

Personal Credit Report for:
JASMINE ORTIZ-ETIENNE

File Number:
427727263

Date Created:
01/02/2022

To start a dispute online, [click here](#).

Personal Information

You have been on our files since 10/09/2012. Your SSN has been masked for your protection.

Credit Report Date

01/02/2022

Social Security Number

XXX-XX-3565

Date of Birth



Name
JASMINE E. ORTIZ

Also Known As

AKA
JASMINE ORTIZETIENNE

Addresses

Current Address
1509 SEA OAK DR CORPUS CHRISTI, TX 78418-5465
Date Reported
05/18/2020
Other Address
1614 ANTOINETTE DR CORPUS CHRISTI, TX 78418-5404
Date Reported
10/02/2014
Other Address
1701 NE 127TH ST NORTH MIAMI, FL 33181-2518
Date Reported
11/24/2015
Other Address
9320 S PADRE ISLAND DR CORPUS CHRISTI, TX 78418-5500
Date Reported
10/03/2012

Phone Numbers

Phone Number
(361) 424-7475
Phone Number
(361) 774-7855
Phone Number
(361) 774-7588
Phone Number
(361) 442-7631



Employer

Employer	
CCISD	
Occupation TEACHER	Date Verified 05/18/2019
<hr/>	
WHATABURGER	
Date Verified 06/22/2015	

Accounts

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 rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Payment/Remarks Key

Ratings

- OK Current, paying or paid as agreed
- N/R Not Reported
- X Unknown
- 30 Account 30 days late
- 60 Account 60 days late
- 90 Account 90 days late
- 120 Account 120 or more days late



- RPO Repossession
- C/O Charged off by account provider

Remarks

AAP: Loan assumed by another party
ACQ: Acquired from another lender
ACR: Account closed due to refinance
ACT: Account closed due to transfer
AFR: Account acquired by RTC/FDIC
AID: Account information disputed by consumer
AJP: Adjustment pending
AMD: Active military duty
AND: Affected by natural disaster
BAL: Balloon payment
BKL: Included in bankruptcy
BKW: Bankruptcy withdrawn
CAD: Dispute account/closed by consumer
CBC: Account closed by consumer
CBD: Dispute resolved/consumer disagrees/closed by consumer
CBG: Canceled by credit grantor
CBL: Chapter 7 bankruptcy
CBR: Chapter 11 bankruptcy
CBT: Chapter 12 bankruptcy
CLA: Placed for collection
CLO: Closed
CLS: Credit line suspended
CRB: Collateral released–balance owing
CTR: Account closed–transfer to refinance
CTS: Contact subscriber
DDR: -none-
DLU: Deed in lieu
DM: Bankruptcy dismissed
DRC: Dispute resolved/consumer disagrees
DRG: Dispute resolved reported by credit grantor
ER: Election of remedy
ETB: Early termination/balance owing
ETI: Early termination by default



FCL: Foreclosure

FPD: Account paid, foreclosure started

FPI: Foreclosure initiated

FRD: Foreclosure collateral sold
FTB: Full termination/balance owing
FTO: Full termination/obligation satisfied
FTS: Full termination/status pending
INA: Inactive account
INP: Debt being paid through insurance
INS: Paid by insurance
IRB: Involuntary repossession/balance owing
IRE: Involuntary repossession
IRO: Involuntary repossession/obligation satisfied
JUG: Judgment granted
LA: Lease assumption
LMN: Loan Modified Not GOVT (government)
LNA: Credit line is no longer available
MCC: Managed by credit counseling service
MOV: No forwarding address
NIR: Student loan not in repayment
NPA: Now paying
PAL: Purchase by another lender
PCL: Paid collection
PDD: Paid by dealer
PDE: Payment deferred
PDI: Principle deferred/initial payment only
PFC: Account paid from collateral
PLL: Prepaid lease
PLP: Profit and loss now paying
PNR: First payment never received
PPA: Paying partial payment agreement
PPD: Paid by co-maker
PPL: Paid profit and loss
PRD: Payroll deduction
PRL: Profit and loss write-off
PWG: Account payment, wage garnish
REA: Reaffirmation of debt
REP: Substitute/replacement account
RFN: Refinanced



RRE: Repossession redeemed
RVN: Returned voluntarily
RVR: Returned voluntarily/redeemed


- SET:** Settled—less than full balance
- SGL:** Government secured guaranteed
- SIL:** Simple interest loan
- SLP:** Student loan perm assign government
- SPL:** Single payment loan
- STL:** Credit card lost/stolen
- TRF:** Transfer
- TRL:** Transferred to another lender
- TTR:** Transferred to recovery
- WEP:** Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

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 any account that contains medical information, the information following 'Medical-' is not displayed to anyone but you except where permitted by law. 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.

<div> <div>KAY JEWELERS</div> <div>316670****</div> </div>			
Address		Phone	
375 GHENT RD AKRON, OH 44333		(866) 875-0891	
Date Opened		Responsibility	
04/10/2015		Individual Account	
Account Type		Loan Type	
Revolving Account		CHARGE ACCOUNT	
Balance		Date Updated	
\$0		01/20/2017	
Payment Received		Last Payment Made	
\$49		01/08/2017	
High Balance		Credit Limit	
\$217		\$217	
Pay Status		Terms	



Date Closed

11/17/2016

Date Paid

01/08/2017

Remarks

CLOSED BY CREDIT GRANTOR;
CLOSED

Payment History

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2016

Rating: OK OK OK OK OK 30 OK OK OK OK 30 OK

2015

Rating: OK OK OK OK OK OK OK OK OK OK

SANTANDER CONSUMER USA

3000015496060****

Address

P O BOX 961211 FORT WORTH, TX 75161

Phone

(888) 222-4227

Monthly Payment

\$0

Date Opened

07/20/2015

Responsibility

Joint Account

Account Type

Installment Account

Loan Type

AUTOMOBILE

Date Updated

11/30/2021

Payment Received

\$0

Last Payment Made

02/11/2018

Pay Status

>Charge-off<

Terms

\$0 per month, paid Monthly for 76 months

Date Closed

10/31/2018

High Balance (Hist.)

High balance of \$18,150 from 07/2019 to 11/2021

Estimated month and year this item will be removed



Payment History

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2021

Balance:	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541
Past Due:	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541
Amount Paid:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks:	PRL<	>	---	PRL<	>	---	PRL<	>	---	PRL<	>	
Rating:	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

2020

Balance:	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541
Past Due:	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541
Amount Paid:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks:	PRL<	>	---	PRL<	>	---	PRL<	>	---	PRL<	>	---
Rating:	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

2019

Balance:	---	---	---	---	---	---	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541
Past Due:	---	---	---	---	---	---	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541	\$13,541
Amount Paid:	---	---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	---	---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0
Remarks:	PRL<	>	---	PRL<	>	---	PRL<	>	---	PRL<	>	---
Rating:	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

2018



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Amount Paid:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Remarks:	PRL<	>	---	PRL<	>	---	PRL<	>	---	PRL<	>	---
Rating:	OK	OK	OK	OK	OK	OK	30	60	90	C/O	C/O	C/O

2017												
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Amount Paid:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Remarks:	PRL<	>	---	PRL<	>	---	PRL<	>	---	PRL<	>	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/R	OK	OK

2016												
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Amount Paid:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Remarks:	PRL<	>	---	PRL<	>	---	PRL<	>	---	PRL<	>	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2015												
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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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Balance:							---	---	---	---	---	---
Past Due:							---	---	---	---	---	---
Amount Paid:							---	---	---	---	---	---
Scheduled Payment:							---	---	---	---	---	---
Remarks:							PRL<	>	---	PRL<	>	---
Rating:							OK	OK	OK	OK	OK	OK

AMERICOLLECT

447103****

Address Phone
1851 S ALVERNO RD MANITOWOC, WI (855) 385-0588
54220

Date Opened Responsibility
07/29/2020 Individual Account

Account Type Loan Type
Open Account COLLECTION AGENCY/ATTORNEY

Balance Date Updated
\$323 12/27/2021

High Balance Original Creditor
\$323 RADIOLOGY ASSOCIATES LLP

Past Due Pay Status
\$323 >Collection<

Estimated month and year this item will be removed Remarks
04/2027 >PLACED FOR COLLECTION<

MBA LAW

2346****

Address Phone
3400 TEXOMA PKY,SUITE 100 (866) 412-3222
SHERMAN, TX 75092

Date Opened Responsibility

Open Account COLLECTION AGENCY/ATTORNEY

Balance Date Updated
\$545 12/15/2021



High Balance
\$545

Original Creditor
PINNACLE EMERGENCY GROUP PA

Past Due
\$545

Pay Status
>Collection<

Estimated month and year this item will be removed
12/2026

Remarks
>PLACED FOR COLLECTION<

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 AUTO FINANCE

6207346590764****

Address
CB DISPUTES TEAM,P O BOX 259407
PLANO, TX 75025

Phone
(800) 946-0332

Monthly Payment
\$451

Date Opened
05/18/2019

Responsibility
Individual Account

Account Type
Installment Account

Loan Type
AUTOMOBILE

Date Updated
11/30/2021

Payment Received
\$501

Last Payment Made
11/12/2021

Pay Status
Current; Paid or Paying as Agreed

Terms
\$451 per month, paid Monthly for 79 months

High Balance (Hist.)
High balance of \$20,785 from 07/2019 to 11/2021

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2021

Balance:	\$19,685	\$19,384	\$19,189	\$18,985	\$18,787	\$18,578	\$18,826	\$18,169	\$17,902	\$17,567	\$17,289
----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------

Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Scheduled Payment:	\$451	\$451	\$451	\$451	\$451	\$451	\$451	\$451	\$451	\$451	\$451
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Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2020

Balance:	\$19,431	\$19,673	\$19,479	\$19,728	\$19,984	\$19,782	\$19,587	\$19,373	\$19,601	\$19,827	\$20,044	\$19,849
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid:	\$451	\$0	\$451	\$0	\$0	\$451	\$451	\$471	\$20	\$30	\$30	\$451
Scheduled Payment:	\$451	\$451	\$451	\$451	\$451	\$451	\$451	\$451	\$451	\$451	\$451	\$451
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2019

Balance:					---	---	\$20,998	\$20,371	\$20,184	\$20,454	\$19,810	\$19,622
Past Due:					---	---	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid:					---	---	\$0	\$902	\$451	\$0	\$902	\$451
Scheduled Payment:					---	---	\$451	\$451	\$451	\$451	\$451	\$451
Rating:						OK	OK	OK	OK	OK	OK	OK

CAPITAL ONE BANK USA NA

517805773839****

Address

P O Box 31293 Salt Lake City, UT 84131

Phone

(800) 955-7070

Date Opened

07/06/2020

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Date Updated

12/03/2021

Last Payment Made

09/13/2021

Pay Status

Current; Paid or Paying as Agreed

Terms

Paid Monthly

Date Paid

09/13/2021

High Balance (Hist.)

High balance of \$0 from 08/2020 to 12/2020; \$27 from 01/2021 to 06/2021;



Credit limit of \$300 from 08/2020 to 12/2021

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2021

Balance:	\$0	\$0	\$0	\$0	\$0	\$0	\$157	\$130	\$2	\$0	\$0	\$0
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	---	---	---	---	---	---	\$25	\$25	\$2	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2020

Balance:								\$0	\$0	\$0	\$0	\$0
Past Due:								\$0	\$0	\$0	\$0	\$0
Scheduled Payment:								---	---	---	---	---
Rating:								OK	OK	OK	OK	OK

CAPITAL ONE/WALMART

603220003991****

Address

PO BOX 31293 SALT LAKE CITY, UT
84131

Phone

(800) 955-7070

Monthly Payment

\$42

Date Opened

08/01/2021

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CHARGE ACCOUNT

Date Updated

12/15/2021

Last Payment Made

11/24/2021

Pay Status

Current; Paid or Paying as Agreed

Terms

\$42 per month; paid Monthly

High Balance (Hist.)

High balance of \$752 from 09/2021 to
09/2021; \$1,095 from 10/2021 to
10/2021; \$1,136 from 11/2021 to
11/2021; \$1,401 from 12/2021 to 12/2021

Credit Limit (Hist.)

Credit limit of \$3,000 from 09/2021 to
12/2021



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2021

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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Balance:								\$77	\$1,095	\$1,127	\$1,401
Past Due:								\$0	\$0	\$0	\$0
Scheduled Payment:								\$28	\$28	\$35	\$42
Rating:								OK	OK	OK	OK

COMENITY BANK/VCTRSSEC
585637515602****

Address	Phone
6939 AMERICANA PARKWAY REYNOLDSBURG, OH 43068	(800) 695-9478

Date Opened 04/13/2015	Responsibility Individual Account
Account Type Revolving Account	Loan Type CHARGE ACCOUNT
Balance \$0	Date Updated 02/09/2019
Payment Received \$0	Last Payment Made 04/08/2016
High Balance \$104	Credit Limit \$900
Pay Status Current; Paid or Paying as Agreed	Terms Paid Monthly
Date Closed 02/08/2019	Date Paid 04/08/2016

Remarks
CLOSED BY CREDIT GRANTOR;
CLOSED

Payment History

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019



2018

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Rating: OK OK OK OK OK OK OK OK OK OK OK OK

2017

Rating: OK OK OK OK OK OK OK OK OK OK OK OK

2016

Rating: OK OK OK OK OK OK OK OK OK OK OK OK

2015

Rating: OK OK OK OK OK OK OK OK OK OK OK OK

DISCOVER FINCL SVC LLC

601100168424****

Address

PO BOX 15316 WILMINGTON, DE
19850-5316

Phone

(800) 347-2683

Date Opened

10/03/2014

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Date Updated

12/02/2021

Last Payment Made

10/28/2021

Pay Status

Current; Paid or Paying as Agreed

Terms

Paid Monthly

Date Paid

10/28/2021

High Balance (Hist.)

High balance of \$516 from 07/2019 to
06/2020; \$409 from 07/2020 to
12/2020; \$479 from 01/2021 to 12/2021

Credit Limit (Hist.)

Credit limit of \$500 from 07/2019 to
12/2021



2021

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Balance:	\$479	\$446	\$412	\$367	\$0	\$0	\$389	\$354	\$253	\$206	\$0	\$0
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	\$35	\$35	\$35	\$35	---	---	\$35	\$35	\$35	\$35	---	---
Remarks:	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2020

Balance:	\$30	\$0	\$339	\$344	\$0	\$0	\$0	\$0	\$0	\$169	\$389	\$354
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	\$30	---	\$35	\$35	---	---	---	---	---	\$35	\$35	\$35
Remarks:	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG	DRG
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2019

Balance:	---	---	---	---	---	---	\$0	\$0	\$65	\$94	\$30	\$0
Past Due:	---	---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	---	---	---	---	---	---	---	---	\$35	\$85	\$135	---
Remarks:	---	---	---	---	---	---	---	---	---	---	---	DRG
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2018

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Remarks:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	---	---	---	---	---	---	---	---	---	---	---	---



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Remarks:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2016

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Remarks:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	X	OK	OK	OK	OK	OK	OK	OK

2015

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Remarks:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

FEDLOAN SERVICING

8269712645FD0****

Address

POB 60610 HARRISBURG, PA 17106

Phone

(800) 699-2908

Monthly Payment

\$0

Date Opened

02/05/2019

Responsibility

Account Type



STUDENT LOAN

11/30/2021

Payment Received
\$0

Last Payment Made
11/01/2021

Pay Status
Current; Paid or Paying as Agreed

Terms
\$0 per month; paid Monthly

High Balance (Hist.)
High balance of \$29,608 from 06/2021 to 11/2021

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
Balance:			---	---	---	\$30,297	\$30,297	\$30,297	\$30,297	\$30,297	\$30,297	
Past Due:			---	---	---	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid:			---	---	---	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment:			---	---	---	\$0	\$0	\$0	\$0	\$0	\$0	
Rating:			OK	OK	OK	OK	OK	OK	OK	OK	OK	

HYCITE SERV ROYAL PRESTI
2475****

Address
3252 PLEASANT RD MIDDLETON, WI
53562

Phone
(608) 273-3373

Monthly Payment
\$130

Date Opened
01/27/2020

Responsibility
Joint Account

Account Type
Revolving Account

Loan Type
INSTALLMENT SALES CONTRACT

Date Updated
11/30/2021

Payment Received
\$130

Last Payment Made
11/01/2021

Pay Status
Current; Paid or Paying as Agreed

Terms
\$130 per month; paid Monthly

High Balance (Hist.)
High balance of \$3,293 from 03/2020 to 11/2021

Payment History



2021

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Balance:	\$2,424	\$2,330	\$2,231	\$2,135	\$2,035	\$1,936	\$1,834	\$1,731	\$1,627	\$1,520	\$1,413	
Credit Limit:	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid:	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	
Scheduled Payment:	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

2020

Balance:	---	\$3,293	\$3,213	\$3,129	\$3,046	\$2,960	\$2,875	\$2,788	\$2,698	\$2,608	\$2,516	
Credit Limit:	---	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	\$2,163	
Past Due:	---	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid:	---	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	
Scheduled Payment:	---	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	\$130	
Rating:		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

SYNCB/CARE CREDIT

601918368607****

Address

C/O PO BOX 965036 ORLANDO, FL
32896-5036

Phone

(866) 396-8254

Date Opened

07/15/2020

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CHARGE ACCOUNT

Date Updated

12/10/2021

Payment Received

\$0

Pay Status

Current; Paid or Paying as Agreed

Terms

Paid Monthly



Date Closed
07/12/2021

High Balance (Hist.)
High balance of \$0 from 07/2020 to
07/2021; \$0 from 12/2021 to 12/2021

Credit Limit (Hist.)
Credit limit of \$3,500 from 07/2020 to
07/2021; \$3,500 from 12/2021 to
12/2021

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
Balance:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	---	---	---	---	\$0
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	---	---	---	---	\$0
Amount Paid:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	---	---	---	---	\$0
Remarks:	---	---	---	---	---	---	INA/CLO	---	---	---	---	INA/CLO
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020												
Balance:							\$0	\$0	\$0	\$0	\$0	\$0
Past Due:							\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid:							\$0	\$0	\$0	\$0	\$0	\$0
Remarks:							---	---	---	---	---	---
Rating:							OK	OK	OK	OK	OK	OK

THE HOME DEPOT/CBNA
603532109711****

Address
5800 South Corporate Place SIOUX
FALLS, SD 57108

Phone
(800) 677-0232

Date Opened
05/26/2020

Responsibility
Individual Account



Date Updated
12/17/2021

Last Payment Made
12/13/2020

Pay Status
Current; Paid or Paying as Agreed

Terms
Paid Monthly

Date Paid
12/13/2020

High Balance (Hist.)
High balance of \$418 from 06/2020 to
12/2021

Credit Limit (Hist.)
Credit limit of \$500 from 06/2020 to
12/2021

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
Balance:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020												
Balance:						\$0	\$0	\$0	\$0	\$35	\$66	\$0
Past Due:						\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid:						\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:						---	---	---	---	\$29	\$32	---
Rating:						OK	OK	OK	OK	OK	OK	OK

US DEPT OF EDUCATION/GLE
326883028477****

Address
2401 INTERNATIONAL,POB 7859
MADISON, WI 53704

Phone
(608) 246-1750



Responsibility
Individual Account

Account type
Installment Account

Loan Type
STUDENT LOAN

Date Updated
03/31/2021

Payment Received
\$0

Last Payment Made
02/01/2021

Pay Status
Current; Paid or Paying as Agreed

Terms
\$0 per month; paid Monthly

Date Closed
03/31/2021

High Balance (Hist.)
High balance of \$29,608 from 07/2019
to 03/2021

Remarks
TRANSFERRED TO ANOTHER OFFICE

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
Balance:	\$30,297	\$30,297	\$0									
Past Due:	\$0	\$0	\$0									
Amount Paid:	\$0	\$0	\$0									
Scheduled Payment:	\$0	\$0	\$0									
Rating:	OK	OK	OK									
2020												
Balance:	\$30,198	\$30,249	\$30,364	\$30,297	\$30,297	\$30,297	\$30,297	\$30,297	\$30,297	\$30,297	\$30,297	\$30,297
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2019												



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Balance:		---	---	---	---	---	\$29,902	\$29,951	\$30,000	\$30,050	\$30,098	\$30,148
Past Due:		---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid:		---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:		---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0
Rating:		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

US DEPT OF EDUCATION/GLE

326883028477****

Address

2401 INTERNATIONAL,POB 7859
MADISON, WI 53704

Phone

(608) 246-1750

Monthly Payment

\$0

Date Opened

07/11/2018

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$0

Date Updated

02/28/2019

Payment Received

\$24,442

Last Payment Made

02/05/2019

High Balance

\$24,064

Pay Status

Paid, Closed; was Paid as agreed

Terms

\$0 per month; Deferred

Date Closed

02/28/2019

Remarks

CLOSED

Payment History

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2019

Rating: X



Rating: OK OK OK X X OK

US DEPT. OF EDUCATION/GL

226883028479****

Address

2401 INTERNATIONAL,POB 7859
MADISON, WI 53704

Phone

(800) 236-4300

Monthly Payment

\$0

Date Opened

10/09/2014

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$0

Date Updated

07/31/2018

Payment Received

\$24,064

Last Payment Made

07/11/2018

High Balance

\$23,250

Pay Status

Paid, Closed; was Paid as agreed

Terms

\$0 per month; Deferred

Date Closed

07/31/2018

Remarks

CLOSED

Payment History

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2018

Rating: X X X X OK X

2017

Rating: X X X X X X X X X X X X

2016

Rating: X X X X X X X X X X X X

2015

Rating: X X X X X X X X X X X X



Rating: OK X X

WELLS FARGO CARD SERVICE

446540022791****

Address

CREDIT BUREAU RESOLUTION,P O
BOX 14517 DES MOINES, IA 50306

Phone

(855) 854-3502

Monthly Payment

\$25

Date Opened

11/13/2015

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Date Updated

12/17/2021

Payment Received

\$100

Last Payment Made

11/23/2021

Pay Status

Current; Paid or Paying as Agreed

Terms

\$25 per month; paid Monthly

High Balance (Hist.)

High balance of \$1,014 from 07/2019 to
12/2021

Credit Limit (Hist.)

Credit limit of \$1,000 from 07/2019 to
12/2021**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
Balance:	\$969	\$932	\$921	\$884	\$848	\$810	\$797	\$699	\$608	\$653	\$561	\$912
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid:	\$50	\$50	\$25	\$50	\$50	\$50	\$25	\$230	\$100	\$35	\$100	\$100
Scheduled Payment:	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020												
Balance:	\$594	\$958	\$923	\$836	\$622	\$0	\$494	\$739	\$709	\$973	\$937	\$980
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0



Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
---------	----	----	----	----	----	----	----	----	----	----	----	----

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

2019

Balance:	---	---	---	---	---	---	\$0	\$730	\$703	\$690	\$677	\$658
Past Due:	---	---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid:	---	---	---	---	---	---	\$0	\$0	\$100	\$25	\$25	\$30
Scheduled Payment:	---	---	---	---	---	---	---	\$25	\$25	\$25	\$25	\$25
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2018

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Amount Paid:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2017

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Amount Paid:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2016

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Amount Paid:	---	---	---	---	---	---	---	---	---	---	---	---



2015

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Balance:	---	---
Past Due:	---	---
Amount Paid:	---	---
Scheduled Payment:	---	---
Rating:	OK	OK

Inquiries

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.

Name		
CAPITAL ONEWALMART		
Location	Requested On	Phone
15000 CAPITAL ONE DRIVE	08/01/2021	(800) 955-7070
US364412		
RICHMOND, VA 23238		
Inquiry Type		
Individual		
SYNCBAMAZON		
Location	Requested On	Phone
PO BOX 530975	02/28/2021	(855) 597-4891
Individual		
SYNCBCARE CREDIT		



Name

Location
PO BOX 8726
DAYTON, OH 45401

Requested On
07/14/2020

Phone
(800) 924-2927

Inquiry Type
Individual

CAPITAL ONE

Location
15000 CAPITAL ONE
RICHMOND, VA 23238

Requested On
07/06/2020

Phone
(800) 955-7070

Inquiry Type
Individual

HY CITE INC

Location
333 HOLTZMAN RD
MADISON, WI 53713

Requested On
01/10/2020

Phone
Phone number not available

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.

Name**UPSTARTNETWORKINC**

Location
2 CIRCLE STAR WAY
2ND FLOOR
SAN CARLOS, CA 94070

Requested On
11/28/2021, 06/29/2021, 04/29/2021

Phone
(833) 568-7899

LENDING CLUB

Location
595 MARKET ST
SUITE 200
SAN FRANCISCO, CA 94105

Requested On
11/19/2021, 08/20/2021, 07/26/2021

Phone
(800) 341-5607



Name

Location	Requested On	Phone
222 N LASALLE ST, STE 1700	11/11/2021, 10/18/2021, 10/05/2021	(800) 712-2007
CHICAGO, IL 60601		

UPSTART NETWORK INC

Location	Requested On	Phone
2 circle star way	10/25/2021, 09/28/2021, 08/31/2021,	(833) 568-7899
2ND FLOOR	07/27/2021, 06/02/2021, 04/01/2021	
SAN CARLOS, CA 94070		

TAB/MISSION LANE

Location	Requested On	Phone
4185 HARRISON BLVD	10/24/2021, 06/26/2021, 05/24/2021,	(415) 462-0280
	04/24/2021, 03/28/2021	
OGDEN, UT 84403		

TBOM - MILESTONE

Location	Requested On	Phone
15220 NW GREENBRIER PKWY,	10/15/2021, 08/12/2021, 07/23/2021	(503) 222-9960
SUITE 200		
BEAVERTON, OR 97006		

UPGRADE INC

Location	Requested On	Phone
369 PINE STREET, SUITE 208	10/12/2021, 09/16/2021, 08/18/2021,	(415) 909-0241
	07/21/2021, 06/23/2021, 05/26/2021,	
SAN FRANCISCO, CA 94104	04/27/2021	

CAPITAL ONE AUTO FINANCE

Location	Requested On	Phone
3905 N DALLAS PKWY	09/10/2021, 07/19/2021, 05/13/2021,	(888) 396-2623
PO COAF1-222	04/14/2021	
PLANO, TX 75093		

CB INDIGO

Location	Requested On	Phone
PO BOX 4499	09/02/2021	(866) 946-9545

**CNU ONLINE CASHNETUSA**

Name

Location
175 W JACKSON BLVD
SUITE 1000
CHICAGO, IL 60604

Requested On
08/17/2021, 05/17/2021, 04/12/2021,
02/16/2021

Phone
(800) 240-2154

RELIANT ENERGY TEXAS

Location
1201 FANNIN ST

HOUSTON, TX 77002

Requested On
08/13/2021, 05/24/2021, 02/19/2021

Phone
(713) 537-3000

T-MOBILE

Location
12920 SE 38TH STRE

BELLEVUE, WA 98006

Requested On
08/05/2021, 06/03/2021

Phone
(800) 318-9270

TRANSUNION INTERACTIVE

Location
100 CROSS STREET

SAN LUIS OBISPO, CA 93401

Requested On
07/17/2021, 05/05/2021, 04/08/2021,
03/18/2021

Phone
(805) 782-8282

CREDIT ONE BANK

Location
PO BOX 98872

LAS VEGAS, NV 89193

Requested On
06/21/2021, 05/25/2021

Phone
(877) 825-3242

MERRICK BANK

Location
10705 S JORDAN GATEWAY
SUITE 200
SOUTH JORDAN, UT 84095

Requested On
06/10/2021

Phone
(800) 253-2322

CAPITAL ONE, N.A.

Location
P O Box 31293

Requested On
06/01/2021, 03/03/2021, 02/02/2021,

Phone
(800) 955-7070

**FEB PERSONIFY FINANCIAL**

Name		
Location 16787 BERNARDO PLA SUITE 15 SAN DIEGO, CA 92128	Requested On 05/23/2021, 05/02/2021, 04/07/2021, 02/10/2021, 01/12/2021	Phone (888) 578-9546
TRANSUNION CONSUMER INTE		
Location 100 CROSS STREET SAN LUIS OBISP, CA 93401	Requested On 05/05/2021, 04/08/2021, 03/18/2021, 02/04/2021	Phone (805) 782-8282
NETCREDIT/REPUBLICBANK		
Location 175 W JACKSON BLVD CHICAGO, IL 60606	Requested On 04/12/2021	Phone (877) 392-2014

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).

Name		
DISCOVER CARD		
Location 2500 LAKE COOK ROAD RIVERWOODS, IL 60015	Requested On 12/27/2021	Phone (800) 347-2683
CAPITAL ONE, N.A.		



Name**Location**

P O Box 31293

Salt Lake City, UT 84131

Requested On

12/20/2021, 12/12/2021, 12/09/2021,
12/04/2021, 12/01/2021, 11/18/2021,
11/10/2021, 11/09/2021, 11/09/2021,
11/04/2021, 10/20/2021, 10/18/2021,
10/09/2021, 10/09/2021, 10/06/2021,
10/04/2021, 10/01/2021, 09/18/2021,
09/17/2021, 09/16/2021, 09/12/2021,
09/09/2021, 09/09/2021, 09/06/2021,
09/03/2021, 09/02/2021, 08/19/2021,
08/10/2021, 08/09/2021, 08/06/2021,
08/03/2021, 08/02/2021, 07/20/2021,
07/17/2021, 07/14/2021, 07/09/2021,
07/08/2021, 07/03/2021, 06/19/2021,
06/10/2021, 06/09/2021, 06/03/2021,
05/21/2021, 05/13/2021, 05/09/2021,
05/09/2021, 04/27/2021, 04/11/2021,
04/09/2021, 04/07/2021, 03/22/2021,
03/11/2021, 03/09/2021, 03/04/2021,
03/01/2021, 02/19/2021, 02/11/2021,
02/09/2021, 02/09/2021, 02/04/2021,
01/21/2021, 01/12/2021, 01/09/2021,
01/05/2021

Phone

(800) 955-7070

CAPITAL ONE BANK USA NA**Location**

P O Box 31293

Salt Lake City, UT 84131

Requested On

12/20/2021, 12/12/2021, 12/09/2021,
12/04/2021, 12/01/2021, 11/18/2021,
11/10/2021, 11/09/2021, 11/09/2021,
11/04/2021, 10/20/2021, 10/18/2021,
10/09/2021, 10/09/2021, 10/06/2021,
10/04/2021, 10/01/2021, 09/18/2021,
09/17/2021, 09/16/2021, 09/12/2021,
09/09/2021, 09/09/2021

Phone

(800) 955-7070

DISCOVER FINANCIAL SERVI**Location**

2500 LAKE COOK ROA

RIVERWOODS, IL 60015

Requested On

11/26/2021, 10/27/2021, 10/21/2021,
09/26/2021, 09/18/2021, 08/27/2021,
08/03/2021, 07/27/2021, 06/26/2021,
05/27/2021, 04/26/2021, 03/27/2021,
03/05/2021, 03/02/2021

Phone

(800) 347-2683



Name

Location

C/O PO BOX 965036

ORLANDO, FL 32896-5036

Requested On

07/15/2021, 07/13/2021, 07/08/2021,
07/08/2021, 07/01/2021, 06/24/2021,
06/17/2021, 06/10/2021, 06/08/2021,
06/08/2021, 06/03/2021, 05/27/2021,
05/20/2021, 05/13/2021, 05/11/2021,
05/11/2021, 05/06/2021, 04/29/2021,
04/22/2021, 04/15/2021, 04/13/2021,
04/08/2021, 04/05/2021, 04/01/2021,
03/25/2021, 03/18/2021, 03/11/2021,
03/09/2021, 03/08/2021, 03/04/2021,
02/25/2021, 02/18/2021, 02/11/2021,
02/11/2021, 02/09/2021, 02/04/2021,
01/28/2021, 01/21/2021, 01/14/2021,
01/12/2021, 01/12/2021, 01/07/2021

Phone

(866) 396-8254

SYNCB/YOUR CREDIT SCORE

Location

PO BOX 965033

ORLANDO, FL 32896

Requested On

07/02/2021, 06/02/2021, 05/03/2021,
04/02/2021, 03/02/2021, 02/03/2021,
01/02/2021

Phone

(866) 396-8254

SYNCB/SYNCB

Location

C/O PO BOX 965036

ORLANDO, FL 32896-5036

Requested On

06/28/2021, 05/26/2021, 04/28/2021,
03/26/2021, 02/25/2021, 01/27/2021

Phone

(866) 396-8254

TRANSUNION CONSUMER INTE

Location

760 MARKET STREET 10TH FLOOR

SAN FRANCISCO, CA 94102

Requested On

05/27/2021, 05/26/2021, 05/20/2021,
05/19/2021, 05/14/2021, 05/13/2021,
05/07/2021, 05/05/2021, 05/04/2021,
05/01/2021, 04/29/2021, 04/28/2021,
04/19/2021, 04/17/2021, 04/15/2021,
04/14/2021, 04/12/2021, 04/08/2021,
04/05/2021, 04/01/2021, 04/01/2021,
03/24/2021, 03/22/2021, 03/19/2021,
03/18/2021, 03/13/2021, 03/08/2021,
03/04/2021, 03/03/2021, 03/02/2021,
03/01/2021, 02/24/2021, 02/18/2021,

Phone

(844) 580-6816

01/28/2021, 01/21/2021, 01/20/2021,
01/15/2021, 01/14/2021, 01/07/2021,
01/06/2021



Name**T-MOBILE**

Location

12920 SE 38TH ST

BELLEVUE, WA 98006

Requested On

04/05/2021

Phone

(800) 937-8997

DISCOVER FINCL SVC LLC

Location

2500 LAKE COOK RD

RIVERWOODS, IL 60015-3851

Requested On

02/24/2021, 01/27/2021

Phone

(800) 347-2683

JASMINE ORTIZ ETIENN via TRANSUNION INTERACTIVE IN

Location

100 CROSS ST

STE 202

SAN LUIS OBISPO, CA 93401

Requested On

01/01/2022, 01/01/2022

Phone

(855) 681-3196

JASMINE ORTIZ ETIENN via TRANSUNION INTERACTIVE

Location

100 CROSS STREET 202

SAN LUIS OBISPO, CA 93401

Requested On

01/01/2022, 01/01/2022

Phone

(844) 580-6816

PATHCD1-DCIDA

Location

3187 RED HILL AVE

STE 100

COSTA MESA, CA 92626

Requested On

01/01/2022, 01/01/2022

Phone

(714) 431-0005

JASMINE ORTIZ ETIENN via KARMATRANSUNION INTERACT

Location

100 CROSS STREET

SAN LUIS OBISPO, CA 93401

Requested On

01/01/2022

Phone

(844) 580-6816

JASMINE ORTIZ via CREDITWISE CAPONETUI

Name

Location

1680 CAPITAL ONE DRIVE
MCLEAN, VA 22012

Requested On

12/27/2021, 11/26/2021, 11/07/2021,
10/15/2021, 09/15/2021, 09/03/2021,
08/01/2021, 07/07/2021, 05/28/2021,
05/07/2021, 04/14/2021, 03/20/2021,
03/06/2021, 02/06/2021, 01/09/2021,
12/18/2020, 11/21/2020, 10/24/2020,
10/08/2020, 09/11/2020, 08/29/2020,
08/01/2020, 07/15/2020, 07/06/2020,
06/22/2020, 06/11/2020, 05/26/2020,
04/30/2020, 04/21/2020, 04/11/2020,
03/25/2020, 03/08/2020, 02/09/2020,
01/12/2020

Phone

(877) 383-4802

504781387 via CREDITWISE CAPONETUI

Location

1680 CAPITAL ONE DRIVE
MCLEAN, VA 22102

Requested On

09/17/2021

Phone

(877) 383-4802

CLIMB CREDIT

Location

459 BROADWAY
4TH FLOOR
NEW YORK, NY 10013

Requested On

08/30/2021

Phone

(888) 510-0533

TRANSUNION INTERACTIVE

Location

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401

Requested On

08/01/2021

Phone

(844) 580-6816

CAPITAL ONE

Location

PO BOX 30281
SALT LAKE CITY, UT 84130

Requested On

08/01/2021, 07/06/2020

Phone

(800) 955-7070

CAPITAL ONE

Location

15000 CAPITAL ONE DRIVE
US364412

Requested On

08/01/2021, 07/06/2020

Phone

(800) 955-7070



WEBBANKLEARN

Name

Location
629 N HIGH ST
STE 300
COLUMBUS, OH 43215

Requested On
04/28/2021

Phone
(844) 552-7621

LIBERTY MUTUAL

Location
PO BOX 52102
PHOENIX, AZ 85072

Requested On
03/22/2021

Phone
(617) 654-3741

NATIONWIDE PLT SWRO

Location
ONE NATIONWIDE PLAZA
01 17 201
COLUMBUS, OH 43215

Requested On
03/22/2021, 11/21/2020

Phone
(800) 882-2822

TRAVELERS via TRAVELERS

Location
CONSUMER DISCLOSURE
P O BOX 59059
KNOXVILLE, TN 37950

Requested On
03/22/2021, 11/21/2020, 03/20/2020

Phone
(800) 550-7717

SAFECO INS AUTO

Location
SAFECO PLAZA
1001 FOURTH AVENUE
SEATTLE, WA 98154

Requested On
03/22/2021, 11/21/2020

Phone
(888) 398-8924

GAINSCO INS

Location
3333 LEE PKWY STE 1200
DALLAS, TX 75219

Requested On
09/03/2020, 03/20/2020

Phone
(972) 629-4301

METLIFE AUTO AND HOME

Location
500 ECONOMY COURT
FREEPORT, IL 61032

Requested On
09/03/2020, 09/03/2020, 09/03/2020,
03/20/2020, 03/20/2020, 03/20/2020

Phone
(800) 665-4129



500 W 5TH ST
WINSTON SALEM, NC 27101

09/03/2020

(877) 468-3466

Name**LENDINGPOINT LLC**

Location

1301 SHILOH RD NW
SUITE 130
KENNESAW, GA 30144

Requested On

07/23/2020

Phone

(888) 969-0959

WEBBANKAVANT LLC

Location

222 N LASALLE ST
SUITE 1600
CHICAGO, IL 60601

Requested On

07/23/2020

Phone

(800) 712-5407

UPSTART NETWORK INC

Location

2 CIRCLE STAR WAY
2ND FLOOR
SAN CARLOS, CA 94070

Requested On

07/23/2020

Phone

(650) 204-1000

UPGRADE

Location

275 BATTERY ST SUITE 2300
SAN FRANCISCO, CA 94104

Requested On

07/23/2020

Phone

(801) 456-8350

JASMINE ORTIZ via TUCI - LENDING TREE

Location

100 CROSS STREET
SUITE 101
SAN LUIS OBISPO, CA 93401

Requested On

07/23/2020, 07/23/2020

Phone

(844) 580-6816

DISCOVERPLCYR

Location

P O BOX 1531
WILMINGTON, DE 19850

Requested On

07/23/2020

Phone

(800) 347-2683

SYNCHRONY BANK

Location

PO BOX 965024

Requested On

07/14/2020

Phone

(877) 294-7880



SB BRANCH via SYNCHRONY BANK

Name

Location
PO BOX 965005
ORLANDO, FL 32896

Requested On
07/14/2020

Phone
(866) 834-3206

JASMINE ORTIZ via KARMATRANSUNION INTERACT

Location
100 CROSS STREET
SAN LUIS OBISPO, CA 93401

Requested On
05/25/2020

Phone
(844) 580-6816

PROGREXION via PROGREXION ASG INC

Location
330 N CUTLER DRIVE
NORTH SALT LAKE, UT 84054

Requested On
05/20/2020

Phone
(888) 586-0184

AMWINS GROUP

Location
2600 N CENTRAL EXPRESSWAY
SUITE 700
RICHARDSON, TX 75080

Requested On
03/20/2020

Phone
(800) 856-0191

TU INTERACTIVE

Location
100 CROSS ST
202
SAN LUIS OBISPO, CA 93401

Requested On
03/07/2020, 01/25/2020, 01/24/2020

Phone
(844) 580-6816

JASMINE ORTIZ via TRANSUNION INTERACTIVE IN

Location
100 CROSS ST
STE 202
SAN LUIS OBISPO, CA 93401

Requested On
03/07/2020

Phone
(855) 681-3196

2ND FACTACT FREE DISC

Location
P O BOX 1000
CHESTER, PA 19016

Requested On
03/07/2020

Phone
Phone number not available

FACTACT FREE DISCLOSURE

CHESTER, PA 19016

Additional Information

The following disclosure of information might pertain to you. This additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Name Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, and/or Third Party Supplemental Information. Authorized parties may also receive the additional information below from TransUnion.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Supplemental Consumer Credit Information

Data Source:

CoreLogic Inc. (1 CoreLogic Drive, Westlake, TX 76262, (866) 873-3651)

Requested by:
ALLY FINANCIAL

Requested on:
05/18/2019

Number of Evictions:
0

Auto Finance Inquiries in the Last 3 Months:
1

Auto Finance Inquiries in the Last 6 Months:
1

Auto Finance Inquiries in the Last 9 Months:
1

Auto Finance Inquiries in the Last 24 Months:
1

Auto Finance Inquiries in the Last 7 Years:
1

Cash Advance Inquiries in the Last 3 Months:
0

Cash Advance Inquiries in the Last 6 Months:
0

Cash Advance Inquiries in the Last 9 Months:
0

Cash Advance Inquiries in the Last 12 Months:
0

Cash Advance Inquiries in the Last 24 Months:
0

Cash Advance Inquiries in the Last 7 Years:
0



Rent-to-Own Inquiries in the Last 6 Months:
0

Rent-to-Own Inquiries in the Last 9 Months:
0

Data Source:

Rent-to-Own Inquiries in the Last 12 Months:

0

Rent-to-Own Inquiries in the Last 7 Years:

0

All Alternative Credit Inquiries in the Last 6 Months:

1

All Alternative Credit Inquiries in the Last 7 Years:

1

Paid Payday Loan Charge-offs in the Last 24 Months:

0

All Paid Charge-offs in the Last 3 Months:

0

All Paid Charge-offs in the Last 7 Years:

0

Open Payday Loan Charge-offs in the Last 24 months:

0

All Open Charge-offs in the Last 3 Months:

0

All Open Charge-offs in the Last 9 Months:

0

All Open Charge-offs in the Last 24 Months:

0

Rent-to-Own Inquiries in the Last 24 Months:

0

All Alternative Credit Inquiries in the Last 3 months:

1

All Alternative Credit Inquiries in the Last 24 Months:

1

Paid Auto Finance Charge-offs in the Last 24 Months:

0

Paid Rent-to-Own Charge-offs in the Last 24 Months:

0

All Paid Charge-offs in the Last 24 Months:

0

Open Auto Finance Charge-offs in the Last 24 Months:

0

Open Rent-to-Own Charge-offs in the Last 24 Months:

0

All Open Charge-offs in the Last 6 Months:

0

All Open Charge-offs in the Last 12 Months:

0

All Open Charge-offs in the Last 7 Years:

0

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

• Online:To report an inaccuracy, please visit: service.transunion.comFor answers to general questions, please visit: www.transunion.com

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).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, 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). 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 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 on 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 more 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



- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **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 have a right to place a security freeze on your credit report which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** 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 gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

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 credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **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. You may also have the right to file suit under state law.
- **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



TYPE OF BUSINESS

CONTACT

TYPE OF BUSINESS

CONTACT

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
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.	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	



TYPE OF BUSINESS

CONTACT

d. Federal Credit Unions

d. National Credit Union Administration
Office of Consumer Financial Protection (OCFP)
Division of Consumer Compliance Policy and Outreach
1775 Duke Street
Alexandria, VA 22314
Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590
Office of Proceedings, Surface Transportation Board
Department of Transportation
395 E Street, S.W.
Washington, DC 20423
Nearest Packers and Stockyards Administration area supervisor

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921



TYPE OF BUSINESS

CONTACT

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

Associate Deputy
Administrator for
Capital Access
United States
Small Business
Administration
409 Third Street,
S.W., Suite 8200
Washington, DC
20416
Securities and
Exchange
Commission
100 F Street, N.E.
Washington, DC
20549
Farm Credit
Administration
1501 Farm Credit
Drive
McLean, VA 22102-
5090
Federal Trade
Commission
Consumer
Response Center
600 Pennsylvania
Avenue, N.W.
Washington, DC
20580
(877) 382-4357

TEXAS BILL OF RIGHTS

As of September 1, 2003 you have the right to place a security alert in your consumer file, which will warn anyone who receives information in your consumer file that your identity may have been used without your consent and that recipients of your consumer file information are advised to verify your identity prior to issuing credit. The security alert may prevent credit, loans, and services from being approved in your name without your consent. The security alert may delay or interfere with the timely approval of any subsequent request or application you make that involves access to your credit information such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. The security alert will remain on your



PA 19016.

You have the following rights to file action in court or arbitrate disputes:

- (1) An action to enforce an obligation of a consumer reporting agency to a consumer under the Texas Regulation of Consumer Credit Reporting Agencies (Texas Business and Commerce Code Chapter 20) may be brought in court as provided by the FCRA, as amended, or, if agreed to by both parties, may be submitted to binding arbitration after you have followed all dispute procedures in Section 20.06 and have received the notice specified in Section 20.06(f) in the manner provided by the rules of the American Arbitration Association.
- (2) A decision rendered by an arbitrator does not affect the validity of an obligation or debt owed by the consumer to any party.
- (3) A prevailing party in an action or arbitration proceeding shall be compensated for the party's attorney fees and costs of the proceeding as determined by the court or arbitration.
- (4) A consumer may not submit to arbitration more than one action against a particular consumer reporting agency during any 120-day period.
- (5) The results of an arbitration action brought against a consumer reporting agency doing business in Texas shall be communicated in a timely manner to other consumer reporting agencies doing business in Texas.

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

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

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. **You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** 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 gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

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 credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.



at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

- 3. You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore
- 4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.
- 5. You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
- 6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with
- 7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what



information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.