



-Begin Credit Report-

Personal Information

SSN: XXX-XX-6499
Your SSN has been masked for your protection.

Names Reported: KENT D. MACAIG

Addresses Reported:

Address
426 CENTRAL ST APT 6, FRANKLIN, NH 03235-1798
22 GLEN ST, FRANKLIN, NH 03235-1219
440 W MAIN ST, TILTON, NH 03276-5019

You have been on our files since 03/01/1994
Date of Birth: 05/28/1970

Date Reported
02/28/2006
02/01/2001

Telephone Numbers Reported:

(603) 934-4181 (603) 998-6955 (603) 630-1104 (603) 290-7928 (802) 878-3872

Employment Data Reported:

Employer Name	Position	Date Verified
FISHVILL ANIMAL HOSPITAL		01/31/2007
J JILL GROUP	TEAM LEADER	08/01/2003
THE J JILL GROUP		

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key											
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.											
N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

PORTFOLIO RECOVERY #486236264956****

120 CORPORATE BLVD
NORFOLK, VA 23502
(800) 772-1413

Placed for collection:	01/21/2014	Balance:	\$3,288	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	07/08/2016		
Account Type:	Open Account	Original Amount:	\$3,288		
Loan Type:	DEBT BUYER	Original Creditor:	CAPITAL ONE BANK USA NA (Banking)		
		Past Due:	>\$3,288<		

Remarks: DISP INVG COMP-CONSUM DISAGRS; >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 11/2017

PORTFOLIO RECOVERY #515593003678****



120 CORPORATE BLVD
NORFOLK, VA 23502
(800) 772-1413

Placed for collection:	06/24/2011	Balance:	\$862	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	07/08/2016		
Account Type:	Open Account	Last Payment Made:	08/29/2013		
Loan Type:	DEBT BUYER	Original Amount:	\$942		
		Original Creditor:	HSBC BANK NEVADA N A (Banking)		
		Past Due:	>\$862<		

Remarks: >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 10/2017

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

CAPITAL ONE #520602081586****
P O BOX 30253
SALT LAKE CITY, UT 84130-0253
(800) 947-1000

Date Opened:	05/08/2016	Date Updated:	07/20/2016	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Last Payment Made:	07/04/2016	Terms:	Paid Monthly
Account Type:	Revolving Account			Date Paid:	07/04/2016
Loan Type:	FLEXIBLE SPENDING CREDIT CARD				

High Balance: High balance of \$73 from 05/2016 to 05/2016; \$500 from 06/2016 to 07/2016
Credit Limit: Credit limit of \$750 from 05/2016 to 07/2016

	07/2016	06/2016	05/2016
Balance	\$0	\$0	\$73
Scheduled Payment			\$25
Past Due	\$0	\$0	\$0
Rating	OK	OK	OK

CAPITAL ONE #515593000583****
P O BOX 30253
SALT LAKE CITY, UT 84130-0253
(800) 477-6000

Date Opened:	07/12/2007	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	04/30/2008	Date Closed:	04/26/2008
Account Type:	Revolving Account	Payment Received:	\$20		
Loan Type:	CREDIT CARD	Last Payment Made:	04/14/2008		
		High Balance:	\$677		
		Credit Limit:	\$0		

Remarks: CREDIT CARD LOST OR STOLEN; CLOSED

	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK



GM FINANCIAL #43234****
PO BOX 181145
ARLINGTON, TX 76096-1145
(800) 284-2271

Date Opened:	10/27/2006	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	05/18/2012		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$372 per month, paid
Loan Type:	AUTOMOBILE	Last Payment Made:	05/18/2012	Date Closed:	Monthly for 73 months
		High Balance:	\$16,385		05/18/2012

Remarks: CLOSED

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006
Rating	OK	OK	OK	OK	OK	OK

GM FINANCIAL #42195****
PO BOX 181145
ARLINGTON, TX 76096-1145
(800) 284-2271

Date Opened:	08/15/2003	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	11/07/2006		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$233 per month, paid
Loan Type:	AUTOMOBILE	Last Payment Made:	11/07/2006	Date Closed:	Monthly for 60 months
		High Balance:	\$9,420		11/07/2006

Remarks: CLOSED

	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004	05/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

WELLS FARGO FINANCIAL #5023759226542****
PO BOX 29704
PHEONIX, AZ 85038-9704
Phone number not available

Date Opened:	09/20/2005	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Date Updated:	08/11/2011	Terms:	\$229 per month, paid Monthly for 74 months
Account Type:	Installment Account	Payment Received:	\$1,913	Date Closed:	08/11/2011
Loan Type:	AUTOMOBILE	Last Payment Made:	08/09/2011		
		High Balance:	\$9,891		

Remarks: CLOSED

	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

CHASE CARD

PO BOX 15298
WILMINGTON, DE 19850
(800) 432-1117

Requested On: 03/22/2015
Inquiry Type: Individual

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

WEBBANK/FINGERHUT

6250 RIDGEWOOD ROA
SAINT CLOUD, MN 56303
(866) 734-0342

Requested On: 06/12/2016

METLIFE AUTO & HOME INS

700 QUAKER LANE
WARWICK, RI 02886
(800) 422-4272

Requested On: 05/18/2016, 04/12/2016, 02/12/2016, 12/15/2015, 11/16/2015, 08/22/2015

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

ER SOLUTIONS

P O BOX 9004
RENTON, WA 98057
(800) 444-8485

Requested On: 05/23/2016

PORTFOLIO RECOVERY ASSOC

140 CORPORATE BLVD
NORFOLK, VA 23502
(800) 772-1413

Requested On: 05/23/2016

-End of Credit Report-

Should you wish to contact TransUnion, you may do so,

Online:
To report an inaccuracy, please visit: dispute.transunion.com
For answers to general questions, please visit: www.transunion.com

By Mail:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

By Phone:
(800) 916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Consumer Rights

Para informacion en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher

of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street, NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357

Information Regarding State Laws

New Hampshire Residents

NEW HAMPSHIRE BILL OF RIGHTS

NOTICE TO NEW HAMPSHIRE CONSUMERS

Right to Security Freeze on Consumer Credit Report

As of January 1, 2007 you have the right to place a "security freeze" on your credit report pursuant to RSA 359-B:24. Under New Hampshire law, what is commonly known as a credit report is referred to as a "consumer report." A security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. The security freeze must be requested in writing, by certified mail.

You may obtain a security freeze on your consumer report at no charge if you are a victim of identity theft and you submit a copy of the police report, investigative report, or complaint that you filed with a law enforcement agency about unlawful use of your personal information by another person.

The consumer reporting agency may charge you a fee for the security freeze if you are not a victim of identity theft.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gains access to the personal and financial information in your consumer report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale.

When you place a security freeze on your consumer report, within 10 business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your consumer report or authorize the release of your consumer report for a specific party or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number or password provided by the consumer reporting agency.
2. Proper identification to verify your identity.
3. The proper information regarding the third party who will receive the credit report or the period of time for which the report shall be available to users of the credit report.
4. Payment of the applicable fee, if any.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a consumer report must comply with the request no later than 3 business days after receiving the request.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity with which you have an existing account that requests information in your consumer report for the purposes of reviewing or collecting the accounts, provided the use of your credit report is for a permissible purpose as provided by the federal Fair Credit Reporting Act. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have the right to bring a civil action against anyone who violates your rights under the credit reporting laws.