Three Bureau Credit Report

Reference # M55634712 **Report Date:** 06/19/2024

Personal Information

Below is your personal information as it appears in your credit file. This information includes your legal name, current and previous addresses, employment information and other details.

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		TransUnion	Experian	Equifax
	Credit Report Date:	06/19/2024	06/19/2024	06/19/2024
	Name:	MANUEL EMILIO GARCIASREYES	MANUEL EMILIO GARCIA	MANUEL GARCIAREYES
	Also Known As:	REYES,MANUEL,EGARCIA	MANUEL EGARCIA REYES REYES MANUEL GARCIA MANUEL E GARCIA MANUEL GARCIA GARCIA	MANUEL EMILIO GARCIA-REYES/REYES MANUEL E-GARCIA REYES MANUEL EMILIO GARCIA REYES MANUEL EMILIO GARCIA-REYES MANUEL EMILIO E GARCIA REYES MANUEL EMILIO GARCIAS REYES
	Former:	-	-	-
	Date of Birth:	1987	1987	1987
	Current Address(es):	2104 KIRKSEY DR C AUSTIN, TX 78741 08/2023	2104 KIRKSEY DR APT C AUSTIN, TX 78741-4844 01/2024	2104 KIRKSEY DR APT C AUSTIN, TX 78741 06/2024
	Previous Address(es):	-	5305 GULFWAY DR APT 65 GROVES, TX 77619-3313 12/2023 5232 6TH ST PORT ARTHUR, TX 77642-1105 06/2023	X CANCEL LOS ANGELES, CA 04/2024 1348 JEFFERSON DR APT 47 PORT ARTHUR, TX 77642 06/2024 5008 8TH ST PORT ARTHUR, TX 77642 06/2024
	Employers:	BRANDSAFWAY SOLUTIONS ATL	BRANDSAFWAY SOLUTIONS ATL TURNER INDUSTRIES	TURNER INDUSTRIES

FICO® Score

1 Your Credit Score is a representation of your overall credit health. Most lenders utilize some form of credit scoring to help determine your credit worthiness.

TransUnion Experian Equifax

FICO[®] Score 8: 788 748

Lender Rank: FICO [®] Score 8 Scale:	Very Good 300-850	Very Good 300-850	Very Good 300-850
		Industry Score	
FICO [®] Auto Score 2:	-	767	-
FICO® Auto Score 8:	-	750	-
FICO® Score 2:	-	751	-
FICO® Bankcard Score 2:	-	753	-
FICO® Score 3:	-	758	-
FICO® Bankcard Score 8:	-	764	-

Score Factors

FICO® Score 8: [-] [+]

Too few credit cards.

You have too few credit cards.

You have fewer revolving credit card accounts than other consumers who have a similar age of credit history. Actively and responsibly managing a moderate number of credit cards is generally considered less risky by most lenders.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

TransUnion:

New account.

You opened a new credit account relatively recently.

The FICO® Score considers how recently a new credit account was opened. People who recently opened a credit account are generally more risky to lenders compared to people with no recently opened accounts.

Short revolving history.

You have not established a long revolving credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving account and/or the average age of your revolving accounts is relatively low.

Experian: FICO® Score 8: [-] [+]

Seeking credit.

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Short revolving history.

You have not established a long revolving credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving account and/or the average age of your revolving accounts is relatively low.

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Short account history.

You have a short credit history.

People with longer credit histories who do not frequently 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.

FICO® Auto Score 2: [-] [+]

Seeking credit.

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Many new accounts.

You've recently opened too many new credit accounts.

The FICO® Score considers the number of recent credit account openings. Opening several credit accounts in a short time period is reflective of greater risk – especially for people with shorter credit histories.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently 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.

FICO® Auto Score 8: [-] [+]

Short revolving history.

You have not established a long revolving credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving account and/or the average age of your revolving accounts is relatively low.

Loan balances.

The remaining balance on your mortgage or nonmortgage installment loans is too high.

FICO® Scores weigh the balances of mortgage and nonmortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently 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.

FICO® Score 2: [-] [+]

Seeking credit.

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Many new accounts.

You've recently opened too many new credit accounts.

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Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently 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.

FICO® Bankcard Score 2: [-] [+]

Short loan history.

You have not established a long installment credit history.

People who have longer credit histories and do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest installment loan and/or the average age of your installment loans is relatively low.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Many new accounts.

You've recently opened too many new credit accounts.

The FICO® Score considers the number of recent credit account openings. Opening several credit accounts in a short time period is reflective of greater risk – especially for people with shorter credit histories.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently 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.

FICO® Score 3: [-] [+]

Seeking credit.

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently 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.

Short revolving history.

You have not established a long revolving credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving account and/or the average age of your revolving accounts is relatively low.

New account.

You opened a new credit account relatively recently.

The FICO® Score considers how recently a new credit account was opened. People who recently opened a credit account are generally more risky to lenders compared to people with no recently opened accounts.

FICO® Bankcard Score 8: [-] [+]

Accounts with balances.

You have too many credit accounts with balances.

The FICO® Score considers the number of accounts on a credit report showing a balance. Generally speaking, carrying fewer accounts with balances is considered less risky. For credit cards, your credit report may still show a balance on those cards – even if they are paid off in full each month. The total balance on the last statement is generally the amount that is shown on a credit report.

Loan balances.

The remaining balance on your mortgage or nonmortgage installment loans is too high.

FICO® Scores weigh the balances of mortgage and nonmortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently 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.

FICO® Score 8: [-] [+]

Credit cards with balances.

You have too many credit cards carrying balances.

FICO® Scores consider the number of credit cards being reported with a balance. Generally speaking, high FICO® Score achievers carry fewer credit cards with balances.

Seeking credit.

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Equifax:

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently 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.

The score(s) on your MyScoreIQ credit report (using the FICO® Score model) are provided as a tool to help you understand how lenders may view the data contained in your credit reports and evaluate your credit risk. We provide these scores solely for educational purposes. MyScoreIQ does not offer credit; delivery of these scores does not qualify you for any loan. The scoring model your lender uses may be different than the FICO® Score. As a result, the score and score factors we have delivered may show differences when compared to the score and score factors produced by your lender's scoring model. Please also understand that lenders use multiple sources of information when underwriting a loan and making lending decisions. Credit scores are just one factor that may be used and each lender will have different criteria they consider.

MyScoreIQ provides informational materials along with your credit report(s) and score(s) these materials are educational in nature and intended to broaden your understanding of how credit scoring works. They should not be construed as advice in handling your financial problems or making financial decisions. If you are having trouble keeping up with your bill payments or experiencing other financial difficulties, please contact a non-profit credit counseling service for assistance. These materials are for educational purposes only.

Summary

Below is an overview of your present and past credit status including open and closed accounts and balance information.

	TransUnion	Experian	Equifax
Total Accounts:	23	22	25
Open Accounts:	15	15	21
Closed Accounts:	6	7	3
Delinquent:	-	-	-
Derogatory:	-	-	-
Collection:	-	-	-
Balances:	\$67,108.00	\$67,176.00	\$61,308.00
Payments:	\$1,861.00	\$2,231.00	\$1,598.00
Public Records:	-	-	-
Inquiries(2 years):	3	5	10

Account History

formation on accounts you have opened in the past is displayed below.

								TransUr	ion					Ex	perian						Equifa	ax		
			A	ccount #	·:		L	AI004XX	XXX					LAI00	4XXXX	X					-			
			Acco	unt Type	:		Inst	tallment a	account					INSTA	LLMEN	lТ					-			
		Acco	ount Typ	e - Detail	l :		Inst	tallment a	account					Unsec	ured Loa	ın					-			
			Bure	eau Code	:		Ind	lividual a	ccount					Ind	lividual						-			
			Accou	nt Status	:			Open	l					(Open						-			
		ľ	Monthly	Payment	:			\$308.0	0					\$3	308.00						-			
			Date	Opened	l :			12/06/20	21					12/0	06/2021						-			
				Balance	:			\$5,875.	00					\$5,	,875.00						-			
		No. o	of Month	s (terms)	:			Month	ly					48 1	Months						-			
			_	gh Credit				\$9,449.						\$9,	,449.00						-			
				dit Limit				\$0.00							-						-			
				Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	or paying	as agree	d					urrent						-			
				Reported				12/19/20)23					12/	19/2023						-			
				omments				-							-									
			Date La					12/19/20)23					12/0	01/2023						-			
			of Last	Payment	:			-							•						•			
wo-Year payme	ent history	y																					⊞ Le	gend
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
Year	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК
Experian	OK		OK		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax																								

							,	TransUn	ion					Ex	perian						Equifa	nx		
			A	.ccount #	:		30	9135XXX	XXXX					3091	135XXX						309135X	XX		
			Acco	unt Type	:		Inst	allment a	account					INSTA	LLMEN	T					Installm	ent		
		Acco	ount Typ	e - Detail	:		Inst	allment a	account					Unsec	ured Loa	n					Installm	ent		
			Bure	au Code	:		Ind	ividual a	ccount					Ind	lividual					Ind	lividual A	ccount		
			Accou	nt Status	:			Open	Į.					(Open						Open	1		
		I	Monthly	Payment	:			\$119.0	0					\$1	119.00						\$119.0	0		
			Date	Opened	:			09/21/20)23					09/2	21/2023						09/21/20)23		
				Balance	:			\$4,624.	00					\$4	,699.00						\$4,699.	00		
		No. o	of Month	s (terms)	:			Month	ly					60]	Months					Monthl	y (due ev	ery mon	th)	
			Hig	h Credit	:			\$5,000.	00					\$5	,000.000						\$5,000.	00		
			Cre	dit Limit	:			\$0.00							-						-			
			:	Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	r paying	as agree	d				C	urrent					Pays	account	as agreed	l	
			Last l	Reported	:			05/31/20	24					05/0	01/2024						05/01/20)24		
			C	omments	:			-							-]	FIXED R	ATE		
			Date La	st Active	:			05/31/20	24					05/	01/2024						05/01/20)24		
		Date	e of Last	Payment	:			-							-						-			
Two-Year payme	ent history	7																					≣ Le	gend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK																
Experian	OK	OK	ОК	OK	OK	ОК	ОК	ОК																
Equifax		ОК	ОК	ОК	ОК	ОК	ОК	ОК	OK															

								TransUn	ion					Ex	perian						Equifa	ax		
			A	ccount #	:		51	0660XXX	XXXX					510660	XXXXX	X				51	0660XX	XXXX		
			Acco	unt Type	:		Inst	allment a	account					INSTA	LLMEN	T					Installm	ent		
		Acco	ount Type	e - Detail	:		Inst	allment a	account					Aut	to Loan						Installm	ent		
			Bure	au Code	:		Ind	lividual a	ccount					Ind	lividual					Ind	lividual A	Account		
			Accoun	nt Status	:			Open						(Open						Open	1		
		I	Monthly 1	Payment	:			\$1,357.	00					\$1,	,357.00						\$1,357.	00		
			Date	Opened	:			01/30/20	23					01/3	30/2023						01/30/20	023		
				Balance	:			\$56,371	.00					\$56	,371.00						\$56,371	.00		
		No. o	of Months	s (terms)	:			Month	ly					75 I	Months					Month	y (due ev	ery mon	th)	
			Hig	h Credit	:			\$78,403	.00					\$78	,403.00						\$78,403	.00		
			Cree	dit Limit	:			\$0.00							-						-			
]	Past Due	:			-							-						-			
			Paymen	nt Status	:		Paid o	r paying	as agree	d				Cı	urrent					Pays	account	as agreed	l	
			Last I	Reported	:			05/21/20	24					05/3	31/2024						05/31/20	024		
			Co	omments	:			-							-						AUT()		
			Date La	st Active	:			05/21/20	24					05/0	01/2024						05/31/20	024		
		Date	e of Last	Payment	:			-							-						-			
Two-Year payme	ent history	7																					⊞ Le	gend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK										
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	ОК	OK	ОК										
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	ОК	OK	ОК	OK	OK	OK							

Account Type: Inst Account Type - Detail: Inst Bureau Code: Ind Account Status: Monthly Payment: Date Opened: Balance: No. of Months (terms): High Credit: Credit Limit: Past Due: Payment Status: Paid of Last Reported: Comments: Date Last Active: Date of Last Payment: payment history Onth Dec Nov Oct Sep Aug Jul Jun Year 21 21 21 21 21 21 21 21 21 21 21 21 21													Ex	perian						Equif	ax		
		A	ccount #	·:			572453X	XX					5724	453XXX						572453X	XXX		
		Acco	unt Type	:		Inst	allment a	account					INSTA	LLMEN	T					Installn	ent		
	Acco	ount Typ	e - Detail	l :		Inst	allment a	account					Secu	red Loan	1					Installn	ent		
		Bure	au Code	:		Ind	ividual a	ccount					Ind	lividual					Ind	lividual A	Account		
		Accou	nt Status	:			Closed	d					C	Closed						Close	d		
	ľ	Monthly	Payment	:			\$0.00)						-						-			
		Date	Opened	l :			12/30/20	020					12/3	30/2020						12/30/2	020		
			Balance	:			\$0.00)						-						\$0.00)		
	No. o	of Month	s (terms)	:			Month	ly					24	Months					Monthl	y (due ev	ery mon	nth)	
		Hig	h Credit	:			\$943.0	0					\$9	943.00						\$943.0	00		
		Cre	dit Limit	:			\$0.00)						-						-			
			Past Due	::			-							-						-			
		Payme	nt Status	:		Paid o	r paying	as agree	d				Paid sa	tisfactor	ily				Pays	account	as agree	d	
Monthly Payment: \$0.00 Date Opened: 12/30/2020 Balance: \$0.00 No. of Months (terms): Monthly High Credit: \$943.00 Credit Limit: \$0.00 Past Due: - Payment Status: Paid or paying as ag Last Reported: 12/28/2021 Comments: Closed Date Last Active: 12/28/2021 Date of Last Payment: -													12/3	31/2021						12/31/2	021		
		Co	omments	:			Closed	d						-				PAI				LANCE	
		Date La	st Active	::			12/28/20)21					12/	01/2021						12/31/2	021		
	Date	of Last	Payment	::			-							-						-			
nt history	7																					≣ Le	gend
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
21	21	21	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20	20	20
	OK	OK	OK	ОК	ОК	OK	OK	OK	OK	OK	OK	OK											
No. of Months (terms):																							
OK	OK	OK	OK	ОК	ОК	OK	OK	OK	OK	OK	OK	OK											
	Dec	No. of No	Account Type Bure Account Monthly Date No. of Month: Hig Cree Paymer Last H Co Date La Date of Last Int history Dec Nov Oct 21 21 21 21	Account Type Account Type - Detail Bureau Code Account Status Monthly Payment Date Opened Balance No. of Months (terms) High Credit Credit Limit Past Due Payment Status Last Reported Comments Date Last Active Date of Last Payment Int history Dec Nov Oct Sep 21 21 21 21	Account Type: Account Type - Detail: Bureau Code: Account Status: Monthly Payment: Date Opened: Balance: No. of Months (terms): High Credit: Credit Limit: Past Due: Payment Status: Last Reported: Comments: Date Last Active: Date of Last Payment: Int history Dec Nov Oct Sep Aug	Account Type: Account Type - Detail: Bureau Code: Account Status: Monthly Payment: Date Opened: Balance: No. of Months (terms): High Credit: Credit Limit: Past Due: Payment Status: Last Reported: Comments: Date Last Active: Date of Last Payment: Int history Dec Nov Oct Sep Aug Jul 21 21 21 21 21 21	Account #: Account Type: Inst Account Type - Detail: Inst Bureau Code: Ind Account Status: Monthly Payment: Date Opened: Balance: No. of Months (terms): High Credit: Credit Limit: Past Due: Payment Status: Paid o Last Reported: Comments: Date Last Active: Date of Last Payment: Int history Dec Nov Oct Sep Aug Jul Jun 21 21 21 21 21 21 21	Account #: 572453X Account Type:	Account Type: Installment account Bureau Code: Individual account Account Status: Closed Monthly Payment: \$0.00 Date Opened: 12/30/2020 Balance: \$0.00 No. of Months (terms): Monthly High Credit: \$943.00 Credit Limit: \$0.00 Past Due: - Payment Status: Paid or paying as agree Last Reported: 12/28/2021 Comments: Closed Date Last Active: 12/28/2021 Date of Last Payment: - Int history Dec Nov Oct Sep Aug Jul Jun May Apr 21 21 21 21 21 21 21 21 21 21 21 21 21 2	Account #: 572453XXX	Account #: 572453XXX Installment account	Account #: 572453XXX Account Type: Installment account Account Type - Detail: Installment account Bureau Code: Individual account Account Status: Closed Account Status: Closed Monthly Payment: \$0.00 Date Opened: 12/30/2020 Balance: \$0.00 No. of Months (terms): Monthly High Credit: \$943.00 Credit Limit: \$0.00 Past Due: - Payment Status: Paid or paying as agreed Last Reported: 12/28/2021 Comments: Closed Date Last Active: 12/28/2021 Date of Last Payment: - Installment account Account State Installment Account State Install Account Sta	Account #: 572453XXX Account Type: Installment account Account Type - Detail: Installment account Bureau Code: Individual account Account Status: Closed Monthly Payment: \$0.00 Date Opened: 12/30/2020 Balance: \$0.00 No. of Months (terms): Monthly High Credit: \$943.00 Credit Limit: \$0.00 Past Due: - Payment Status: Paid or paying as agreed Last Reported: 12/28/2021 Comments: Closed Date Last Active: 12/28/2021 Date of Last Payment: - Int history Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec 21 21 21 21 21 21 21 21 21 20 20	Account #: 572453XXX 572453XX 572453X 572453X	Account #: 572453XXX	Account #: \$72453XXX \$72453XXX \$72453XXX Account Type: Installment account INSTALLMENT Account Type - Detail: Installment account Secured Loan Individual Account Status: Closed Close	Account #: S72453XXX S72453XXX S72453XXX Account Type: Installment account INSTALLMENT Secured Loan	Account #: 572453XXX 572453XXX	Account Type:	Account Type:	Account #: 572453XXX 572453XX 572453X 572453X 572453XX 572453X 5	Account	Account #: \$72453XXX \$72453XX \$72453X \$72453XX \$72453XX \$72453XX \$72453X \$72453X

								FransU n	ion					Ex	perian						Equif	ax		
			A	.ccount #	:			-						MX5	SANHXX						-			
			Acco	unt Type	:			-						INSTA	LLMEN	T					-			
		Acco	ount Type	e - Detail	:			-						Unsec	ured Loa	n					-			
			Bure	eau Code	:			-						Ind	lividual						-			
			Accou	nt Status	:			-						C	Closed						-			
		I	Monthly !	Payment	:			-							-						-			
			Date	Opened	:			-						11/	09/2020						-			
				Balance	:			-							-						-			
		No. o	of Month	s (terms)	:			-						12	Months						-			
			Hig	sh Credit	:			-						\$	12.00						-			
			Cre	dit Limit	:			-							-						-			
]	Past Due	:			-							-						-			
			Payme	nt Status	:			-						Paid sa	tisfactor	ily					-			
			Last I	Reported	:			-						10/	11/2021						-			
			Co	omments	:										-									
			Date La	st Active	:			-						10/	01/2021						-			
		Date	e of Last	Payment	:			-							-						-			
Two-Year payme	nt history	y																					≣ Le	gend
Month	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
Year	21	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19
TransUnion																								
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK													
Date of Last Payment: Substitution Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Apr Year 21 21 21 21 21 21 21 2																								
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								TransUr	nion					Ex	perian						Equifa	ax		
			A	.ccount #	:			494239	X					49	4239X						494239	ĐΧ		
			Acco	unt Type	:		Inst	tallment a	account					INSTA	LLMEN	T					Installm	nent		
		Acco	ount Type	e - Detail	:		Inst	tallment a	account					Unsec	ured Loa	ın					Installm	nent		
			Bure	au Code	:		Ind	lividual a	ccount					Ind	lividual					Inc	lividual A	Account		
			Accou	nt Status	:			Close	d					C	Closed						Close	d		
		ľ	Monthly 1	Payment	:			\$0.00)						-						-			
			Date	Opened	:			10/22/20)21					10/2	22/2021						10/22/20	021		
				Balance	:			\$0.00)						-						\$0.00)		
		No. o	of Month	s (terms)	:			Month	ly					24	Months					Biweekl	y (due ev	ery 2 we	eks)	
			Hig	h Credit	:			\$4,100.	00					\$4	,100.00						\$4,100.	.00		
			Cre	dit Limit	:			\$0.00)						-						-			
]	Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	or paying	as agree	d				Paid sa	tisfactor	ily				Pays	account	as agree	i	
			Last I	Reported	:			10/19/20)23					10/	19/2023						01/31/20	024		
			Co	omments	:			Close	d						-				PAI	D ACCC	UNT / Z	ERO BA	LANCE	
			Date La	st Active	:			10/19/20	023					10/0	01/2023						01/31/20	024		
		Date	of Last	Payment	:			-							-						-			
Two-Year payment	t history																						≣ Le	gend
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
Year	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22
TransUnion				OK	OK	OK	OK	ОК	OK	OK	ОК	OK	ОК	ОК	ОК	ОК	OK	OK	ОК	OK	OK	ОК	OK	OK
Experian			OK	OK	OK	OK	OK	ОК	OK	ОК	ОК	OK	ОК	OK	OK	ОК	ОК	OK	ОК	ОК	OK	ОК	OK	ОК
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК

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			A	ccount #	:			901602	XX					901	602XX						901602	XX		
			Acco	unt Type	:		Inst	tallment	account					INSTA	LLMEN	T					Installm	nent		
		Acco	ount Typ	e - Detail	l :		Inst	tallment	account					Aut	to Loan						Installm	nent		
			Bure	eau Code	:		Ind	lividual a	ccount					Ind	lividual					Ind	lividual A	Account		
			Accou	nt Status	:			Close	d					C	losed						Close	d		
		I	Monthly	Payment	:			\$0.00)						-						-			
			Date	e Opened	l :			12/30/20)19					12/3	30/2019						12/30/20	019		
				Balance	:			\$0.00)						-						\$0.00)		
		No. o	of Month	s (terms)	:			Month	ly					72 1	Months					Monthl	y (due ev	very mon	th)	
			Hig	gh Credit	:			\$18,726	.00					\$18	,726.00						\$18,726	5.00		
			Cre	dit Limit	:			\$0.00)						-						-			
				Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	or paying	as agree	d				Paid sa	tisfactor	ily				Pays	account	as agree	d	
			Last 1	Reported	:			05/30/20)23					05/3	30/2023						10/31/20	023		
			C	omments	:			Close	d						-				PAI		UNT / Z AUT(FIXED R	O	LANCE	
			Date La	st Active	:			05/30/20)23					05/0	01/2023						10/31/20	023		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	nt histor	y																					<u></u> Le	gend
Month	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
Year	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21
TransUnion						OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	OK
Experian					OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	OK
r																								

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								TransUr	nion					Ex	perian						Equif	ax		
			A	ccount #	#:			-							-					-34999	OXXXXX	XXXXX	X	
			Acco	unt Type	e:			-							-						Revolv	ing		
		Acc	ount Typ	e - Detai	l:			-							-						Revolv	ing		
			Bur	eau Code	e:			-							-					A	uthorize	d User		
			Accou	nt Status	s:			-							-						Oper	1		
]	Monthly	Payment	t:			-							-						-			
			Date	e Opened	ł:			-							-						05/14/2	021		
				Balance	e:			-							-						\$0.00)		
		No.	of Month	s (terms)):			-							-					Monthl	y (due ev	very mon	ıth)	
			Hiş	gh Credit	t:			-							-						\$4,420	.00		
			Cre	dit Limit	t:			-							-						\$7,500	.00		
				Past Due	e:			-							-						-			
			Payme	nt Status	s:			-							-					Pays	account	as agree	d	
			Last 1	Reported	ł:			-							-						08/14/2	023		
			C	omments	s:															C	REDIT (CARD		
			Date La	st Active	e:			-							-						08/14/2	023		
		Date	e of Last	Payment	t:			-							-						-			
wo-Year payme	nt history	y																					≣ Le	gend
Month	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
Year	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21	21	21
TransUnion																								
Experian																								
Equifax	OK	ОК	OK	OK	ОК	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	ОК

	I	Account Type Bure Account Monthly l	au Code nt Status	: :		Rev	XXXX volving a volving a	ccount						XXX					44006	66XXXXX		K	
	I	Bure Account Monthly l	e - Detail au Code nt Status	: :		Rev	volving a						DET	~						ъ	na		
	I	Bure Accoun Monthly l	au Code nt Status	:				ccount					KEV(OLVING	r					Revolvi	ng		
		Accoun Monthly I Date	ıt Status			Ind							Cred	dit Card						Revolvi	ng		
		Monthly l Date		:			ividual a	ccount					Ind	lividual					Ind	lividual A	ccount		
		Date	Payment				Open						(Open						Open	ı		
	No. o			:			\$35.00)					\$	00.00						\$35.00)		
	No. o		Opened	:			09/12/20	22					09/1	12/2022						09/12/20)22		
	No. o		Balance	:			\$107.0	0					\$	00.08						\$107.0	0		
		f Months	s (terms)	:			-						Rev	volving					Monthl	ly (due ev	ery mon	th)	
		Hig	h Credit	:			\$10,247	.00					\$10	,247.00						\$10,247	.00		
		Cred	lit Limit	:			\$10,400	.00					\$20	,400.00						\$10,400	.00		
		1	Past Due	:			-							-						-			
		Paymer	ıt Status	:		Paid o	r paying	as agree	d				Cu	urrent					Pays	account a	as agreed	1	
		Last F	Reported	:			05/18/20	24					06/1	16/2024						05/18/20)24		
		Co	mments	:			-							-					C	REDIT C	CARD		
		Date La	st Active	:			05/18/20	24					06/0	01/2024						05/18/20)24		
	Date	of Last l	Payment	:			-							-						-			
Two-Year payment histor	ry																					E Le	gend
Month Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Year 24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22
TransUnion		ОК	ОК	ОК	ОК	ОК	ОК	OK	OK	ОК	ОК	ОК	ОК	OK	OK	ОК	OK	ОК	OK	OK	OK		
Experian OK	ОК	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	ОК	OK		
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

							,	TransUn	ion					Ex	perian						Equifa	ax		
			A	Account #	:			-							-					44006	6XXXX	XXXXX	X	
			Acco	unt Type	:			-							-						Revolvi	ing		
		Acco	ount Typ	e - Detail	1:			-							-						Revolvi	ing		
			Bure	eau Code	:			-							-					Ind	lividual A	Account		
			Accou	nt Status) :			-							-						Oper	1		
		ľ	Monthly	Payment	:			-							-						-			
			Date	e Opened	1:			-							-						09/12/20	022		
				Balance	:			-							-						\$0.00)		
		No. o	of Month	s (terms)):			-							-					Monthl	y (due ev	ery mon	.th)	
			Hig	gh Credit	:			-							-						\$4,404	.00		
			Cre	dit Limit	:			-							-						\$4,000	.00		
				Past Due	::			-							-						-			
			Payme	nt Status) :			-							-					Pays	account	as agreed	ł	
			Last l	Reported	1			-							-						10/18/20	023		
			Co	omments	i :															C	REDIT (CARD		
			Date La	ast Active	:			-							-						10/18/20	023		
		Date	of Last	Payment	:			-							-						-			
wo-Year payme	nt history	7																					 Le	gend
Month	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
Year	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21
TransUnion																								
Experian																								
Equifax	OK	OK	ОК	ОК	ОК	OK	OK	OK	OK	OK	OK	OK	OK											

							,	TransUr	ion					Ex	perian						Equifa	ax		
			A	.ccount #	:		51	7805XXX	XXXX					517805	XXXXX	X				51	7805XX	XXXX		
			Acco	unt Type	:		Rev	volving a	ccount					REV	OLVING	r					Revolvi	ing		
		Acco	ount Typ	e - Detail	:		Rev	volving a	ccount					Cree	dit Card						Revolvi	ing		
			Bure	au Code	:		Ind	ividual a	ccount					Ind	lividual					Ind	lividual A	Account		
			Accou	nt Status	:			Open						(Open						Oper	1		
		ľ	Monthly	Payment	:			\$0.00						\$	25.00						\$25.0	0		
			Date	Opened	:			07/02/20	21					07/0	02/2021						07/02/20	021		
				Balance	:			\$0.00						\$1	100.00						-			
		No. o	of Month	s (terms)	:			-						Re	volving					Month	ly (due ev	ery mon	th)	
			Hig	h Credit	:			\$5,573.	00					\$5,	,573.00						\$2,254.	.00		
			Cre	dit Limit	:			\$5,850.	00					\$5,	,850.00						\$5,000.	.00		
			:	Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	r paying	as agree	d				Cı	urrent					Pays	account	as agreed	l	
			Last l	Reported	:			06/14/20	24					05/	15/2024						02/12/20	022		
			C	omments	:			-							-					C	REDIT (CARD		
			Date La	st Active	:			06/14/20	24					05/0	01/2024						02/12/20	022		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	nt history	7																					 Le	gend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК
Experian	ОК	OK	OK	OK	ОК	OK	OK	OK	OK	OK	OK	ОК	OK	OK	OK	OK	ОК	OK	OK	OK	OK	OK	OK	ОК
Equifax																								

							,	TransUr	nion					Ex	perian						Equif	ax		
			A	ccount #	:		40	0344XX	XXXX						-					40	00344XX	XXXX		
			Acco	unt Type	:		Rev	volving a	ccount						-						Revolv	ing		
		Acco	ount Typ	e - Detail	:		Rev	volving a	ccount						-						Revolv	ing		
			Bure	eau Code	:		Aut	horized a	account						-					A	uthorize	d User		
			Accou	nt Status	:			Open	1						-						Oper	n		
	Monthly Payment:							\$0.00)						-						-			
			Date	Opened	:			04/10/20	016						-						04/10/2	016		
				Balance	:			\$0.00)						-						\$0.00	0		
	Date Opened: Balance: No. of Months (terms):							-							-					Month	ly (due ev	very mon	th)	
			Hig	gh Credit	:			\$2,108.	.00						-						\$2,108	.00		
			Cre	dit Limit	:			\$2,200.	.00						-						\$2,200	.00		
				Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	r paying	as agree	d					-					Pays	account	as agreed	l	
			Last 1	Reported	:			06/11/20	024						-						06/11/2	024		
			C	omments	:	Dis	oute reso	lved repo	orted by	grantor										C	REDIT (CARD		
			Date La	st Active	:			06/11/20	024						-						06/11/2	024		
		Date	of Last	Payment	:			-							-						_			
Гwo-Year payme	ent history	y																					 Le	gend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion	OK	ОК	ОК	OK	OK	ОК	OK	OK	ОК	ОК	OK	ОК	ОК	OK	ОК	OK	OK	ОК	ОК	ОК	ОК	ОК	OK	ОК
Experian																								
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Lquiux	UIX.	UII.	UIL	UIX.	011	UIX.	011	011	UIL	UIL	UIX	UIL	UIL	UIX.	UIL	UIL		UIL	UIL	UIL		UIX		

								TransUn	ion					Ex	perian						Equifa	ıx		
			A	.ccount #	:		51	7805XXX	XXXX					517805	XXXXX	X				51	7805XX	XXXX		
			Acco	unt Type	:		Re	volving a	ccount					REV	OLVING	÷					Revolvi	ng		
		Acco	ount Typ	e - Detail	:		Re	volving a	ccount					Cred	dit Card						Revolvi	ng		
			Bure	au Code	:		Ind	lividual a	ccount					Ind	ividual					Ind	lividual A	ccount		
			Accou	nt Status	:			Open	ı					()pen						Open	1		
		ľ	Monthly	Payment	:			\$0.00	1					\$	00.00						-			
			Date	Opened	:			09/12/20	22					09/1	12/2022						09/12/20)22		
				Balance	:			\$0.00	1					\$	00.00						\$0.00)		
		No. o	of Month	s (terms)	:			-						Rev	volving					Monthl	y (due ev	ery mon	th)	
			Hig	h Credit	:			\$5,622.	00					\$5 ,	622.00						\$699.0	0		
			Cre	dit Limit	:			\$5,600.	00					\$5 ,	,600.00						\$600.0	0		
			:	Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	r paying	as agree	d				Cı	ırrent					Pays	account	as agreed	l	
			Last l	Reported	:			06/06/20	24					06/0	06/2024						10/07/20)23		
			C	omments	:			-							-					C	REDIT (CARD		
			Date La	st Active	:			06/06/20	24					06/0	01/2024						10/07/20)23		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	nt histor	y																					<u></u> ≣ Le	gend
Month	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Year	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
Equifax										OK	ОК	OK	ОК	ОК	OK	OK	OK	ОК	ОК	ОК	OK	ОК		

								TransUr	ion					Ex	perian						Equifa	ax		
			A	ccount #	:		57	8097XXX	XXXX				5	78097XX	XXXXX	XXX				57809	7XXXX	XXXXX	K	
			Acco	unt Type	:		Re	volving a	ccount					REV	OLVING	•					Revolv	ing		
		Acco	ount Type	e - Detail	:		Re	volving a	ccount					Chai	rge Card						Revolv	ing		
			Bure	au Code	:		Ind	lividual a	ccount					Ind	lividual					Ind	lividual A	Account		
			Accou	nt Status	:			Open	l					(Open						Oper	1		
		I	Monthly !	Payment	:			\$0.00						\$	0.00						-			
			Date	Opened	:			12/19/20	21					12/	19/2021						12/19/2	021		
				Balance	:			\$0.00						\$	00.00						\$0.00)		
		No. o	of Month	s (terms)	:			-						Re	volving					Month	y (due ev	ery mon	th)	
			Hig	h Credit	:			\$2,854.	00					\$2,	,854.00						\$2,854	.00		
			Cre	dit Limit	:			\$8,800.	00					\$8,	,800.00						\$8,800	.00		
]	Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	r paying	as agree	d				Cı	urrent					Pays	account	as agreed	l	
			Last I	Reported	:			05/24/20	24					05/2	24/2024						05/24/2	024		
			Co	omments	:			-							-						CHAR	GE		
			Date La	st Active	:			05/24/20)24					05/0	01/2024						05/24/2	024		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	nt history	7																					⊞ Le	gend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion		ОК	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	ОК	OK	OK	OK	OK	OK	OK	OK
Experian	ОК	ОК	OK	OK	OK	ОК	OK	OK	OK	OK	OK	OK	OK	ОК	OK	ОК	ОК	OK	OK	OK	OK	OK	OK	ОК
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

								TransUn	nion					Ex	perian						Equif	ax		
			A	ccount #	t:		55	2869XXX	XXXX					552869	XXXXX	X				55	2869XX	XXXX		
			Acco	unt Type	::		Re	volving a	iccount					REV	OLVING	r					Revolv	ing		
		Acco	ount Type	e - Detail	l:		Re	volving a	iccount					Business	Credit C	ard					Revolv	ing		
			Bure	eau Code	::		Ind	lividual a	account					Ind	lividual					Ind	lividual A	Account		
			Accou	nt Status	;:			Open	1					(Open						Oper	a		
		I	Monthly 1	Payment	i :			\$15.00	0					\$	15.00						\$15.0	0		
			Date	e Opened	l:			01/03/20	023					01/	03/2023						01/03/2	023		
				Balance	::			\$104.0)0					\$1	104.00						\$104.0	00		
		No. o	of Months	s (terms)):			-						Re	volving					Month	ly (due e	very mon	th)	
			Hig	gh Credit	i :			\$2,362.	.00					\$2	,362.00						\$2,362	.00		
			Cre	dit Limit	i :			\$2,200.	.00					\$2	,200.00						\$2,200	.00		
]	Past Due	::			-							-						-			
			Payme	nt Status	;:		Paid o	or paying	g as agree	d				C	urrent					Pays	account	as agreed	1	
			Last I	Reported	l:			05/18/20	024					05/	18/2024						05/18/2	024		
			Co	omments	;:	Disj	pute reso	lved repo	orted by s	grantor				a furnisl	n dispute her (To be A disputes	e used fo		or						
			Date La	st Active	::			05/18/20	024					05/	01/2024						05/18/2	024		
		Date	e of Last	Payment	i :			-							-						-			
Two-Year paymer	nt history	7																					≣ Le	gend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	ОК	ОК	OK	OK	OK	OK	OK	OK	OK	OK								
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK							
		OK	OK	OK	OK	ОК	OK	OK	ОК	OK	OK	OK	OK	OK	OK	OK	OK					+		-

								TransUr	ion					Ex	perian						Equifa	ax		
			A	ccount #	:		60	1101XXX	XXXX					601101	XXXXX	X				60	1101XX	XXXX		
			Acco	unt Type	:		Re	volving a	ccount					REV	OLVING	}					Revolv	ing		
		Acco	ount Type	e - Detail	:		Re	volving a	ccount					Cree	dit Card						Revolv	ing		
			Bure	au Code	:		Ind	lividual a	ccount					Ind	lividual					Ind	lividual A	Account		
			Accoun	nt Status	:			Open	ı					(Open						Oper	1		
		l	Monthly 1	Payment	:			\$27.00)					\$	27.00						\$27.0	0		
			Date	Opened	:			09/12/20)22					09/	12/2022						09/12/2	022		
				Balance	:			\$27.00)					\$	27.00						\$27.0	0		
		No. o	of Month	s (terms)	:			-						Re	volving					Monthl	y (due ev	ery mont	h)	
			Hig	h Credit	:			\$27.00)					\$	27.00						\$27.0	0		
				dit Limit				\$5,000.	00					\$5	,000.00						\$5,000	.00		
]	Past Due	:			-							-						-			
			•	nt Status			Paid o	r paying	as agree	d				Cı	urrent					Pays	account	as agreed		
			Last I	Reported	:			05/26/20	24					05/2	26/2024						05/26/20	024		
			Co	omments	:			-							-					C	REDIT (
			Date La	st Active	:			05/26/20)24					05/0	01/2024						05/26/20	024		
			e of Last	Payment	:			-							•						•			
Two-Year payme	ent history	7																					 Le	gend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	OK	OK	ОК	OK	ОК	OK	OK	OK			
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
Equifax		OK	OK	OK	ОК	OK	OK	ОК	OK	OK	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	OK			

								TransUn	ion					Ex	perian						Equifa	ax		
			A	.ccount #	:		55	2225XXX	XXXX					X	XXX					225	5000XXX	XXXX		
			Acco	unt Type	:		Re	volving a	ccount					REV	OLVING	•					Revolv	ing		
		Acco	ount Type	e - Detail	:		Re	volving a	ccount					Secured	Credit C	ard					Revolv	ing		
			Bure	au Code	:		Ind	lividual a	ccount					Ind	lividual					Ind	lividual A	Account		
			Accoun	nt Status	:			Open	l					(Open						Oper	1		
		I	Monthly 1	Payment	:			\$0.00						\$	0.00						-			
			Date	Opened	:			07/25/20	20					07/2	25/2020						07/25/20	020		
				Balance	:			\$0.00						\$	00.00						\$0.00)		
		No. o	of Month	s (terms)	:			-						Re	volving					Monthl	y (due ev	ery mon	th)	
			Hig	h Credit	:			\$479.0	0					\$ 4	179.00						\$479.0	00		
			Cree	dit Limit	:			\$500.0	0					\$5	500.00						\$500.0	00		
]	Past Due	:			-							-						-			
			Paymen	nt Status	:		Paid o	r paying	as agree	d				Cı	urrent					Pays	account	as agreed	i	
			Last I	Reported	:			05/31/20	24					05/3	31/2024						05/31/2	024		
			Co	omments	:			-							-						-			
			Date La	st Active	:			05/31/20)24					05/0	01/2024						05/31/20	024		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	nt history	7																					≣ Le	gend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	OK	OK	OK	OK	OK	OK	ОК	OK
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	OK
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

							r	TransUn	iion					Ex	perian						Equifa	ax		
			A	Account #	:			-							-					22	5000XXX	XXXX		
			Acco	unt Type	:			-							-						Revolvi	ing		
		Acco	ount Typ	e - Detail	:			-							-						Revolvi	ing		
			Bure	eau Code	:			-							-					Ind	lividual A	Account		
			Accou	nt Status	:			-							-						Oper	1		
		N	Monthly	Payment	:			-							-						\$20.0	0		
			Date	2 Opened	:			-							-						07/25/20	J20		
	Date Opened: Balance: No. of Months (terms):							-							-						-			
	Balance: No. of Months (terms): High Credit:							-							-					Month	ly (due ev	ery mon	th)	
	No. of Months (terms):							-							-						\$109.0)0		
	High Credit:							-							-						\$500.0	0		
				Past Due	:			-							-						-			
			Payme	nt Status	:			-							-					Pays	account	as agreed	1	
			Last J	Reported	:			-							-						09/30/20)21		
			C	omments	:																-			
			Date La	ast Active	:			-							-						09/30/20)21		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	nt history	у																					≣ Le	gend
Month	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
Year	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19
TransUnion																								
Experian																								
Equifax	ОК	OK	ОК	OK	OK	OK	OK	ОК	OK	ОК	ОК	ОК	ОК	ОК										

								TransUr	nion					Ex	perian						Equifa	ax		
			A	ccount #	:		3	51328XX	XXX				;	351328X	XXXXX	XXX				3513	28XXXX	XXXXX		
			Acco	unt Type	:		Re	volving a	ccount					REV	OLVING	÷					Revolvi	ing		
		Acco	ount Typ	e - Detail	:		Re	volving a	ccount					Cree	dit Card						Revolvi	ing		
			Bure	eau Code	:		Ind	lividual a	ccount					Ind	lividual					Ind	lividual A	Account		
			Accou	nt Status	:			Open	1					(Open						Oper	ı		
	Monthly Payment: Date Opened:							\$0.00)					\$	0.00						-			
								07/01/20)21					07/0	01/2021						07/01/20	021		
	• •							\$0.00)					\$	\$0.00						\$0.00)		
		No. o	of Month	s (terms)	:			-						Re	volving					Monthl	y (due ev	ery mon	th)	
			Hig	gh Credit	:			\$19,665	.00					\$19	,665.00						\$19,665	.00		
			Cre	dit Limit	:			\$19,300	.00					\$19	,300.00						\$19,300	.00		
				Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	r paying	as agree	d				Cı	urrent					Pays	account	as agreeo	i	
			Last l	Reported	:			06/14/20)24					06/	15/2024						06/15/20	024		
			C	omments	:			-							-					C	REDIT (CARD		
			Date La	st Active	:			06/14/20)24					06/0	01/2024						06/15/20	024		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	nt history	7																					⊞ Le	gend
Month	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Year	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Experian	OK	OK	OK	ОК	ОК	OK	OK	OK	OK	OK	OK	ОК	ОК	OK	OK	ОК	OK	OK	OK	OK	OK	OK	ОК	OK
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	OK	OK	OK	OK	OK	OK	ОК	ОК	OK	OK	ОК	OK	OK

								TransUr	ion					Ex	perian						Equifa	ax		
			A	ccount #	:			CLXXX	XX					CLNC	BKXXX	X				C	LNCBK	XXXX		
			Acco	unt Type	:		Re	volving a	ccount					REV	OLVING	÷					Revolvi	ing		
		Acco	ount Type	e - Detail	:		Re	volving a	ccount					Cha	rge Card						Revolvi	ing		
			Bure	au Code	:		Ind	lividual a	ccount					Ind	lividual					Ind	lividual A	Account		
			Accou	nt Status	:			Open	ı					(Open						Oper	1		
		l	Monthly 1	Payment	:			\$0.00						\$	0.00						-			
			Date	Opened	:			02/11/20	21					02/	11/2021						02/11/20	021		
				Balance	:			\$0.00						\$	0.00						\$0.00)		
		No. o	of Month	s (terms)	:			-						Re	volving					Month	y (due ev	ery mon	th)	
			Hig	h Credit	:			\$20.0)					\$	20.00						\$20.0	0		
			Cre	dit Limit	:			\$500.0	0					\$5	500.00						\$500.0	00		
]	Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	r paying	as agree	d				Cı	urrent					Pays	account	as agreed	ı	
			Last I	Reported	:			05/31/20	24					05/	31/2024						05/31/20	024		
			Co	omments	:			-							-						CHAR	GE		
			Date La	st Active	:			05/31/20	24					05/0	01/2024						05/31/20	024		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	ent history	7																					≣ Le	gend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion		OK	OK	OK																				
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	OK	OK	OK	ОК	ОК	OK	OK	OK	OK	ОК
Equifax		OK	ОК	OK	OK	OK	OK	ОК	OK	OK	ОК	ОК	OK	ОК	ОК	ОК	ОК	ОК	ОК	OK	ОК	ОК	ОК	OK

								TransUn	ion					Ex	perian						Equifa	ıx		
			A	.ccount #	:		43	3377XXX	XXXX				4	33377XX	XXXXX	XXX				43337	7XXXXX	XXXXX	K	
			Acco	unt Type	:		Re	volving a	ccount					REV	OLVING	r					Revolvi	ng		
		Acco	unt Typ	e - Detail	:		Re	volving a	ccount					Cree	lit Card						Revolvi	ng		
			Bure	eau Code	:		Ind	lividual a	ccount					Ind	ividual					Ind	lividual A	ccount		
			Accou	nt Status	:			Open						()pen						Open	1		
		N	Monthly	Payment	:			\$0.00							-						-			
	Monthly Payment: Date Opened: Balance: No. of Months (terms):							09/21/20	23					09/2	21/2023						09/21/20)23		
				Balance	:			\$0.00						\$	00.00						\$0.00)		
		No. o	f Month	s (terms)	:			-						Re	volving					Month	y (due ev	ery mon	th)	
			Hig	gh Credit	:			\$603.0	0						-						\$0.00)		
			Cre	dit Limit	:			\$1,000.	00					\$1,	00.000						\$1,000.	00		
				Past Due	:			-							-						-			
			Payme	nt Status	:		Paid o	r paying	as agree	d				Cı	ırrent					Pays	account	as agreed	1	
			Last l	Reported	:			05/23/20	24					09/2	24/2023						09/24/20)23		
			C	omments	:			-							-					C	REDIT (CARD		
			Date La	st Active	:			05/23/20	24					09/0	01/2023						09/24/20)23		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	nt history	y																					≣ Le	gend
Month	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Year	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22
TransUnion	OK	OK	OK	OK	ОК	OK	OK	OK																
Experian								OK																
Equifax									ОК	OK	ОК	OK	OK	OK	OK	ОК	ОК	ОК	OK	OK	ОК	ОК	ОК	ОК

					TransUr	nion					Ex	perian						Equifa	ax							
			A	.ccount #	:		32	25374XX	XXX				;	325374X	XXXXX	XXX				3253	74XXXX	XXXXX				
			Acco	unt Type	:		Re	volving a	ccount					REV	OLVING	ř					-					
		Acc	ount Typ	e - Detail	:		Re	volving a	ccount					Cree	dit Card						-					
			Bure	au Code	:		Ind	lividual a	ccount					Ind	lividual						-					
			Accou	nt Status	:		I	ndeterm	inate			Indeterminate							Indeterminate							
		1	Monthly	Payment	:			\$0.00)						-						-					
			Date	Opened	:			07/01/20	021					07/	01/2021						07/01/20	01/2021				
				Balance	:			\$0.00)						-						-					
		No. o	of Month	s (terms)	:			-						Re	volving				-							
	High Credit:				:	\$0.00						\$8,162.00								-						
	Credit Limit:				:	\$19,300.00						\$19,300.00								-						
				Past Due	:			-				-								-						
			Payme	nt Status	:		Paid o	r paying	as agree	d		Credit card lost or stolen								LOST	OR STO	LEN CA	RD			
			Last l	Reported	:			01/18/20	023			01/18/2023									01/18/20	023				
			C	omments	:		Credit	card los	t or stole	n					-					C	REDIT (CARD				
			Date La	st Active	:			01/18/20	023					01/0	01/2023						01/18/20	023				
		Date	e of Last	Payment	:			-							-						-					
Two-Year payme	nt history	7																					<u></u> Le	gend		
Month	Month Jan Dec Nov Oct Sep				Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb			
Year	Year 23 22 22 22 22			22	22	22	22	22	22	22	22	21	21	21	21	21	21	21	21	21	21	21				
TransUnion		OK	OK	OK	OK	ОК	OK	OK	OK	OK	OK	OK	ОК	OK	OK	OK	OK	OK								
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK								
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Lquiux						VII	O I I									011							VIA			

								TransUr	nion					Ex	perian						Equif	ax		
			A	ccount #	: :		5	11317XX	XXX						-						-			
			Acco	unt Type	:		Re	volving a	ccount						-						-			
		Acce	ount Typ	e - Detail	l :		Re	volving a	ccount						-						-			
			Bur	eau Code	:		Ind	lividual a	ccount						-						-			
			Accou	nt Status	s :		I	ndeterm	inate						-						-			
		1	Monthly	Payment	t :			\$0.00)						-						-			
			Date	e Opened	l :			07/01/20	021						-						-			
				Balance	:			\$0.00)						-						-			
		No. o	of Month	s (terms)):			-							-						-			
			Hig	gh Credit	t :			\$0.00)						-						-			
			Cre	dit Limit	t :			\$6,300.	00						-						-			
				Past Due	:			-							-						-			
			Payme	nt Status	s :		Paid o	or paying	as agree	d					-						-			
			Last 1	Reported	l:			08/17/20	021						-						-			
			C	omments	s :		Credit	t card los	t or stole	en														
			Date La	st Active	:			08/17/20	021						-						-			
		Date	e of Last	Payment	t :			-							-						-			
Two-Year payme	nt history	7																					≣ Le	gend
Month	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Year	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22
TransUnion																								
Experian																								
Equifax																								

TransUnion									Experian							Equifax									
			A	ccount #	t:		34999	2XXXXX	XXXXXX	ζ.			3	49992XX	XXXXX	XXX					-				
			Acco	unt Type	:		Rev	volving a	ccount					REV	OLVING	ŕ					-				
		Acco	ount Typ	e - Detail	l:		Rev	volving a	ccount					Cred	lit Card						-				
			Bure	eau Code	:	A	ccount r	elationsh	ip termii	nated		Terminated							-						
			Accou	nt Status	::			Closed	i			Closed							-						
		N	Monthly	Payment	t :			\$0.00				-							-						
			Date	Opened	l :			05/14/20	21			05/14/2021							-						
	Balance:						\$0.00				-							-							
No. of Months (terms):							-				Revolving -														
	High Cred				t :	\$0.00						\$4,420.00								-					
	Credit Limi				t :	\$0.00						\$7,500.00									-				
				Past Due	:	-									-						-				
			Payme	nt Status	::		Paid or paying as agreed							Cı	ırrent						-				
			Last 1	Reported	l :			09/13/20)23					09/1	13/2023						-				
			C	omments	::			-							-										
			Date La	st Active	:			09/13/20)23					09/0	01/2023						-				
		Date	of Last	Payment	t :			-																	
Гwo-Year payme	nt history	y																					 Le	gend	
Month	Month Sep Aug Jul Jun May				Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct		
Year	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21	
TransUnion		OK	OK	ОК	ОК	OK	OK	ОК	OK	ОК	OK	OK	OK	ОК	OK	OK	ОК	ОК	ОК	OK	OK	OK	ОК	OK	
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	
Equifax																									

TransUnion										Experian						Equifax									
			A	.ccount #	·:		51'	7805XXX	XXXX					517805	XXXXX	X					-				
			Acco	unt Type	:		Rev	volving a	ccount					REV	OLVING	÷					-				
		Acco	unt Typ	e - Detail	l :		Rev	volving a	ccount			Credit Card									-				
			Bure	eau Code	:	A	ccount r	elationsh	ip termii	nated		Terminated							-						
			Accou	nt Status	:			Closed	i			Closed							-						
		N	Monthly	Payment	:			\$0.00						\$3	355.00				-						
			Date	Opened	l :			10/17/20	16			10/17/2016								-					
				Balance	:	\$0.00						-							-						
	No. of Months (terms):					-									volving				-						
	High Cred				:	\$13,045.00								\$13	,045.00				-						
	Credit Limi				:	\$8,050.00								\$8,	,050.00						-				
				Past Due	::	-									-						-				
			Payme	nt Status	:	Paid or paying as agreed								Cı	ırrent						-				
			Last 1	Reported	l :			09/18/20)23					09/1	18/2023						-				
			C	omments	:		Cancele	ed by cre	dit grant	or		-													
			Date La	st Active	:			09/18/20)23			09/01/2023									-				
		Date	of Last	Payment	:			•				-									-				
Two-Year payme	nt history	y																					 Le	gend	
Month Sep Aug Jul Jun May Apr				Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct			
Year	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21	
TransUnion		OK	OK	ОК	OK	OK	ОК	OK	OK	OK	OK	ОК	OK	ОК	OK	OK	OK	OK	OK	ОК	ОК	ОК	ОК	ОК	
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax																									

TransUnion									Experian							Equifax								
			A	.ccount #	:		51:	5676XXX	XXXX					515676	XXXXX	X				51	5676XX	XXXX		
			Acco	unt Type	:		Rev	volving a	ccount					REV	OLVING	r					Revolvi	ing		
		Acco	ount Typ	e - Detail	l :		Rev	volving a	ccount					Cred	dit Card						Revolvi	ing		
			Bure	au Code	:	A	ccount r	elationsh	ip termii	nated		Terminated							Authorized User					
			Accou	nt Status	:			Closed	i			Closed							Open					
		N	Monthly	Payment	:			\$0.00				\$25.00							-					
			Date	Opened	l :			12/05/20	19			12/05/2019							12/05/2019					
				Balance	:			\$0.00				-							\$0.00					
	No. of Months (terms):				:	-						Revolving							Monthly (due every month)					
	High Credit:				:	\$2,233.00						\$2,233.00							\$1,246.00					
	Credit Limit:				:	\$1,200.00					\$1,200.00							\$1,200.00						
				Past Due	:	-						-									-			
			Payme	nt Status	:	Paid or paying as agreed								Cı	ırrent					Pays	account	as agreed	1	
			Last 1	Reported	l :	09/16/2023					09/16/2023									08/18/20	023			
			C	omments	:		Cancel	ed by cre	dit grant	or		-							-					
			Date La	st Active	:			09/16/20)23					09/0	01/2023						08/18/20	023		
		Date	of Last	Payment	:			-							-						-			
Two-Year payme	nt history	7																					<u></u> Le	gend
Month	Month Sep Aug Jul Jun Ma			May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	
Year	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21
TransUnion		ОК	OK	OK	OK	OK	OK	OK	OK	ОК	ОК	OK	ОК	OK	OK	OK	OK	OK	ОК	OK	OK	OK	ОК	ОК
Experian	ОК	ОК	OK	OK	ОК	ОК	ОК	OK	OK	ОК	ОК	OK	ОК	ОК	OK	OK	OK	ОК	ОК	ОК	ОК	ОК	OK	OK
Equifax	Equifax OK OK OK OK OK OK				OK	ОК	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	ОК				

Inquiries

1 Below are the names of people and/or organizations who have obtained a copy of your Credit Report. Inquiries such as these can remain on your credit file for up to two years.

Creditor Name	Type of Business	Date of inquiry	Credit Bureau
JPMCB CARD	Bank Credit Cards	06/06/2024	Experian
US BANK	Banks and S&Ls	05/03/2024	TransUnion
NECHES FCU	Credit Unions	09/21/2023	Equifax
CITIBANK NA., BEST B	Television & Radio	09/03/2023	Equifax
CREDIT UNION ACCEPTA	Credit Unions	01/30/2023	Equifax

WELLS FARGO DEALER S	Auto Financing	01/30/2023	Equifax
ALLY FINANCIAL	Auto Financing	01/30/2023	Equifax
GM FINANCIAL	Auto Financing	01/30/2023	Equifax
CAPITAL ONE BANK USA	All Banks	01/03/2023	Equifax
CAP ONE NA	Bank Credit Cards	01/03/2023	Experian
CAPITAL ONE	Banks and S&Ls	01/03/2023	TransUnion
JPMCB CARD SERVICES	National Credit Card Cos.	12/15/2022	Equifax
CAPITAL ONE BANK USA	All Banks	09/12/2022	Equifax
CAP ONE NA	Bank Credit Cards	09/12/2022	Experian
BK OF AMER	Bank Credit Cards	09/12/2022	Experian
DISCOVER FINANCIAL SER	Bank Credit Cards	09/12/2022	Experian
CAPITAL ONE	Banks and S&Ls	09/12/2022	TransUnion
COMENITY CAPITAL/IDD	Jewelers	08/13/2022	Equifax

Public Information

Below is an overview of your public records and can include details of bankruptcy filings, court records, tax liens and other monetary judgments. Public records typically remain on your Credit Report for 7 - 10 years.

None Reported

Creditor Contacts

Information about how to contact people and/or organizations that appear on this credit report is listed below.

Creditor Name	Address	Phone Number
AMEX	PO BOX 297871 FORT LAUDERDALE, FL 33329	(800) 874-2717
AMERICAN EXPRESS	P.O. BOX 981537 EL PASO, TX 79998	(800) 874-2717
ALLY FINANCIAL	500 WOODWARD AVENUE DETROIT, MI 48226	(800) 200-4622
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
BK OF AMER	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110

CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
CONN APPLIANCES INC	1401 RANKIN RD STE 300 HOUSTON, TX 77073	(877) 358-1252
COMENITYCB/IDDEAL	PO BOX 182120 COLUMBUS, OH 43218	-
CAP ONE NA	PO BOX 30281 SALT LAKE CITY, UT 84130	(800) 227-4825
COMENITYCAPITAL/IDDE	PO BOX 182120 COLUMBUS, OH 43218	MAIL ONLY
CONN CREDIT CORP	2755 LIBERTY ST BEAUMONT, TX 77702-1899	(877) 358-1252
CITIBANK NA., BEST B	CITI SUPPLYCHAIN 8800 HIDDEN RIVER PARKWAY FL-2 TAMPA, FL 33637	MAIL ONLY
CREDIT UNION ACCEPTA	9601 JONES RD, SUITE 108 HOUSTON, TX 77065	(281) 970-2822
CAPITAL ONE BANK USA	15000 CAPITAL ONE DRIVE PO# US364401 RICHMOND, VA 23238	MAIL ONLY
COMENITYCAPITAL/IDD	PO BOX 182120 COLUMBUS, OH 43218	MAIL ONLY
DISCOVER BANK	PO BOX 30939 SALT LAKE CITY, UT 84130	(800) 347-2683
DISCOVER FINANCIAL SER	12 READS WAY NEW CASTLE, DE 19720	BYMAILONLY
ELAN FINANCIAL SERVICE	PO BOX 108 SAINT LOUIS, MO 63166	(800) 755-4080
ELAN FINANCIAL SERVI	PO BOX 108 ST LOUIS, MO 63166	(999) 999-9999
FNB OMAHA	PO BOX 3412 OMAHA, NE 68103	-
GM FINANCIAL	801 CHERRY ST STE 3600 FT WORTH, TX 76102	MAIL ONLY
JPMCB CARD	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
JPMCB CARD SERVICES	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
KIKOFF LENDING LLC	PO BOX 40070 RENO, NV 89504	(775) 993-6992
LENDINGPOINT LLC	1201 ROBERTS BLVD NW STE KENNESAW, GA 30144	(844) 885-8713
NECHES FCU	776 MAGNOLIA AVE PORT NECHES, TX 77651	(409) 722-1174
OPORTUN/PROGRESO FINAN	3201 DALLAS PKWY STE 700 FRISCO, TX 75034	(866) 488-6090
OPORTUN, INC	2 CIRCLE STAR WAY SAN CARLOS, CA 94070	(650) 381-4025
SAFCO	413 E ATLANTIC BLVD POMPANO BEACH, FL 33060	(407) 243-6150
WFBNA AUTO	PO BOX 71092 CHARLOTTE, NC 28272	(800) 289-8004

WELLS FARGO AUTO
WELLS FARGO DEALER S

P.O.BOX 1697 CREDIT BUREAU DISPUTES WINTERVILLE, NC 28590 1100 CORPORATE CENTER DRIVE, BLDG B, RMC-B03 RALEIGH, NC 27607-5066

MAIL ONLY

MAIL ONLY