

STATEMENT OF FINANCIAL INTEREST

State/District officials file with:
John Thurston, Secretary of State
500 Woodlane Street
Little Rock, AR 72201
Phone (501) 682-5070
Fax (501) 682-3548

Calendar year covered 2022/2023
(Note: Filing covers the previous calendar year)

For assistance in completing
this form contact:
Arkansas Ethics Commission
Phone (501) 324-9600
Toll-Free (800) 422-7773

FILED
FEB 15 2024

Is this an amendment? Yes No

Please provide complete information. If the information requested in a particular section does not apply to you, indicate such by noting "Not Applicable" in that section. Do not leave any part of this form blank. If additional space is needed, you may attach the information to this document. Do not file this form with the Arkansas Ethics Commission.

SECTION 1- NAME AND ADDRESS

Name	<u>Washington</u>	<u>Walter</u>	<u>Lee</u>
	(Last)	(First)	(Middle)
Address	<u>10 Jordan Manor</u>	<u>Little Rock</u>	<u>AR</u>
	(Street or P.O. Box Number)	(City)	(State)
Phone	<u>(501) 681-3096</u>		<u>72204</u>
			(Zip Code)
Spouse's name	<u>Allen-Washington</u>	<u>Yolanda</u>	<u>Renee</u>
	(Last)	(First)	(Middle)

All names under which you and/or your spouse do business: _____

Washington Family Values; Walter Lee Washington, Jr.

SECTION 2- REASON FOR FILING

- Public Official _____
(office held)
- Candidate _____
(office sought)
- District Judge _____
(name of district)
- City Attorney _____
(name of city)
- State Government: Agency Head/Department Director/Division Director _____
(name of agency/department/division)
- Chief of Staff or Chief Deputy _____
(name of Constitutional Officer, Senate, or House of Representatives)
- Public appointee to State Board or Commission Black History Commission of Arkansas
(name of board/commission)
- School Board member _____
(name of school district)
- Candidate for school board _____
(name of school district)
- Public or Charter School Superintendent _____
(name of school district/school)
- Executive Director of Education Service Cooperative _____
(name of cooperative)
- Advertising and Promotion Commission member _____
(name of advertising and promotion commission)
- Research Park Authority Board member under A.C.A. § 14-144-201 et seq. _____
(name of research park authority board)

SECTION 2- REASON FOR FILING (continued)

- Appointee to one of the following municipal, county or regional boards or commissions (list name of board or commission):
 - Planning board or commission _____
 - Airport board or commission _____
 - Water or Sewer board or commission _____
 - Utility board or commission _____
 - Civil Service commission _____

SECTION 3- SOURCE OF INCOME

List each employer and/or each other source of income from which you, your spouse, or any other person for the use or benefit of you or your spouse receives gross income amounting to more than \$1,000. (You are not required to disclose the individual items of income that constitute a portion of the gross income of the business or profession from which you or you spouse derives income. For example: accountants, attorneys, farmers, contractors, etc. do not have to list their individual clients.) If you receive gross income exceeding \$1,000 from at least one source, the answer N/A is not correct.

- a) Check appropriate box: More than \$1,000 More than \$12,500

State of Arkansas / Arkansas Department of Education / Arkansas Martin Luther King, Jr. Commission

(name of employer or source of income)
906 Broadway Street Suite 100, Little Rock, AR 72201

(address)
Walter L Washington Jr

(name under which income received)

Provide a brief description of the nature of the services for which the compensation was received Fiscal Support Supervisor

- b) Check appropriate box: More than \$1,000 More than \$12,500

State of Arkansas / Arkansas Department of Finance and Administration / Revenue Services Division

(name of employer or source of income)
1816 W 7th St, Little Rock, AR 72201

(address)
Yolanda Renee Allen Washington

(name under which income received)

Provide a brief description of the nature of the services for which the compensation was received DFA Service Representative

- c) Check appropriate box: More than \$1,000 More than \$12,500

United Real Estate Central Arkansas

(name of employer or source of income)
1319 Broadway St, Little Rock, AR 72202

(address)
Walter Lee Washington

(name under which income received)

Provide a brief description of the nature of the services for which the compensation was received Licensed Real Estate Agent

SECTION 4- BUSINESS OR HOLDINGS

List the name of every business in which you, your spouse or any other person for the use or benefit of you or your spouse have an investment or holding. Individual stock holdings should be disclosed. Figures should be based on fair market value at the end of the reporting period.

a) Check appropriate box: More than \$1,000 More than \$12,500

(name of corporation, firm or enterprise)

(address)

(name under which investment held)

b) Check appropriate box: More than \$1,000 More than \$12,500

(name of corporation, firm or enterprise)

(address)

(name under which investment held)

c) Check appropriate box: More than \$1,000 More than \$12,500

(name of corporation, firm or enterprise)

(address)

(name under which investment held)

d) Check appropriate box: More than \$1,000 More than \$12,500

(name of corporation, firm or enterprise)

(address)

(name under which investment held)

e) Check appropriate box: More than \$1,000 More than \$12,500

(name of corporation, firm or enterprise)

(address)

(name under which investment held)

f) Check appropriate box: More than \$1,000 More than \$12,500

(name of corporation, firm or enterprise)

(address)

(name under which investment held)

SECTION 5- OFFICE OR DIRECTORSHIP

List every office or directorship held by you or your spouse in any business, corporation, firm, or enterprise subject to jurisdiction of a regulatory agency of this State, or of any of its political subdivisions.

a) _____
(name of business, corporation, firm, or enterprise)

(address)

(office or directorship held)

(name of office holder)

b) _____
(name of business, corporation, firm, or enterprise)

(address)

(office or directorship held)

(name of office holder)

SECTION 6- CREDITORS

List each creditor to whom the value of five thousand dollars (\$5,000) or more was personally owed or personally obligated and is still outstanding. (This does not include debts owed to members of your family or loans made in the ordinary course of business by either a financial institution or a person who regularly and customarily extends credit.)

a) Please refer to attachment

(name of creditor)

(address of creditor)

b) _____
(name of creditor)

(address of creditor)

c) _____
(name of creditor)

(address of creditor)

SECTION 7- PAST-DUE AMOUNTS OWED TO GOVERNMENT

List the name and address of each governmental body to which you are legally obligated to pay a past-due amount and a description of the nature of the amount of the obligation.

a) _____
(name of governmental body) (address of governmental body)

(amount owed) (nature of the obligation)

b) _____
(name of governmental body) (address of governmental body)

(amount owed) (nature of the obligation)

SECTION 14- SIGNATURE

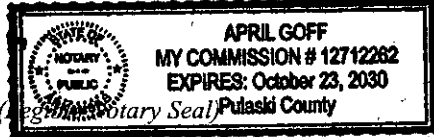
I certify under penalty of false swearing that the above information is true and correct.

Walter Washington
Signature

STATE OF ARKANSAS

COUNTY OF Pulaski } ss

Subscribed and sworn before me this 15th day of February, 2024.



April Goff
Notary Public

My commission expires: October 23, 2030

Note: If faxed, notary seal must be legible (i.e., either stamped or raised and inked) and the original must follow within ten (10) days pursuant to Ark. Code Ann. § 21-8-703(b)(3).

IMPORTANT

Where to file:

- State or district candidates/public servants file with the Secretary of State.
- Appointees to state boards/commissions file with the Secretary of State.
- County, township, and school district candidates/public servants file with the county clerk.
- Municipal candidates/public servants file with the city clerk or recorder, as the case may be.
- City attorneys file with the city clerk of the municipality in which they serve.
- District judges file with the Secretary of State.
- Members of regional boards or commissions file with the county clerk of the county in which they reside.

General Information:

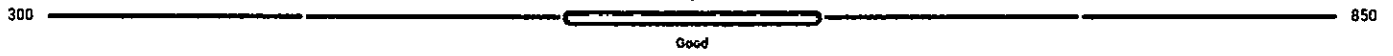
- * The Statement of Financial Interest should be filed by January 31 of each year.
- * The filing covers the previous calendar year.
- * Candidates for elective office shall file the Statement of Financial Interest for the previous calendar year on the first Monday following the close of the period to file as a candidate for elective office unless already filed by January 31. In addition, if the party filing period ends before January 1 of the year of the general election, candidates for elective office shall file a Statement of Financial Interest for the previous calendar year by no later than January 31 of the year of the general election.
- * Agency heads, department directors, and division directors of state government shall file the Statement of Financial Interest within thirty (30) days of appointment or employment unless already filed by January 31.
- * Appointees to state boards or commissions shall file the Statement of Financial Interest within thirty (30) days after appointment unless already filed by January 31.
- * If a person is included in any category listed above for any part of a calendar year, that person shall file a Statement of Financial Interest covering that period of time regardless of whether they have left their office or position as of the date the statement is due.



At a glance

FICO® Score 8

692 FICO SCORE 8
 Experian data Feb 15, 2024



Account summary		Overall credit usage	Debt summary	
Open accounts	11	<p>133 %</p> <p>■ Credit used: \$61,372 □ Credit limit: \$46,300</p>	Credit card and credit line debt	\$61,372
Self-reported accounts	0		Self-reported account balance	\$0
Accounts ever late	0		Loan debt	\$284,686
Closed accounts	0		Collections debt	\$0
Collections	0		Total debt	\$346,058
Average account age	6 yrs 6 mos			
Oldest account	13 yrs 4 mos			



Personal information

Name	Addresses	Employers
WALTER WASHINGTON	10 JORDAN MNR LITTLE ROCK, AR 72204-7902	STATE OF ARKANSAS
Also known as WALTER L WASHINGTON	PO BOX 55664 LITTLE ROCK, AR 72215-5664	METROPOLITAN NATIONAL B
Generational identifier	8721 WINSTON DR LITTLE ROCK, AR 72209-4242	
Year of birth 1985		
Personal statements		
No Statement(s) present at this time		

Open accounts

●ACHIEVE PERSONAL LOANS

\$2,845

Exceptional payment history

Balance updated Dec 31, 2023

Account info

Account name	ACHIEVE PERSONAL LOANS	Balance	\$2,845
Account number	APP063XXXXX	Balance updated	Dec 31, 2023
Original creditor	-	Original balance	\$11,000
Company sold	-	Paid off	74%
Account type	Unsecured	Monthly payment	\$276
Date opened	Oct 31, 2019	Last Payment Date	Dec 01, 2023
Open/closed	Open	Terms	61 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Dec 2023	Your statement	-

§ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	ND	✓	✓	✓	✓	✓	✓
2019	-	-	-	-	-	-	-	-	-	✓	✓	✓

✓ Current / Terms met

ND No data for this period

- Data Unavailable

Contact info

Address 1875 S GRANT ST STE 400 SAN MATEO, CA 94402

Phone number (650) 393-6167

Comments

CADENCE BANK

\$129,285

Exceptional payment history

Balance updated Jan 31, 2024

Account info

Account name	CADENCE BANK	Balance	\$129,285
Account number	800052XXXX	Balance updated	Jan 31, 2024
Original creditor	-	Original balance	\$147,900
Company sold	-	Paid off	13%
Account type	Mortgage	Monthly payment	\$1,069
Date opened	Dec 27, 2018	Last Payment Date	Jan 12, 2024
Open/closed	Open	Terms	30 Years
Status	Open/Never late.	Responsibility	Joint
Status updated	Jan 2024	Your statement	-

\$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	-	-	-	-	-	-	-	-	-	-	-
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

- Data Unavailable

Contact info

Address **PO BOX 789 TUPELO, MS 38802**

Phone number -

Comments



DISCOVER BANK

\$10,029

Exceptional payment history

Balance updated Jan 21, 2024

Account info

Account name	DISCOVER BANK	Balance	\$10,029
Account number	601101XXXXXX	Balance updated	Jan 21, 2024
Original creditor	-	Credit limit	\$10,000
Company sold	-	Credit usage	100%
Account type	Credit card	Monthly payment	\$262
Date opened	May 07, 2022	Last Payment Date	Jan 19, 2024
Open/closed	Open	Highest balance	\$10,029
Status	Open/Never late.	Terms	-
Status updated	Jan 2024	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	-	-	-	-	-	-	-	-	-	-	-
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

- Data Unavailable

Contact info

Address PO BOX 30939 SALT LAKE CITY,
UT 84130

Phone number (800) 347-2683

Comments

GOODLEAP LLC

\$37,889

Exceptional payment history

Balance updated Dec 31, 2023

Account info

Account name	GOODLEAP LLC	Balance	\$37,889
Account number	210804XXXX	Balance updated	Dec 31, 2023
Original creditor	-	Original balance	\$39,968
Company sold	-	Paid off	5%
Account type	Unsecured	Monthly payment	\$194
Date opened	Mar 18, 2021	Last Payment Date	Dec 28, 2023
Open/closed	Open	Terms	299 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Dec 2023	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

- Data Unavailable

Contact info

Address 8781 SIERRA COLLEGE BLVD ROSEVILLE, CA 95661

Phone number (844) 562-6725

Comments

MOHELA/DEPT OF ED

\$114,609

Exceptional payment history

Balance updated Jan 31, 2024

Account info

Account name	MOHELA/DEPT OF ED	Balance	\$114,609
Account number	332630XXXXXXXXXX	Balance updated	Jan 31, 2024
Original creditor		Original balance	\$108,154
Company sold		Paid off	0%
Account type	Education	Monthly payment	\$0
Date opened	Mar 20, 2017	Last Payment Date	Jan 11, 2024
Open/closed	Open	Terms	300 Months
Status	Open/Never late.	Responsibility	Individual
Status updated	Jan 2024	Your statement	

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	-	-	-	-	-	-	-	-	-	-	-
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met - Data Unavailable

Contact info

Address: 633 SPIRIT DR CHESTERFIELD, MO 63005
 Phone number: (888) 866-4352

Comments

● NAVY FEDERAL CR UNION

\$18,386

Exceptional payment history

Balance updated Jan 23, 2024

Account info

Account name	NAVY FEDERAL CR UNION	Balance	\$18,386
Account number	XXX	Balance updated	Jan 23, 2024
Original creditor	-	Credit limit	\$18,000
Company sold	-	Credit usage	102%
Account type	Credit card	Monthly payment	\$442
Date opened	May 11, 2022	Last Payment Date	Dec 14, 2023
Open/closed	Open	Highest balance	\$18,386
Status	Open/Never late.	Terms	-
Status updated	Jan 2024	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	-	-	-	-	-	-	-	-	-	-	-
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

- Data Unavailable

Contact info

Address PO BOX 3700 MERRIFIELD,
VA 22119

Phone number (888) 842-6328

Comments



● SIMMONS BANK

\$6,501

Exceptional payment history

Balance updated Jan 08, 2024

Account info

Account name	SIMMONS BANK	Balance	\$6,501
Account number	461098XXXXXXXXXX	Balance updated	Jan 08, 2024
Original creditor	-	Credit limit	\$6,500
Company sold	-	Credit usage	100%
Account type	Credit card	Monthly payment	\$132
Date opened	Mar 10, 2020	Last Payment Date	Jan 05, 2024
Open/closed	Open	Highest balance	\$6,501
Status	Open/Never late.	Terms	-
Status updated	Jan 2024	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	-	-	-	-	-	-	-	-	-	-	-
2023	✓	✓	✓	✓	ND	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

ND No data for this period

- Data Unavailable

Contact info

Address 501 S MAIN ST PINE BLUFF,
AR 71601

Phone number (870) 541-1000

Comments



● SYNCB/CAR CARE SYN CAR

\$1,854

Exceptional payment history

Balance updated Feb 12, 2024

Account info

Account name	SYNCB/CAR CARE SYN CAR	Balance	\$1,854
Account number	650159XXXXXX	Balance updated	Feb 12, 2024
Original creditor	-	Credit limit	\$2,000
Company sold	-	Credit usage	92%
Account type	Charge Card	Monthly payment	\$93
Date opened	Jan 26, 2023	Last Payment Date	Feb 06, 2024
Open/closed	Open	Highest balance	\$2,186
Status	Open/Never late.	Terms	-
Status updated	Feb 2024	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	-	-	-	-	-	-	-	-	-	-
2023	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

- Data Unavailable

Contact info

Address PO BOX 965036 ORLANDO,
FL 32896

Phone number (866) 657-0376

Comments

●CHKG/COMCAST

\$58

Exceptional payment history

TELECOM SELFREPORTED

Account info

Account name	TELECOM SELFREPORTED	Balance	\$58
Account number	382694XXXXXXXXXXXXXXXXXXXXXXXXXXXX	Balance updated	Jul 31, 2023
Original creditor	CHKG/COMCAST	Original amount	\$58
Company sold		Monthly payment	\$58
Account type	Telecom	Last Payment Date	Jul 31, 2023
Date opened		Terms	1 Month
Open/closed	Open	Responsibility	Individual
Status	Open/Never late	Your statement	
Status updated	Jul 2023		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓					
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019								✓	ND	ND	ND	✓

ND No data for this period ✓ Payment Recorded - Data Unavailable

Self-reported data is contributed through your Experian account. The account number listed on your Experian credit file is a tracking number generated by Experian—not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

Contact info

Address **PO BOX 4500 ALLEN,
TX 75013**

Phone number **(855) 891-2743**

Comments

● US BANK

\$5,788

Exceptional payment history

Balance updated Jan 31, 2024

Account info

Account name	US BANK	Balance	\$5,788
Account number	527854XXXXXXXXXX	Balance updated	Jan 31, 2024
Original creditor	-	Credit limit	\$5,500
Company sold	-	Credit usage	105%
Account type	Credit Card	Monthly payment	\$247
Date opened	Feb 01, 2019	Last Payment Date	Jan 16, 2024
Open/closed	Open	Highest balance	\$5,788
Status	Open/Never late.	Terms	-
Status updated	Jan 2024	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	-	-	-	-	-	-	-	-	-	-	-
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

- Data Unavailable

Contact info

Address 4325 17TH AVE S FARGO,
ND 58125

Phone number (866) 234-4750

Comments



WF CRD SVC

\$4,212

Exceptional payment history

Balance updated Jan 26, 2024

Account info

Account name	WF CRD SVC	Balance	\$4,212
Account number	446542XXXX	Balance updated	Jan 26, 2024
Original creditor	-	Credit limit	\$4,300
Company sold	-	Credit usage	97%
Account type	Credit card	Monthly payment	\$135
Date opened	Aug 07, 2014	Last Payment Date	Jan 21, 2024
Open/closed	Open	Highest balance	\$4,676
Status	Open/Never late.	Terms	-
Status updated	Jan 2024	Responsibility	Individual
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	-	-	-	-	-	-	-	-	-	-	-
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

- Data Unavailable

Contact info

Address PO BOX 393 MINNEAPOLIS, MN 55480

Phone number (855) 854-3502

Comments

Closed accounts
BANK OF AMERICA

\$14,602

Exceptional payment history

Closed

Account info

Account name	BANK OF AMERICA	Balance	\$14,602
Account number	XXXX	Balance updated	Feb 09, 2024
Original creditor	-	Credit limit	\$15,000
Company sold	-	Monthly payment	\$270
Account type	Credit card	Last Payment Date	Feb 01, 2024
Date opened	Mar 19, 2016	Highest balance	\$15,325
Open/closed	Closed	Terms	-
Status	Closed/Never late.	Responsibility	Individual
Status updated	Feb 2024	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	CLS	-	-	-	-	-	-	-	-	-	-
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

 Address **PO BOX 982238 EL PASO,
TX 79998**

 Phone number **(800) 421-2110**
Comments

Account closed at consumer's request



CAPITAL ONE

Closed

Exceptional payment history

Account info

Account name	CAPITAL ONE	Balance	-
Account number	517805XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$1,000
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Jul 02, 2020
Date opened	Jun 08, 2012	Highest balance	\$1,038
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Aug 2020	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	CLS	-	-	-	-
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	-	-	-	-	-	-	-	-	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address PO BOX 31293 SALT LAKE CITY,
UT 84131

Phone number (800) 955-7070

Comments

Account closed at consumer's request



KIA FINANCE AMERICA

Closed

Exceptional payment history

Account info

Account name	KIA FINANCE AMERICA	Balance	-
Account number	201210XXXXXXX	Balance updated	-
Original creditor	-	Original balance	\$19,274
Company sold	-	Monthly payment	-
Account type	Auto Loan	Last Payment Date	Feb 22, 2018
Date opened	Sep 23, 2012	Terms	72 Months
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Mar 2018		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	CLS	-	-	-	-	-	-	-	-	-
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	-	-	-	-	-	-	-	-	-	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address 4000 MACARTHUR BLVD STE NEWPORT BEACH, CA 92660

Phone number (866) 331-5632

Comments

WELLS FARGO HM MORTGAG

Closed

Exceptional payment history

Account info

Account name	WELLS FARGO HM MORTGAG	Balance	-
Account number	708037XXXXXX	Balance updated	-
Original creditor	-	Original balance	\$63,642
Company sold	-	Monthly payment	-
Account type	FHA Mortgage	Last Payment Date	Jul 20, 2018
Date opened	Oct 15, 2010	Terms	30 Years
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Jul 2018		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	CLS	-	-	-	-	-
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	-	-	-	-	-	-	-	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

 Address **PO BOX 10335 DES MOINES,
IA 50306**

 Phone number **(800) 416-1472**
Comments



Collection accounts

No collection accounts reported.

Public records

No public records reported.

Inquiries

ACHIEVEPL/PATHWARD

Inquired on Feb 28, 2023

Business Type: All Banks - non specific

5501 S BROADBAND LN

SIoux FALLS, SD 57108

(201) 808-7000

This inquiry is scheduled to continue on record until Mar 2025

DISCOVER FINANCIAL SER

Inquired on May 6, 2022

Business Type: Bank Credit Cards

12 READS WAY

NEW CASTLE, DE 19720

By mail only

This inquiry is scheduled to continue on record until Jun 2024

FD/LOANPAL, LLC

Inquired on Mar 14, 2022

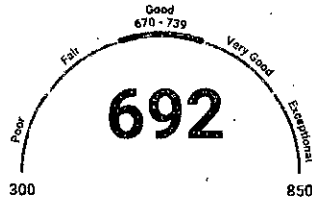
Business Type: Mortgage Companies

8781 SIERRA COLLEGE BLVD

ROSEVILLE, CA 95661

(844) 562-6725

This inquiry is scheduled to continue on record until Apr 2024

Credit scores
FICO® Score 8


Your score is near or slightly above the average of U.S. consumers and most lenders consider this a good score.

FICO SCORE 8
Experian data 2/15/2024

What's helping

No missed payments

- You have no missed payments on your credit accounts.
- Number of your accounts with a missed payment or derogatory indicator: 0 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.


Many accounts paid on time

- You have a sufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 12 accounts
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.


Substantial installment loan repayment

- Your balances on mortgage and/or non-mortgage installment loans are relatively low or substantially paid off.
- Percentage of principal you have paid down on your open non-mortgage installment loans: 20%
- FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.
- FICO® Scores evaluate amounts paid down and total outstanding installment loan balances in relation to the original loan amounts on those accounts. Having made substantial payments on mortgage and/or non-mortgage installment loans is seen as lower risk. As installment loan balances decrease, they have less impact on a FICO® Score. Note, having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

What's hurting
High credit usage

- You've made heavy use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 100%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

High revolving balances

- The amount owed on your revolving and/or open-ended accounts is too high.
- Total owed on revolving and/or open-ended accounts: \$61,372
- Most FICO High Achievers owe less than \$2,500 on revolving and/or open-ended accounts such as credit cards, charge cards and department store cards.

- FICO® Scores evaluate how much is owed on revolving and/or open-ended accounts, such as credit cards. Generally, the more owed on these accounts, the greater the risk posed to lenders. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

Short account history

- You have a short credit history.
- Your oldest account was opened: 13 Years, 4 Months ago
- FICO High Achievers opened their oldest account 25 years ago, on average.
- Average age of your accounts: 6 Years, 6 Months
- Most FICO High Achievers have an average age of accounts of 9 years or more.
- People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.



Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.