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	+785 Source: Equifax Date: 08/18/2023	+681 Source: TransUnion Date: 08/18/2023	+665 Source: Experian Date: 08/21/2023

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. TransUnion scores range from a low of 309 to a high of 839. Experian scores range from a low of 320 to a high of 844. Generally, the higher your score, the more likely you are to be offered better credit terms.

Derogatory Accounts

Creditor	Opened	Reported	High Credit	Reviewed	Last Pmt	Bureaus	Type / Status	Remarks	30	60	90+	Past Due	Payment	Balance
I C SYSTEM #1208 (888) 735-0516 Owner: Individual (App)	06/2023	08/2023	$399			TRU (XPN)	UNKNOWN (OPN) **Collection**	COLLECTION ORIG CREDITOR: ATT MOBILITY				$399	monthly	$399

Closed Accounts

Creditor	Opened	Reported	High Credit / Limit	Reviewed	Last Pmt	Bureaus	Type / Status	Remarks	30	60	90+	Past Due	Payment	Balance
AMERICAN EXPRESS #8053 (800) 874-2717 Owner: Individual (App)	09/2002	10/2013	High Credit $3,294	25		EFX (XPN)	CREDIT CARD (OPN) **Pays as agreed**	CLOSED - CREDIT GRANTOR PAID AND CLOSED	0	0	0		monthly	$0 Closed 09/2013
AMEX/CBNA #8363 Owner: Individual (Co-App)	08/2008	12/2019	Limit $2,300	71	08/2018	TRU (EFX,XPN)	CREDIT CARD (REV) **Pays as agreed**	CLOSED - CONSUMER	0	0	0	$0	monthly	$0 Closed 09/2018
BMO HARRIS BANK N.A. #990[redacted]198 (312) 461-2265 Owner: Individual (Co-App)	06/2011	04/2014	High Credit $19,278	34	03/2014	EFX (TRU,XPN)	AUTO (INS) **Pays as agreed**	ACCOUNT CLOSED AT CONSUMERS REQUEST PAID AND CLOSED	0	0	0		72 mos	$0 Closed 03/2014
CB/VICSCRT #6972 Owner: Individual (Co-App)	05/1999	05/2019	Limit $770	82	04/2018	TRU (EFX,XPN,INN)	CHARGE ACCOUNT (REV) **Pays as agreed**	CLOSED - CREDIT GRANTOR	0	0	0	$0	monthly	$0 Closed 05/2019
COMENITYBANK/ ANNTYLR #0332 Owner: Individual (Co-App)	05/2007	12/2013	Limit $2,000	79	05/2008	EFX (XPN)	CHARGE ACCOUNT (REV) **Pays as agreed**	CLOSED - CREDIT GRANTOR	0	0	0		monthly	$0
EDC/COX PREMIER PROPER #474Y268[redacted]4073 (469) 402-1400 Owner: Individual (Co-App)	11/2012	05/2014	High Credit $21,000	19	05/2014	XPN	RENT AGREEMENT (INS) **Pays as agreed**	RENTAL AGREEMENT PAID ACCOUNT/ZERO BALANCE	0	0	0		12 mos	$0
FMC-OMAHA SERVICE CT #46223144 (800) 727-7000 Owner: Joint (App)	01/2011	07/2014	High Credit $15,244	42	06/2014	EFX (TRU,XPN)	LEASE (INS) **Pays as agreed**	PAID AND CLOSED	0	0	0		41 mos	$0 Closed 06/2014