEN Undesignated	- 25	Revolving 0 0 0 00CCCCCCCCC C0CCCCCCCCC
BANK CREDIT CARD/6230125 - Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	09/20 08/24 10/28/22 08/15/24	\$9,000 \$5,348 - -	\$0 - OPEN Joint Account	- 43	Revolving 0 0 0 00000000000 00000000CCCC
BANK CR CARD/1290138 - Revolving/ CURR ACCT / Credit Card, Terms REV	01/23 08/24 07/23/24 08/01/24	\$12,000 \$154 - -	\$0 - OPEN Individual	- 14	Revolving 0 0 0 0CCCCCCCCC C0

CITICARDS CBNA/1216268	03/17	\$5,000	\$0	-	Revolving
-	07/24	-	-	86	0 0 0
Revolving/ Bank Credit Cards	10/28/22	-	OPEN		0-----
CURR ACCT / Credit Card, Terms REV	07/28/24	-	Individual		0---0000C-00
JPMCB CARD/1310331	05/23	\$25,000	\$0	-	Revolving
-	07/24	\$8,500	-	11	0 0 0
Revolving/ Bank Credit Cards	07/22/24	-	OPEN		0CCCCCCC--0
CURR ACCT / Credit Card, Terms REV	07/28/24	-	Individual		
BANK OF AMERICA/1230206	03/22	\$12,000	\$0	-	Revolving
-	07/24	\$8,048	-	24	0 0 0
Revolving/ Bank Credit Cards	06/20/24	-	OPEN		0CC-CCCCCCCC
CURR ACCT / Credit Card, Terms REV	07/05/24	-	Individual		CCC-----C
DILLARDS DEPT STORE/3378879	02/99	-	\$0	-	Revolving
-	02/23	\$50	-	99	0 0 0
Revolving/ Complete Department Stores	-	-	OPEN		000000000000
CURR ACCT / Revolving Charge Account	02/28/23	-	Individual		000000000000
J C PENNEY CO/3308000	09/17	-	\$0	-	Revolving
-	09/22	\$157	-	57	0 0 0
Revolving/ Retail, Not Elsewhere Classified	08/27/22	-	OPEN		000000000000
CURR ACCT / Revolving Charge Account	09/18/22	-	Joint Account		0000C-----
BANK CREDIT CARD/6230125	09/20	\$7,500	\$0	-	Revolving
-	02/24	-	-	12	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	02/01/24	B00000000000
CURR ACCT / Credit Card, Terms REV	02/28/24	-	Joint Account		
CREDIT CARD LOST OR STOLEN					
BANK CR CARD/1290138	01/23	\$12,000	\$0	-	Revolving
-	07/23	-	-	02	0 0 0
Revolving/	-	-	CLOSED	07/01/23	B0
CURR ACCT / Credit Card, Terms REV	07/10/23	-	Individual		
CREDIT CARD LOST OR STOLEN					
CAPITAL ONE/1270246	09/20	-	\$0	-	Revolving
-	06/23	\$4,520	-	30	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	06/01/23	BC-0C-0000-0
CURR ACCT / Credit Card, Terms REV	06/28/23	-	Joint Account		--000CCCCC-C
CREDIT CARD LOST OR STOLEN					
WFBNA CARD/3270180	02/03	\$11,500	\$0	-	Revolving
-	06/23	\$661	-	18	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	06/01/23	B0CCCCCCCCC
CURR ACCT / Credit Card, Terms REV	06/24/23	-	Undesignated		00CCCC
CREDIT CARD LOST OR STOLEN					
JPMCB CARD/1310331	04/19	\$5,000	\$0	-	Revolving
-	08/23	\$785	-	50	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	08/01/23	B00000000000
CURR ACCT / Credit Card, Terms REV	08/28/23	-	Individual		000000000000
ACCOUNT CLOSED AT CONSUMER'S REQUEST					
HSBC/HBSB NA/1230305	03/11	-	\$0	-	Revolving
-	01/18	-	-	79	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	01/01/18	B
CURR ACCT / Credit Card, Terms REV	01/02/18	-	Individual		

Trades - Installment Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments	Opened Reported Paid Bal Date	Credit Limit High Credit Charge Off Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
FIRST NATL BANK OF NV/8100274 30070000001323031 Installment/ All Banks - Non-Specific CURR ACCT / Auto Loan	05/23 08/24 07/24/24 08/28/24	- \$18,626 - -	\$14,619 \$18,626 OPEN Joint Account	\$465 12	048 Months 0 0 0 CCCCCCCCCCCC
THE CITY LOAN & FIN CO/8561134 41001624038 Installment/ Personal Loan Companies CURR ACCT / Unknown - Credit Ext., Review, Or Collection	07/08 08/24 08/06/24 08/28/24	- \$5,000 - -	\$0 \$5,000 OPEN Joint Account	- 08	010 Months 0 0 0 0CCCCC-C
AT&T WIRELESS/3941327 21100000001606660 Installment/ Wireless Telephone Service Providers CURR ACCT / Unknown - Credit Ext., Review, Or Collection	01/19 08/24 07/25/24 08/15/24	- \$66 - -	\$0 \$66 OPEN Individual	- 64	010 Months 0 0 0 000C0CC0CCCC 00CCCCCCCCCCCC
AUSTIN BANK TEXAS NA/9106079 2849382 Installment/ All Banks - Non-Specific CURR ACCT / Installment Loan	09/20 02/22 02/01/22 02/04/22	- \$8,320 - -	\$4,403 \$8,320 OPEN Joint Account	\$388 13	024 Months 0 0 0 CC-C-CCCCCCC C
FORD CRED/3620181 NGN384RGF9 Installment/ Sales Financing Company CURR ACCT / Lease SINGLE PAYMENT LOAN	06/21 09/23 - 09/28/23	- \$30,402 - -	\$0 \$30,402 CLOSED Individual	- 24 09/01/23	024 Months 0 0 0 BCCCCCCCCCCCC CCCCCCCCCCCC
LEGENCE BANK/2173130 1407059567616261 Installment/ All Banks - Non-Specific CURR ACCT / Note Loan	08/21 03/23 - 03/28/23	- \$11,000 - -	\$0 \$11,000 CLOSED Individual	- 17 03/01/23	010 Months 0 0 0 B00000000000 0
FORD CRED/3620181 NGA543FJ39 Installment/ Sales Financing Company CURR ACCT / Auto Loan	11/16 01/21 - 01/28/21	- \$22,555 - -	\$0 \$22,555 CLOSED Joint Account	- 48 01/01/21	048 Months 0 0 0 B
BK OF AMER/3176301 10151064324989 Installment/ All Banks - Non-Specific CURR ACCT / Secured Loan	08/13 09/18 - 09/28/18	- \$45,000 - -	\$0 \$45,000 CLOSED Joint Account	- 58 09/01/18	120 Months 0 0 0 B
MORGAN STANLEY PRIVATE/3589295 9402327343366 Installment/ Personal Loan Companies CURR ACCT / Recreational Merchandise	02/17 06/18 - 06/01/18	- \$10,500 - -	\$0 \$10,500 CLOSED Joint Account	- 12 06/01/18	060 Months 0 0 0 B

Trades - Mortgage Accounts

Account Name/Id Account # Trade Type/KOB	Opened Reported	Credit Limit High Credit	Balance Orig Amt	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
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Status/Acct Type Comments	Paid Bal Date	Charge Off Past Due	Closed Ind Owner		
MELLON MORTGAGE COMPAN/2992627 3374039036 Installment/ Mortgage Companies CURR ACCT / Conv. RE Loan, Incl. Purchase Money First	10/21 08/24 08/01/24 08/23/24	- \$308,750 - -	\$302,895 \$308,750 OPEN Joint Account	\$2,401 22	360 Months 0 0 0 CCCCCCCCCCCC CCC--C-C-C
MORGAN STANLEY PRIVATE/3589295 1460186443849 Installment/ Personal Loan Companies CURR ACCT / Conv. RE Loan, Incl. Purchase Money First	08/22 08/24 - 08/12/24	- \$80,000 - -	\$75,689 \$80,000 OPEN Joint Account	\$847 20	360 Months 0 0 0 CCCCCC-C-CCC CCCCCC
BK OF AMER/3176301 20030600016606443 Installment/ All Banks - Non-Specific CURR ACCT / Real Estate Mortgage - With Or Without Other Collateral. Usually A Second Mortgage	09/20 04/22 - 04/01/22	- \$64,892 - -	\$0 \$64,892 CLOSED Joint Account	- 15 04/01/22	Unknown 0 0 0 BCCCCCCCCCCC CCC
SAVINGS & LOAN/1881635 4070801640 Installment/ CURR ACCT / Conv. RE Loan, Incl. Purchase Money First	08/10 03/22 - 03/20/22	- \$215,000 - -	\$0 \$215,000 CLOSED Joint Account	- 99 03/01/22	360 Months 0 0 0 BCCCCCC
MORGAN STANLEY PRIVATE/3589295 1460115144340 Installment/ Personal Loan Companies PAID / Conv. RE Loan, Incl. Purchase Money First	06/17 01/23 - 01/13/23	- \$65,000 - -	\$0 \$65,000 CLOSED Joint Account	- 01 01/01/23	180 Months 0 0 0 B

Inquiry

Date	Subscriber Name Subscriber Number	Type	Amount
12/08/23	SERVICE & PROF 3908839	-	-
11/05/23	FIA CS 1230194	-	-
10/08/23	FIRST NATL BANK OF NV 8100274	-	-
05/05/23	EDC/ESUSU/REDHILL 3172246	-	-
11/19/22	LOAN FINANCE 7554000	-	-

Contact Information

Account Num	Phone	Name Address
3270180	856-000-0000	WFBNA CARD PO BOX 393, MINNEAPOLIS MN 55480

Owning Bureau Information

Consumer Assistance Contact:

EXPERIAN

701 Experian Parkway

P.O. Box 2002

ALLEN, TX 75013

888-397-3742