



## CREDIT REPORT

---

ROBERT PALERMO

Report Confirmation

8618931721

# 1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Apr 28, 2018
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	11 Years, 1 Month
Length of Credit History	27 Years, 3 Months
Accounts with Negative Information	0
Oldest Account	DISCOVER BANK (Opened Jan 14, 1991)
Most Recent Account	TD BANKNORTH - MA (Opened Jul 21, 2017)

## Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	2	1	\$1,744	\$48,156	\$49,900	3.0%	\$35
Mortgage	1	1	\$25,585	\$4,457	\$30,042	85.0%	\$81
Installment	1	1	\$15,768	\$12,457	\$28,225	56.0%	\$426
Other							
Total	4	3	\$43,097	\$65,070	\$108,167	40.0%	\$542

## Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	6 Items Found
Inquiries	17 Inquiries Found
Public Records	0 Records Found
Collections	0 Collections Found

## 2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

### 2.1 TD BANKNORTH -TD BANKNORTH

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$1,744
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	7%
Available Credit	\$25,000		

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$3,441		\$3,492	\$2,713	\$2,339	\$2,211	\$3,354	\$1,654	\$2,945
2017	\$2,421	\$2,011	\$1,617	\$1,655	\$3,288	\$4,484	\$1,803	\$2,829	\$2,910	\$2,471	\$2,749	\$2,396
2018	\$2,651	\$2,575	\$2,848									

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$35		\$35	\$35	\$35	\$35	\$35	\$35	\$35
2017	\$35	\$35	\$35	\$35	\$35	\$45	\$35	\$35	\$35	\$35	\$35	\$35
2018	\$35	\$35	\$35									

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$1,732		\$1,210	\$3,492	\$2,713	\$2,339	\$2,211	\$3,354	\$1,654
2017	\$2,945	\$2,421	\$2,011	\$1,617	\$1,655	\$3,288	\$4,484	\$1,803	\$2,829	\$2,910	\$2,471	\$2,749
2018	\$2,396	\$2,651	\$2,575									

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$7,380		\$7,380	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380
2017	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380	\$7,380
2018	\$7,380	\$7,380	\$7,380									

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$25,000		\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
2017	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
2018	\$25,000	\$25,000	\$25,000									

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$7,380	Owner	INDIVIDUAL
Credit Limit	\$25,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,744	Date Opened	Oct 20, 2012
Amount Past Due		Date Reported	Apr 23, 2018
Actual Payment Amount	\$2,848	Date of Last Payment	Apr 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$35
Months Reviewed	65	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

TD BANKNORTH -TD BANKNORTH  
32 Chestnut St  
Cards  
Lewiston, ME 04240-7765  
1-800-462-3666

## 2.2 AMERICAN EXPRESS

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit		\$24,900	

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Actual Payment

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

2016

2017

2018

High Credit

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

2016

2017

2018

Credit Limit

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

2016

2017

2018

Amount Past Due

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

2016

2017

2018

Activity Designator

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

2016

2017

2018

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

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

2018      ✓      ✓      ✓      ☒☒☒      ☒☒☒      ☒☒☒      ☒☒☒      ☒☒☒      ☒☒☒      ☒☒☒      ☒☒☒      ☒☒☒

2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓

  

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> Too New to Rate	⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,325	Owner	INDIVIDUAL
Credit Limit	\$24,900	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Apr 27, 2015
Amount Past Due		Date Reported	Apr 18, 2018
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	35	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

AMERICAN EXPRESS  
PO Box 981537  
El Paso, TX 79998-1537  
1-800-874-2717



## 2.3 DISCOVER BANK (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$13,500		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

  

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗⊗⊗ No Data Available

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$0	Owner	INDIVIDUAL
Credit Limit	\$13,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0

Balance	\$0	Date Opened	Jan 14, 1991
Amount Past Due		Date Reported	Jul 05, 2017
Actual Payment Amount		Date of Last Payment	Apr 01, 2003
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	56	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Jun 01, 2017
Date of First Delinquency			

## Comments

## Contact

DISCOVER BANK  
 PO Box 15316  
 Wilmington, DE 19850-5316  
 1-800-347-2683

## 2.4 SEARS/CBNA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$2,001		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

  

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗⊗⊗ No Data Available

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,364	Owner	INDIVIDUAL
Credit Limit	\$2,001	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0

Balance	\$0	Date Opened	Apr 07, 2006
Amount Past Due		Date Reported	Mar 17, 2017
Actual Payment Amount		Date of Last Payment	Oct 01, 2011
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Nov 01, 2015
Date of First Delinquency			

## Comments

Account closed due to inactivity

## Contact

SEARS/CBNA  
PO Box 6282  
Sioux Falls, SD 57117-6282

## 2.5 FNB OMAHA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$22,000		

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Actual Payment

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

2016

2017

2018

High Credit

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

2016

2017

2018

Credit Limit

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

2016

2017

2018

Amount Past Due

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

2016

2017

2018

Activity Designator

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

2016

2017

2018

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

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

2016	✓	✓	✓	✓	✓	✓	✓	✓	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠
------	---	---	---	---	---	---	---	---	------	------	------	------

2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time    **30** 30 Days Past Due    **60** 60 Days Past Due    **90** 90 Days Past Due    **120** 120 Days Past Due  
**150** 150 Days Past Due    **180** 180 Days Past Due    **V** Voluntary Surrender    **F** Foreclosure    **C** Collection Account  
**CO** Charge-Off    **B** Included in Bankruptcy    **R** Repossession    **TN** Too New to Rate    ⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$8,284	Owner	INDIVIDUAL
Credit Limit	\$22,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Oct 01, 2004
Amount Past Due		Date Reported	Sep 17, 2016
Actual Payment Amount		Date of Last Payment	Jun 01, 2014
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Sep 01, 2016
Date of First Delinquency			

## Comments

Payment is payroll deductible

## Contact

FNB OMAHA  
 1620 Dodge St  
 Omaha, NE 68197-0003  
 1-800-444-9375

## 2.6 Bank of America (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$57,500		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$19,206	Owner	INDIVIDUAL
Credit Limit	\$57,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	May 01, 1994
Amount Past Due		Date Reported	Oct 01, 2009
Actual Payment Amount		Date of Last Payment	Nov 01, 2004
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	91	Delinquency First Reported	
Activity Designator	CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Oct 01, 2009
Date of First Delinquency			



Comments

Account closed at consumer's request

Contact

Bank of America  
PO Box 982238  
El Paso, TX 79998-2238  
1-800-421-2110

## 2.7 CAPITAL ONE / BERNIE&PHYLS (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
Available Credit	\$0		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$748	Owner	INDIVIDUAL
Credit Limit	\$0	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 01, 2004
Amount Past Due		Date Reported	Jul 01, 2009
Actual Payment Amount		Date of Last Payment	Aug 01, 2004
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	60	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Oct 01, 2006
Date of First Delinquency			

Comments

Contact

CAPITAL ONE / BERNIE&PHYLS  
PO Box 5253  
Carol Stream, IL 60197-5253  
1-800-695-6950

## 2.8 CAPITAL ONE (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
Available Credit	\$0		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,857	Owner	INDIVIDUAL
Credit Limit	\$0	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jan 01, 2004
Amount Past Due		Date Reported	Jul 01, 2009
Actual Payment Amount		Date of Last Payment	Jun 01, 2004
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	66	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Sep 01, 2006
Date of First Delinquency			

Comments

Contact

CAPITAL ONE  
PO Box 9068  
Brandon, FL 33509-9068  
1-800-695-6950

## 3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

### 3.1 TD BANKNORTH - MA

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$25,585
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	85%
Available Credit	\$200,000		

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017									\$30,129		\$29,229	\$28,320
2018	\$27,410	\$26,504										

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017									\$92		\$95	\$90
2018	\$90	\$93										

## Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017										\$1,000	\$1,000	
2018	\$1,000	\$1,000										

## High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017									\$30,042		\$30,042	\$30,042
2018	\$30,042	\$30,042										

## Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017									\$200,000		\$200,000	\$200,000
2018	\$200,000	\$200,000										

## Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

## Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

## Comments 1

Date	Comment
09/2017	Variable/adjustable rate

Date	Comment
11/2017	Variable/adjustable rate
12/2017	Variable/adjustable rate
01/2018	Variable/adjustable rate
02/2018	Variable/adjustable rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$30,042	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$200,000	Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$25,585	Date Opened	Jul 21, 2017
Amount Past Due		Date Reported	Mar 31, 2018
Actual Payment Amount	\$1,000	Date of Last Payment	Mar 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$81
Months Reviewed	8	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	



Date of First Delinquency

Comments

Variable/adjustable rate

Contact

TD BANKNORTH - MA  
PO Box 219  
Operations Center  
Lewiston, ME 04243-0219  
1-800-328-2119

## 3.2 TD BANKNORTH - MA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>		\$129,270	

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$6,686	\$11,703	\$32,304	\$31,926	\$21,894		\$12,018	\$7,057	\$7,047
2017	\$5,070	\$5,067	\$19	\$0			\$0					
2018												

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$27	\$24	\$48	\$110	\$120		\$71	\$46	\$36
2017	\$26	\$21	\$68									
2018												

#### Actual Payment

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

2016				\$500	\$24	\$500	\$500	\$10,120		\$5,000	\$5,000	\$36
2017	\$2,000	\$21	\$5,052									
2018												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$27,979	\$27,979	\$32,214	\$32,214	\$32,214		\$32,214	\$32,214	\$32,214
2017	\$32,214	\$32,214	\$32,214	\$32,214			\$32,214					
2018												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$129,270	\$129,270	\$129,270	\$129,270	\$129,270		\$129,270	\$129,270	\$129,270
2017	\$129,270	\$129,270	\$129,270	\$129,270			\$129,270					
2018												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Comments 1

Date	Comment
04/2016	Variable/adjustable rate
05/2016	Variable/adjustable rate
06/2016	Variable/adjustable rate

Date	Comment
07/2016	Variable/adjustable rate
08/2016	Variable/adjustable rate
10/2016	Variable/adjustable rate
11/2016	Variable/adjustable rate
12/2016	Variable/adjustable rate
01/2017	Variable/adjustable rate
02/2017	Credit line no longer available - in repayment phase
03/2017	Credit line no longer available - in repayment phase
04/2017	Variable/adjustable rate
07/2017	Variable/adjustable rate

## Comments 2

Date	Comment
01/2017	Variable/adjustable rate
02/2017	Variable/adjustable rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

  

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$32,214	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$129,270	Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 22, 2012
Amount Past Due		Date Reported	Aug 31, 2017
Actual Payment Amount		Date of Last Payment	Jul 01, 2017
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	66	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	Jul 01, 2017
Date of First Delinquency			

## Comments

Variable/adjustable rate

## Contact

TD BANKNORTH - MA  
PO Box 219  
Operations Center  
Lewiston, ME 04243-0219  
1-800-328-2119

### 3.3 TD BANK NA (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0508	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

  

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$92,400	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	180

<b>Balance</b>	\$0	<b>Date Opened</b>	Nov 09, 2009
<b>Amount Past Due</b>		<b>Date Reported</b>	Jul 31, 2016
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Jun 01, 2016
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	80	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Conventional Real Estate Mortgage	<b>Date Closed</b>	Jul 01, 2016
<b>Date of First Delinquency</b>			

## Comments

Fannie mae account

## Contact

TD BANK NA  
Po Box 219  
LEWISTON, ME 04243-0219

### 3.4 BANK OF AMERICA (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 10	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$135,000	Owner	INDIVIDUAL
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	360
Balance	\$0	Date Opened	Jan 01, 2003
Amount Past Due		Date Reported	Nov 01, 2009
Actual Payment Amount		Date of Last Payment	Nov 01, 2009
Date of Last Activity		Scheduled Payment Amount	\$1,016
Months Reviewed	78	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Nov 01, 2009
Date of First Delinquency			



Comments

Refinanced

Contact

BANK OF AMERICA  
4909 Savarese Cir FI 19080147  
Tampa, FL 33634-2413  
1-800-669-6607

## 4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

### 4.1 CHRYSLER CAPITAL

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxx 1000	Reported Balance	\$15,768
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	56%
Available Credit			

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$25,654	\$25,192	\$24,753	\$24,300		\$23,445	\$22,973	\$20,733	\$22,085
2017	\$21,632	\$21,192		\$20,284	\$19,823	\$19,374		\$18,964	\$18,538	\$18,081	\$17,621	\$17,161
2018	\$16,700	\$16,235										

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$426	\$426	\$426	\$426		\$426	\$426	\$426	\$426
2017	\$426	\$426		\$426	\$426	\$426		\$426	\$426	\$426	\$426	\$426
2018	\$426	\$426										

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$500	\$500	\$500	\$500		\$500	\$500	\$500	
2017	\$500	\$500		\$500	\$500		\$500	\$500	\$500	\$500	\$500	
2018	\$500	\$500										

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016				\$28,225	\$28,225	\$28,225	\$28,225		\$28,225	\$28,225	\$28,225	\$28,225
2017	\$28,225	\$28,225		\$28,225	\$28,225	\$28,225		\$28,225	\$28,225	\$28,225	\$28,225	\$28,225
2018	\$28,225	\$28,225										

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2017												
2018												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓

  

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$28,225	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	73
Balance	\$15,768	Date Opened	Sep 22, 2015
Amount Past Due		Date Reported	Mar 31, 2018
Actual Payment Amount	\$1,000	Date of Last Payment	Mar 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$426
Months Reviewed	29	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

## Comments

## Contact

CHRYSLER CAPITAL  
PO Box 961275  
Ft Worth, TX 76161-0275  
1-800-423-7712

## 4.2 TD AUTO (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0999	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$20,976	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	60
Balance	\$0	Date Opened	Aug 09, 2008
Amount Past Due		Date Reported	Feb 01, 2012
Actual Payment Amount	\$7,001	Date of Last Payment	Jan 01, 2012
Date of Last Activity		Scheduled Payment Amount	\$410
Months Reviewed	42	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Jan 01, 2012
Date of First Delinquency			

Comments

Fixed rate

Contact

TD AUTO  
Bvf  
PO Box 551080  
Jacksonville, FL 32255-1080  
1-800-222-1701

## 4.3 Bank of America (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxx 5616	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$17,928	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	60
Balance	\$0	Date Opened	Feb 01, 2008
Amount Past Due		Date Reported	Oct 01, 2011
Actual Payment Amount	\$334	Date of Last Payment	Oct 01, 2011
Date of Last Activity		Scheduled Payment Amount	\$351
Months Reviewed	44	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Oct 01, 2011
Date of First Delinquency			

Comments

Contact

Bank of America  
PO Box 45144  
Jacksonville, FL 32231-5144  
1-800-215-6195



## 4.4 EASTERN BANK (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 0001	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$21,257	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	60
Balance	\$0	Date Opened	May 01, 2006
Amount Past Due		Date Reported	Jan 01, 2009
Actual Payment Amount		Date of Last Payment	Nov 01, 2008
Date of Last Activity		Scheduled Payment Amount	\$409
Months Reviewed	30	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Nov 01, 2008
Date of First Delinquency			

Comments

Contact

EASTERN BANK  
270 Union St  
Lynn, MA 01901-1348  
1-800-327-8376

# 5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

You currently do not have any Other Accounts in your file.

# 6. Consumer Statements

Consumer Statements are explanations of up to 100 words (200 words if you live in Maine) you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

## 7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

### Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	ROBERT A PALERMO
Formerly known as	ROBERT S PALERMO ROBERT PALMERMO
Social Security Number	xxxxx 0270
Age or Date of Birth	Jun 16, 1967

### Other Identification

You currently do not have any Other Identifications in your file.

### Alert Contact Information

You currently do not have any Alert Contacts in your file.

### Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
66 KELLY RD SALEM, NH 03079	Current	Apr 28, 2018
9700 S SANPEDRO ST APT 6 LOS ANGELES, CA 90003	Former	Jan 28, 2010

### Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation	Start Date	Status	Address
VISION NETWORK SYSTEMS	OWNER		Current	

## 8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

### Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
May 25, 2017	FACTUAL DATA Po Box 1055 PITTSBURGH, PA 15230-1055 1-800-929-2712	DIGITAL FEDERAL CRED

### Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Description
Feb 26, 2018	CITI CARDS CBNA	Promotional Inquiry
Feb 23, 2018	DISCOVER FINANCIAL SERVICE	Promotional Inquiry
Feb 20, 2018	COMENITYCAPITAL/GAMESTOP	Promotional Inquiry
Jan 30, 2018	CITI CARDS CBNA	Promotional Inquiry
Dec 26, 2017	PROGRESSIVE INSURANCE	Promotional Inquiry
Nov 28, 2017	CITI CARDS CBNA	Promotional Inquiry
Oct 31, 2017	CITI CARDS CBNA	Promotional Inquiry
Oct 31, 2017	PROGRESSIVE INSURANCE	Promotional Inquiry
Oct 20, 2017	PROGRESSIVE INSURANCE	Promotional Inquiry
Oct 17, 2017	COMENITYCAPITAL/GAMESTOP	Promotional Inquiry
Oct 03, 2017	CITI CARDS CBNA	Promotional Inquiry
Aug 29, 2017	CITI CARDS CBNA	Promotional Inquiry
Aug 01, 2017	CITI CARDS CBNA	Promotional Inquiry

Jul 22, 2017	AMICA MUTUAL INSURANCE COMPANY	Insurance Inquiry
Jun 27, 2017	COMENITYCAPITAL/GAMESTOP	Promotional Inquiry
May 02, 2017	CITI CARDS CBNA	Promotional Inquiry

## 9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center  
P.O. Box 105615  
Atlanta, GA 30348-5108

### Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

### Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

### Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.



# 10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

You currently do not have any Collections in your file.

## 11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

# 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](http://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 file;
- 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](http://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.

## **You have the right to dispute incomplete or inaccurate information.**

If you identify information in your file that is incomplete or inaccurate, and file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://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 file 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](http://www.consumerfinance.gov/learnmore).

## **You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.**

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 1-888-5-OPTOUT (1-888-567-8688).

**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](http://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. Federal enforcers are:**

**1a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.**

Contact

Bureau of Consumer Financial Protection  
1700 G Street NW  
Washington, DC 20552

**1b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB**

Contact

Federal Trade Commission: Consumer Response Center - FCRA  
Washington, DC 20580  
(877) 382-4357

**2a. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign bank**

Contact

Office of the Comptroller of the Currency Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

**2b. 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**

Contact

Federal Reserve Consumer Help Center  
P.O. Box 1200  
Minneapolis, MN 55480

**2c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations**

Contact

FDIC Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

**2d. Federal Credit Unions**

Contact

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**

Contact

Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation  
1200 New Jersey Avenue, SE  
Washington, DC 20590

**4. Creditors Subject to Surface Transportation Board**

Contact

Office of Proceedings, Surface Transportation Board Department of Transportation  
395 E Street, SW  
Washington, DC 20423

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

Contact

Nearest Packers and Stockyards Administration area supervisor

**6. Small Business Investment Companies**

Contact

Associate Deputy Administrator for Capital Access United States Small Business Administration  
409 Third Street, SW, 8th Floor  
Washington, DC 20416

**7. Brokers and Dealers**

Contact

Securities and Exchange Commission  
100 F Street NE  
Washington, DC 20549

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

Contact

Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

**8b. Retailers, Finance Companies, and All Other Creditors Not Listed Above**

Contact

FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA  
Washington, DC 20580  
(877) 382-4357

# Your Rights Under State Law

## State of New Hampshire - Notice to Consumers

### Right to Security Freeze on Consumer Credit Report

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.

To place a security freeze on your Equifax credit report, mail your request via certified mail to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze on your credit report is \$10.00. If you are a victim of identity theft and you submit a copy of a valid police report, investigative report, or complaint that you filed with a law enforcement agency about unlawful use of your personal information by another person, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or period of time.