



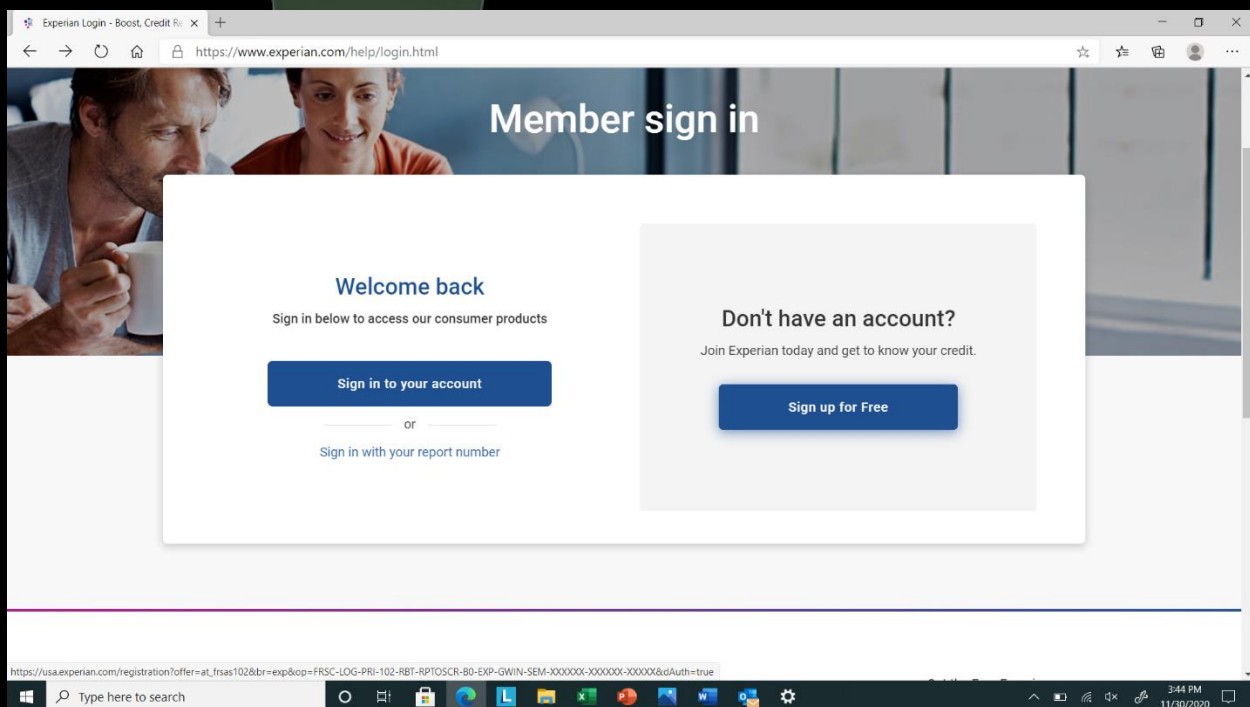
Please follow the instructions precisely. The report you are generating is the only report the SBA and the Bank will accept.

How to obtain your credit report from Experian

Go to Experian.com

Step 1:

Sign-in if you have an account or select "Sign up for Free". **If you do have an account, skip to step 6.**



Step 2:

Fill in all required info and select “Create your account”

Registration

https://usa.experian.com/registration/?offer=at_frsas102&br=exp&op=FRSC-LOG-PRI-102-RBT-RPTOSCR-B0-EXP-GWIN-SEM-XXXXXX-XXXXXX-...

experian. [Already a member? Sign in.](#)

Tell Us About Yourself

First Name Last Name

Current Street Address Apt. Unit

ZIP Code City State

Have you lived at this address for 6 months or more? ☒ Yes ☐ No

Create Your Account

Email Address This will be your username

Password

What is the main reason you visited Experian today?

When You Register Today, You'll Get:

- ✓ Free Experian Credit Report and FICO® Score
- ✓ Increase your FICO® Score with Experian Boost
- ✓ Report and Score Refreshed Every 30 Days On Sign In
- ✓ FICO Score Monitoring with Experian Data
- ✓ Experian Credit Monitoring and Alerts
- ✓ Free Dark Web Surveillance Report
- ✓ Credit Cards and Loans Matched for You

Completely Free and Easy

No purchase or credit card required. Checking your own credit will NOT hurt your credit scores.

Step 3:

Next page is “Verify Your Identity”

Fill out accordingly and click the “Continue” button.

My Military Experian Instruction... x Registration

https://usa.experian.com/registration/op2

experian. [Already a member? Sign in.](#)

Verify Your Identity

Social Security Number Why do we need this?

Date of Birth MM/DD/YYYY

Phone Number (xxx) xxx-xxxx

Continue

Order Summary

Experian CreditWorks™ Basic

- ✓ Free Experian Credit Report and FICO® Score
- ✓ Increase your FICO® Score with Experian Boost
- ✓ Report and Score Refreshed Every 30 Days On Sign In
- ✓ FICO Score Monitoring with Experian Data
- ✓ Experian Credit Monitoring and Alerts
- ✓ Free Dark Web Surveillance Report
- ✓ Credit Cards and Loans Matched for You

Entrust **McAfee SECURE**

Privacy Policy Notice

ConsumerInfo.com, Inc.'s policy on how your personal information is used and disclosed is contained in our

Step 4:

Confirm your Identity by answering the correct questions

The screenshot shows the Experian registration page at <https://usa.experian.com/registration/op3>. The page is titled "Create Your Account". A yellow box instructs the user to confirm their identity by completing authentication questions within 1 minute and 9 seconds. The first question asks about mortgage payments, with options: BANK OF NEW YORK MELLON, EVERBANK, TD BANK, CENTRAL NATIONAL BANK AND TRUST, and NONE OF THE ABOVE/DOES NOT APPLY (selected). The second question asks for the last four digits of a cellular phone number, with options: 3361, 4719, 0388, 0170, and NONE OF THE ABOVE/DOES NOT APPLY (selected). The third question asks for the year the NAVY FEDERAL CR UNION credit card was opened, with options: 2014 and NONE OF THE ABOVE/DOES NOT APPLY (selected). On the right, the "Order Summary" for "Experian CreditWorks™ Basic" shows a total of \$0.00, including benefits like free credit reports, FICO score monitoring, and dark web surveillance. Security logos for Entrust and McAfee are at the bottom.

Create Your Account

Please confirm your identity by completing the following authentication questions within 1 minutes, 9 seconds.

Based on our records, you opened a mortgage around June 2016. To whom do you make your mortgage payments?

☐ BANK OF NEW YORK MELLON

☐ EVERBANK

☐ TD BANK

☐ CENTRAL NATIONAL BANK AND TRUST

☒ NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is the last four digits of your cellular phone number?

☐ 3361

☐ 4719

☐ 0388

☐ 0170

☒ NONE OF THE ABOVE/DOES NOT APPLY

In which year did you open the (NAVY FEDERAL CR UNION) credit card?

☐ 2014

Order Summary

Experian CreditWorks™ Basic \$0.00

- ✓ Free Experian Credit Report and FICO® Score
- ✓ Increase your FICO® Score with Experian Boost
- ✓ Report and Score Refreshed Every 30 Days On Sign In
- ✓ FICO Score Monitoring with Experian Data
- ✓ Experian Credit Monitoring and Alerts
- ✓ Free Dark Web Surveillance Report
- ✓ Credit Cards and Loans Matched for You

Sales Tax \$0.00

Order Total \$0.00

Entrust SECURE McAfee SECURE

Step 5:

Next page is "Account Security". Fill out accordingly and click the "Submit and Continue" button.

The screenshot shows the Experian registration page at <https://usa.experian.com/registration/op4>. The page is titled "Account Security". A note states that if the user forgets their username or password, this information will be needed to restore access. The "Security Question" dropdown is set to "- Select Question -". The "Security Question Answer" field is empty with a warning icon. The "4-Digit PIN" field contains four dots. The "How often do you worry about your credit?" dropdown is set to "Please select an option". There is a checked box for "Remember this device." and a "Submit and Continue" button. On the right, the "Order Summary" for "Experian CreditWorks™ Basic" shows a total of \$0.00, including benefits like free credit reports, FICO score monitoring, and dark web surveillance. Security logos for Entrust and McAfee are at the bottom.

Account Security

If you forget your username or password, we'll need this information to restore access to your account.

Security Question

- Select Question -

Security Question Answer

4-Digit PIN

....

How often do you worry about your credit?

Please select an option

☒ Remember this device. ⓘ

Submit and Continue

Order Summary

Experian CreditWorks™ Basic \$0.00

- ✓ Free Experian Credit Report and FICO® Score
- ✓ Increase your FICO® Score with Experian Boost
- ✓ Report and Score Refreshed Every 30 Days On Sign In
- ✓ FICO Score Monitoring with Experian Data
- ✓ Experian Credit Monitoring and Alerts
- ✓ Free Dark Web Surveillance Report
- ✓ Credit Cards and Loans Matched for You

Sales Tax \$0.00

Order Total \$0.00

Entrust SECURE McAfee SECURE

Step 6:

After a moment you will be sent to your dashboard on the credit summary page. . On the top right of the page, click on the “Upgrade” tab.

The screenshot shows the Experian credit summary dashboard. The top navigation bar includes links for Reports & Scores, Finances, Protection, Credit Cards, Loans, and Auto. A prominent purple "Upgrade" button is located in the top right corner. The main content area is divided into two columns. The left column, titled "here's your credit snapshot", displays a FICO Score of 769, labeled as "Very Good", with a range from 300 to 850. Below this, a table shows credit usage at 2%, total debt of \$10, one open account, and one inquiry. The right column, titled "Protection & Monitoring", shows "Your coverage" with icons for various services and a "Run my scan" button. A banner at the bottom of the dashboard encourages adding more credit cards, stating "Austin, you have 1 open accounts, but more can be better." The bottom of the browser window shows a Windows taskbar with various application icons and a search bar.

Experian

https://usa.experian.com/member/overview

Reports & Scores Finances Protection Credit Cards Loans Auto Upgrade

here's your credit snapshot

Not Boosted

769 FICO SCORE 8 Learn more
Experian Data Nov 30, 2020

300 850
Very Good

See All 3 Bureau FICO Scores

Credit Usage	Total Debt	Open Account	Inquiry
2%	\$10	1	1

Protection & Monitoring

Your coverage

Increase Your Protection. Start Now >

You have 1 free dark web scan
See if your data has been exposed

Run my scan

Austin, you have 1 open accounts, but more can be better.
Maintaining more accounts can improve your credit. Many lenders consider 5 to be the sweet spot, but let's start slowly. Luckily, we've matched you to some great cards.
Check out new credit cards ->

What would you like to do today?

Austin, you're pre-approved for an offer from our partner Credit One Bank.
About 90% odds of approval, subject to final checks

View Offer

https://usa.experian.com/member/upgrade

Type here to search

4:14 PM 11/30/2020

Step 7:

Fill in your “Billing Information” and select “Submit Secure Order”. See next page for screen shots.

Step 7 Cont:

Upgrade Your Account

Better manage and protect your credit with 3-bureau credit monitoring, monthly access to all 3 FICO® Scores, and powerful ID theft protection. Try Experian CreditWorks™ Premium for 7 days for free, then just \$24.99 a month. You may cancel your membership at any time if not satisfied.

My Experian Credit File

Account Summary	Overall Credit Usage	Debt Summary
Open accounts: 16 Accounts in good standing: 16 Closed accounts: 0 Derogatory: 0	27% Credit used and available: \$5,100 / \$18,500 Total debt: \$13,400	Credit card and credit line limit: \$85,000 Loan limit: \$85,000 Cash advance limit: \$0 Total limit: \$170,000

Sample Scores

Equifax	Experian	TransUnion
763 Very Good FICO® Score	797 Very Good FICO® Score	729 Good FICO® Score

Your Order Summary

Item	Price
Experian CreditWorks™ Premium	\$0.00
✓ Monthly 3-Bureau FICO® Scores*	
✓ 3-Bureau Credit Monitoring and Alerts	
✓ Daily FICO® Scores Based on Experian Data	

Billing Information

New Credit/Debit Card

Security Code

Expiration Date

What is this?

- Month -

- Year -

*Credit score is calculated based on FICO® Score 8 model, unless otherwise noted. 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). Your lender or insurer may use a different FICO® Score than FICO® Score 8 or such other base or industry-specific FICO® Score (if available), or another type of credit score altogether. [Learn more.](#)

*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. [Review the Summary of Benefits.](#)

PAYMENT INFORMATION

When you complete your order here, you will begin your 7-day trial membership in Experian CreditWorks™ Premium. **You may cancel your trial membership at any time within 7 days without charge.** If you decide not to cancel, your membership will continue and your credit card will be charged \$24.99 plus applicable sales tax, each month you continue your membership. You may cancel your membership and stop the monthly billing by [contacting us](#) at any time. However, you will not be eligible for a pro-rated refund of your current month's paid membership fee.

Submit Secure Order

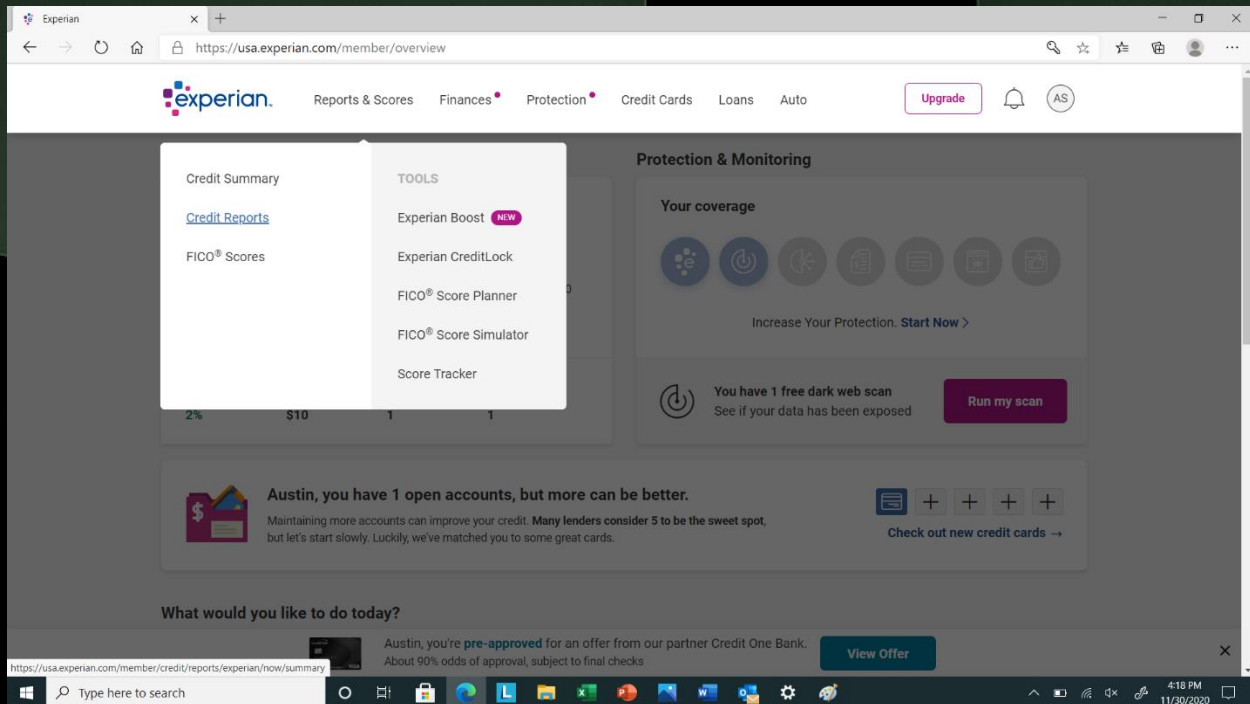
*Monitoring with Experian begins within 48 hours of enrollment in your trial. Monitoring with Equifax® and TransUnion® takes approximately 4 days to begin, though in some cases cannot be initiated during your trial period. You may cancel your trial membership in Experian CreditWorks™ Premium any time within 7 days of enrollment without charge.

Step 8: IMPORTANT

After your order is complete, log out completely then log back in. If you don't do this, your order will NOT reflect and you won't see your additional FICO scores

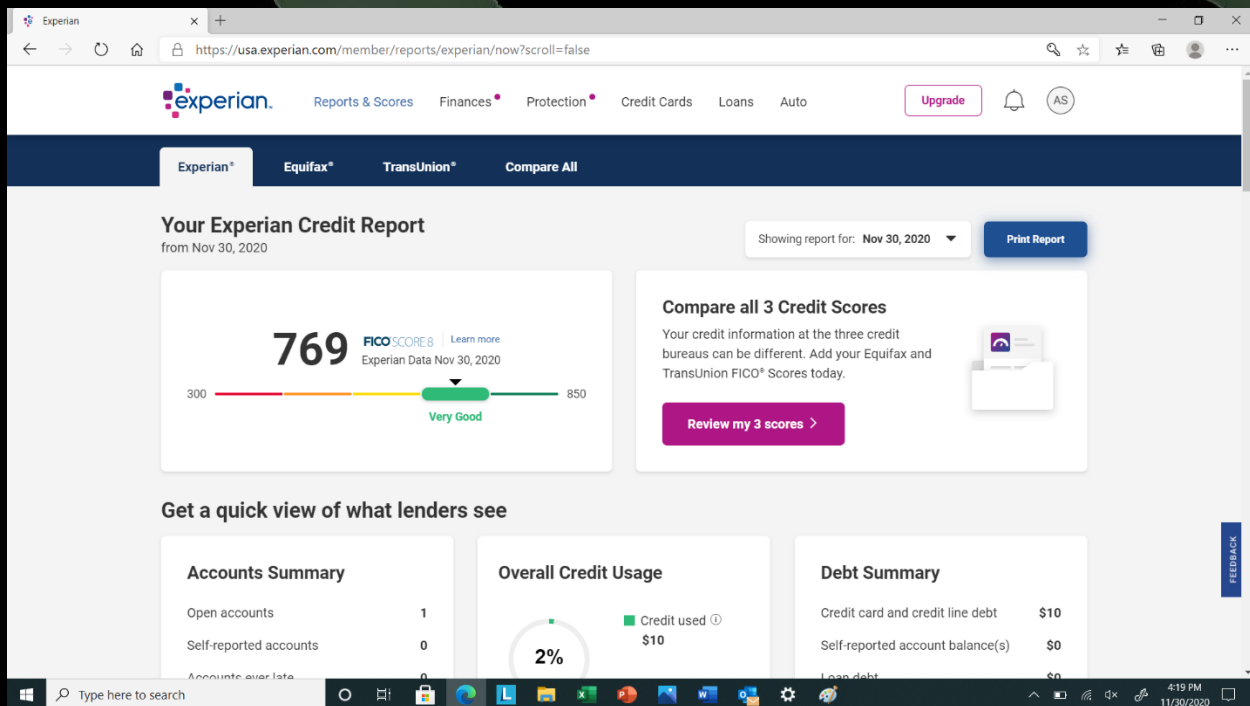
Step 9:

Put your cursor over “Reports and Scores” and select “Credit Reports”.



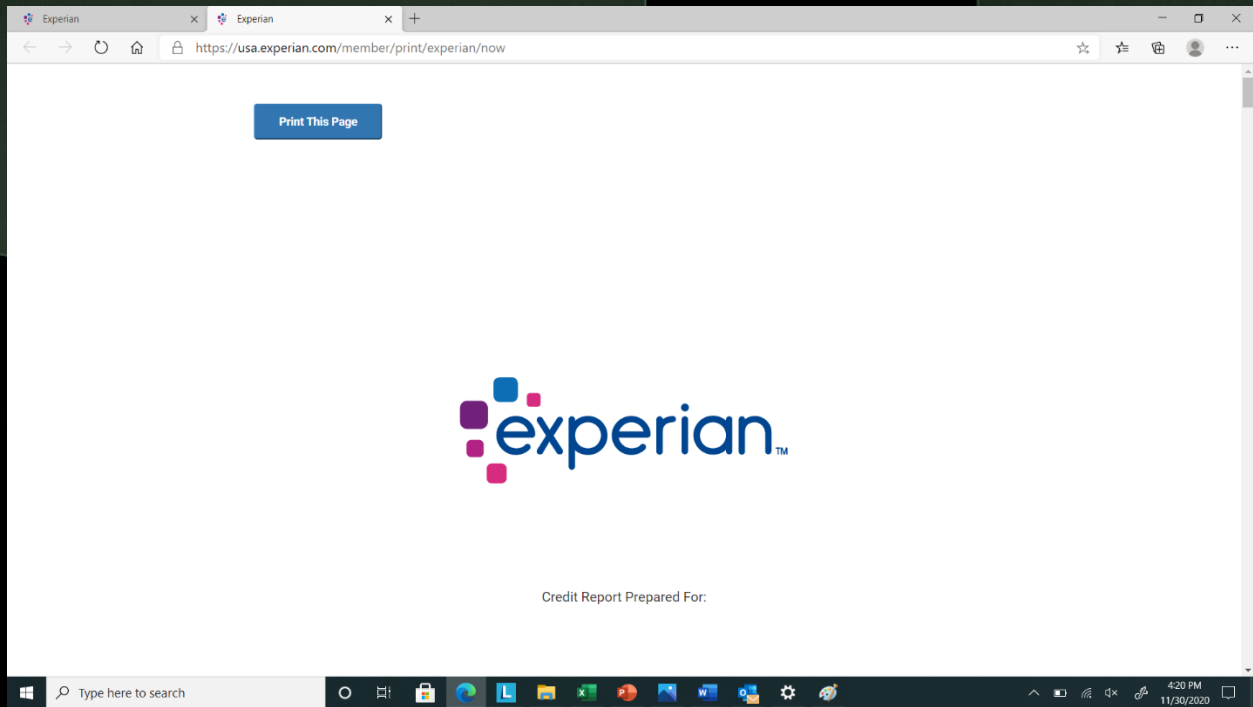
Step 10:

Select “Print Report” on the right of the page.



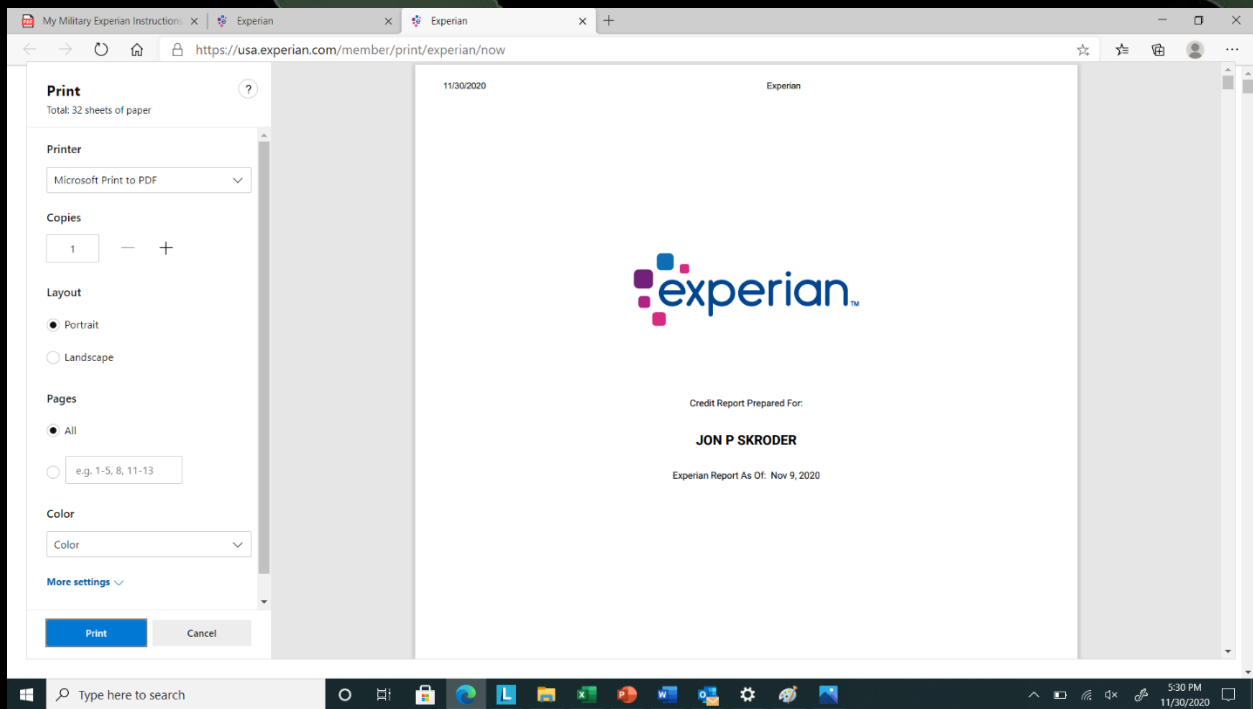
Step 11:

Select “Print This Page”



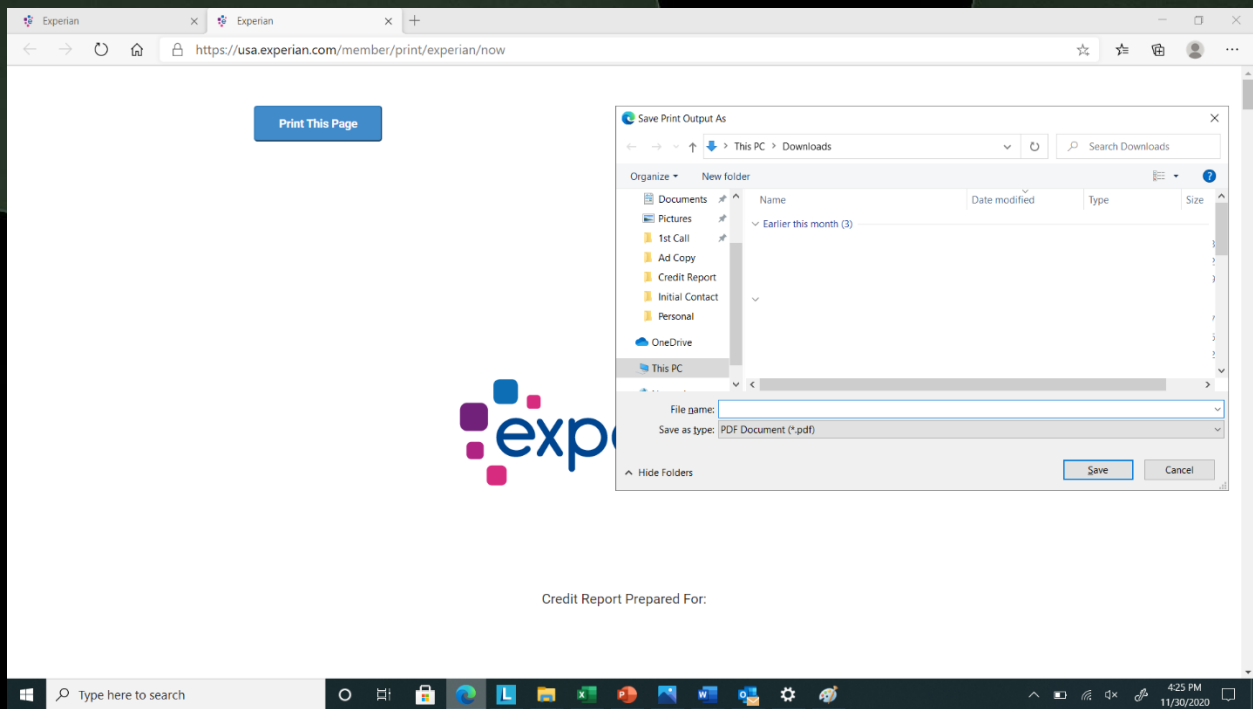
Step 12:

Select “Microsoft Print to PDF” under the “Printer” selection, and select “Print”



Step 13:

Save the report and upload to your Sharefile account.



REMEMBER, YOU SIGNED UP FOR A FREE TRIAL. BUT IF YOU DO NOT CANCEL IT WITHIN 7 DAYS, YOU WILL BE CHARGED A MONTHLY FEE FOR MONITORING AND REPORTING.