Prepared For

JOE C. LOWE

Personal & confidential

Date generated: Oct 13, 2025

At a glance

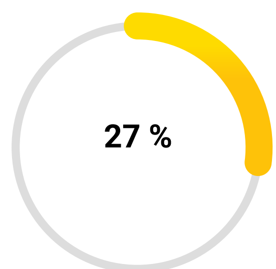
FICO® Score 8

832 FICO SCORE 8
Experian data Oct 13, 2025

Account summary

Open accounts	3
Self-reported accounts	0
Accounts ever late	0
Closed accounts	0
Collections	0
Average account age	17 yrs 1 mo
Oldest account	30 yrs 9 mos

Overall credit usage



Credit used: **$8,431**

Credit limit: **$31,200**

Debt summary

Credit card and credit line debt	$8,431
Self-reported account balance	$0
Loan debt	$0
Collections debt	$0
Total debt	$8,431

Prepared For **JOE C. LOWE** **Date generated:** Oct 13, 2025

Personal information

Name
JOE C LOWE

Also known as
JOSEPH LOWE

Year of birth
1970

Addresses
781 BICKLETON HWY
GOLDENDALE, WA 98620-351
4

4755 SW WATSON AVE STE
200
BEAVERTON, OR 97005-0521

7087 SW 180TH PL
ALOHA, OR 97007-5220

Employers
NAI

ARCADA SOFTWARE INC

Personal statements

No statement(s) present at this time

experian

Prepared For **JOE C. LOWE** **Date generated:** Oct 13, 2025

Open accounts

CAPITAL ONE $29

Exceptional payment history Balance updated **Sep 19, 2025**

Account info

Account name	**CAPITAL ONE**	Balance	**$29**
Account number	**438864XXXXXX**	Balance updated	**Sep 19, 2025**
Original creditor	-	Credit limit	**$5,000**
Company sold	-	Credit usage	**0%**
Account type	**Credit card**	Monthly payment	**$25**
Date opened	**Jan 04, 1995**	Last Payment Date	**Sep 03, 2025**
Open/closed	**Open**	Highest balance	**$14,805**
Status	**Open/Never late.**	Terms	-
Status updated	**Sep 2025**	Responsibility	**Joint**
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	-	-	-	-	-	-	-	-	✓	✓	✓

✓ Current / Terms met - Data Unavailable

Contact info

Address	**PO BOX 31293 SALT LAKE CITY, UT 84131**
Phone number	**(800) 955-7070**

Comments

-

experian

Prepared For **JOE C. LOWE** **Date generated:** Oct 13, 2025

CAPITAL ONE **$230**

Exceptional payment history Balance updated **Sep 17, 2025**

Account info

Account name	**CAPITAL ONE**	Balance	**$230**
Account number	**480213XXXXXX**	Balance updated	**Sep 17, 2025**
Original creditor	-	Credit limit	**$10,000**
Company sold	-	Credit usage	**2%**
Account type	**Business Card**	Monthly payment	**$15**
Date opened	**Aug 01, 2007**	Last Payment Date	**Sep 03, 2025**
Open/closed	**Open**	Highest balance	**$6,470**
Status	**Open/Never late.**	Terms	-
Status updated	**Sep 2025**	Responsibility	**Individual**
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	-	-	-	-	-	-	-	-	✓	✓	✓

✓ Current / Terms met - Data Unavailable

Contact info

Address	**PO BOX 31293 SALT LAKE CITY, UT 84131**
Phone number	**(800) 955-7070**

Comments

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CITI **$8,172**

Exceptional payment history Balance updated **Oct 09, 2025**

Account info

Account name	**CITI**	Balance	**$8,172**
Account number	**410039XXXXXX**	Balance updated	**Oct 09, 2025**
Original creditor	-	Credit limit	**$16,200**
Company sold	-	Credit usage	**50%**
Account type	**Credit Card**	Monthly payment	**$83**
Date opened	**Nov 21, 2009**	Last Payment Date	**Oct 02, 2025**
Open/closed	**Open**	Highest balance	**$10,862**
Status	**Open/Never late.**	Terms	-
Status updated	**Oct 2025**	Responsibility	**Authorized user**
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met - Data Unavailable

Contact info

Address	**PO BOX 6190 SIOUX FALLS, SD 57117**
Phone number	**By mail only**

Comments

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Prepared For **JOE C. LOWE** **Date generated:** Oct 13, 2025

Closed accounts

JPMCB HOME

Exceptional payment history

Closed

Account info

Account name	**JPMCB HOME**	Balance	-
Account number	**465136XXXXXXX**	Balance updated	-
Original creditor	-	Original balance	**$333,750**
Company sold	-	Monthly payment	-
Account type	**Mortgage**	Last Payment Date	**Nov 14, 2024**
Date opened	**May 06, 2019**	Terms	**15 Years**
Open/closed	**Closed**	Responsibility	**Joint**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Nov 2024**		

Payment history

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

✓ Current / Terms met CLS Closed - Data Unavailable

Contact info

Address	**700 KANSAS LN MONROE, LA 71203**
Phone number	**(800) 848-9136**

Comments

-

Prepared For **JOE C. LOWE** **Date generated:** Oct 13, 2025

JPMCB HOME

Closed

Exceptional payment history

Account info

Account name	**JPMCB HOME**	Balance	-
Account number	**465195XXXXXXX**	Balance updated	-
Original creditor	-	Original balance	**$163,731**
Company sold	-	Monthly payment	-
Account type	**Mortgage**	Last Payment Date	**May 13, 2019**
Date opened	**Jul 13, 2011**	Terms	**15 Years**
Open/closed	**Closed**	Responsibility	**Joint**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**May 2019**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	CLS	-	-	-	-	-	-	-
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	ND	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	-	-	-	-	-	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met ND No data for this period CLS Closed

- Data Unavailable

Contact info

Address	**700 KANSAS LN MONROE, LA 71203**
Phone number	**(800) 848-9136**

Comments

-

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Collection accounts

No collection accounts reported.

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Public records

No public records reported.

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Inquiries

No inquiries reported.

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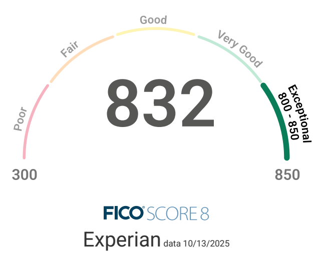
Credit scores

FICO® Score 8



Your score is well above the average score of U.S. consumers and clearly demonstrates to lenders that you are an exceptional borrower.

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 99% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened more than 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.

Long credit history

- You have an established credit history.
- Your oldest account was opened: 30 Years, 9 Months ago
- FICO High Achievers opened their oldest account 26 years ago, on average.
- Average age of your accounts: 17 Years, 5 Months
- Most FICO High Achievers have an average age of accounts of 10 years or more.
- FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

Not seeking credit

- You're not actively looking for credit.
- Your applications for credit in the past year: 0 inquiries
- About 78% of FICO High Achievers did not apply for credit in the past year.
- Each time a person applies for credit, a credit inquiry is usually added to your credit report. Your credit report shows relatively few or no recent credit inquiries, which indicates that you are not actively looking for credit. People who are actively seeking credit pose more of a risk to lenders than those who are not.

Recent credit card usage

- You've shown recent use of credit cards and/or bank-issued open-ended accounts.
- FICO® Scores evaluate the mix of credit cards, installment loans and mortgages. People who demonstrate recent and responsible use of credit cards and/or bank-issued open-ended accounts are generally considered less risky to lenders.

What's hurting

You have no negative factors impacting your Score.

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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.