3940 NORTH RAVENSWOOD CHICAGO, IL 60613	**GUARANTEED RATE, INC** Your Credit Score and the Price You Pay for Credit	**Reference Number:** 72323[redacted]

Applicant

EDW[redacted]TER
124[redacted]TEGO PLZ
DALLAS, TX 75230

Your Credit Score

Your credit score	+781 Source: Equifax Date: 09/01/2023	+775 Source: Experian Date: 09/01/2023	+759 Source: TransUnion Date: 09/01/2023

Understanding Your Credit Score

What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Equifax scores range from a low of 334 to a high of 818. Experian scores range from a low of 320 to a high of 844. TransUnion scores range from a low of 309 to a high of 839. Generally, the higher your score, the more likely you are to be offered better credit terms.

Account	Opened	Reported	High Credit	Reviewed	30	60	90+	Past Due	Payment	Balance
AMEX #4223 (800) 528-4800 Owner: Terminated (App)	**10/1990**	**09/2014**	**$2,222**		**0**	**0**	**0**	**$0**	**monthly**	**$0**
	Last Pmt	TRU	CREDIT CARD (OPN) **Pays as agreed**							

Account	Opened	Reported	Limit	Reviewed	30	60	90+	Past Due	Payment	Balance
BANKAMERICA #6718 (800) 842-5560 Owner: Terminated (App)	**11/2013**	**09/2018**	**$16,000**	**58**	**0**	**0**	**0**	**$0**	**monthly**	**$0**
	Last Pmt **01/2018**	TRU (XPN)	CHARGE ACCOUNT (REV) **Pays as agreed**							
	FLEXIBLE SPENDING CREDIT CARD									

Account	Opened	Reported	Limit	Reviewed	30	60	90+	Past Due	Payment	Balance
CAP1/NEIMN #7243 (800) 221-8340 Owner: Individual (Co-App)	**01/2005**	**07/2023**	**$3,500**	**82**	**0**	**0**	**0**	**$0**	**monthly**	**$0**
	Last Pmt **02/2022**	TRU (EFX, XPN)	CHARGE ACCOUNT (REV) **Pays as agreed**							

Account	Opened	Reported	High Credit	Reviewed	30	60	90+	Past Due	Payment	Balance
EECU #88520001 (817) 882-0000 Owner: Maker (App)	**04/2020**	**08/2020**	**$18,920**	**04**	**0**	**0**	**0**		**$362** **60 mos**	**-**
	Last Pmt **08/2020**	EFX	AUTO (INS) **Pays as agreed**							

Account	Opened	Reported	Limit	Reviewed	30	60	90+	Past Due	Payment	Balance
MACYS/CBNA #2190 (800) 743-6229 Owner: Individual (App)	**06/1985**	**12/2017**	**$1,400**	**82**	**0**	**0**	**0**		**monthly**	**-**
	Last Pmt **12/2017**	TRU (EFX)	CHARGE ACCOUNT (REV) **Pays as agreed**							

Account	Opened	Reported	Limit	Reviewed	30	60	90+	Past Due	Payment	Balance
NEBRSKA FURN #2REV (402) 397-6100 Owner: Individual (App)	**01/2020**	**08/2023**	**$6,000**	**42**	**0**	**0**	**0**	**$0**	**monthly**	**$0**
	Last Pmt **08/2021**	TRU (EFX, XPN)	CHARGE ACCOUNT (REV) **Pays as agreed**							

Account	Opened	Reported	Limit	Reviewed	30	60	90+	Past Due	Payment	Balance
SYNCB/CARECR #8955 (866) 396-8254 Owner: Individual (App)	**02/2020**	**08/2023**	**$5,000**	**42**	**0**	**0**	**0**	**$0**	**monthly**	**$0**
	Last Pmt **03/2021**	TRU (EFX, XPN, INN)	CHARGE ACCOUNT (REV) **Pays as agreed**							

Disputed Accounts

Account	Opened	Reported	Limit	Reviewed	30	60	90+	Past Due	Payment	Balance
CITI #7890 Owner: Individual (Co-App)	**05/2011**	**08/2023**	**$11,500**	**82**	**0**	**0**	**0**	**$0**	**$215** **variable**	**$7,637**
	Last Pmt **08/2023**	TRU (EFX, XPN)	CHARGE ACCOUNT (REV) **Pays as agreed**							
	DISPUTE RESOLVED-CUSTOMER DISAGREES FLEXIBLE SPENDING CREDIT CARD Dispute indicated for Co-Applicant: EFX									

Derogatory Accounts

No derogatory accounts found.