

Personal Credit Report for:
GABRIELLE BRENNAN

File Number:
434059970

Date Created:
09/27/2022

Visit transunion.com/dispute to start a dispute online.

Personal Information

You have been on our files since 09/11/2009. Your SSN has been masked for your protection.

Credit Report Date

09/27/2022

Social Security Number

XXX-XX-2819

Date of Birth

04/30/1991

Name

GABRIELLE M. BRENNAN

Addresses

Current Address

100 CHANDLER CHASE CT MORRISVILLE, NC 27560-7233

Date Reported

05/31/2022

Other Address

1463 E NC HIGHWAY 54 APT W DURHAM, NC 27713-2101

Date Reported

03/06/2020

Other Address

230 LEIGH FARM RD APT 214 DURHAM, NC 27707-8119

Date Reported

11/30/2018

Other Address

302 E PARK AVE DUBOIS, PA 15801-2242

Date Reported

08/31/2009

Phone Numbers

Phone Number

(814) 771-5685

Phone Number

(814) 371-8447

Phone Number

(771) 568-5685

Employers

Employer

VALLEY DAIRY

Occupation
WAITRESS

Date Verified
01/04/2013

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

COL Transferred to collection

VS Voluntarily surrendered

RPO Repossession

C/O Charged off by account provider

FC Foreclosure

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BKW: Bankruptcy withdrawn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
ETO: Early termination/obligation settled
ETS: Early termination/status pending
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
RPD: Paid repossession
RPO: Repossession
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 your protection, your account numbers have been partially masked, and in some cases scrambled.

Account Name	
CITIZENS BK10879**	
Account Information	
Address	
Address	1 CITIZENS DR RIVERSIDE, RI 02915-3019
Phone	
Phone	(401) 456-7000
Monthly Payment	
Monthly Payment	\$0
Date Opened	
Date Opened	05/29/2014
Responsibility	
Responsibility	Joint Account
Account Type	
Account Type	Installment Account
Loan Type	
Loan Type	STUDENT LOAN
Balance	
Balance	\$5,684
Date Updated	
Date Updated	08/01/2022
Payment Received	
Payment Received	\$0
Last Payment Made	
Last Payment Made	07/05/2022
Pay Status	
Pay Status	>Charge-off<
Terms	
Terms	\$0 per month, paid Monthly for 1 months
Date Closed	
Date Closed	10/28/2019

High Balance (Hist.)

High balance of \$7,284 from 03/2021 to 08/2022

Estimated month and year this item will be removed

04/2026

Payment History

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance \$6,534	Balance \$6,484	Balance \$6,434	Balance \$6,384	Balance \$6,334	Balance \$6,284
Past Due \$6,534	Past Due \$6,484	Past Due \$6,434	Past Due \$6,384	Past Due \$6,334	Past Due \$6,284
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O
September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance \$6,234	Balance \$6,184	Balance \$6,134	Balance \$6,084	Balance \$6,034	Balance \$5,984
Past Due \$6,234	Past Due \$6,184	Past Due \$6,134	Past Due \$6,084	Past Due \$6,034	Past Due \$5,984
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance \$5,934	Balance \$5,884	Balance \$5,834	Balance \$5,784	Balance \$5,734	Balance \$5,684
Past Due \$5,934	Past Due \$5,884	Past Due \$5,834	Past Due \$5,784	Past Due \$5,734	Past Due \$5,684
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

CITIZENS BK11195**

Account Information

Address	1 CITIZENS DR RIVERSIDE, RI 02915-3019
Phone	(401) 456-7000
Monthly Payment	\$0
Date Opened	08/20/2014
Responsibility	Joint Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$19,963
Date Updated	08/01/2022
Payment Received	\$0
Last Payment Made	07/05/2022
Pay Status	>Charge-off<
Terms	\$0 per month, paid Monthly for 1 months
Date Closed	10/28/2019
High Balance (Hist.)	High balance of \$21,563 from 03/2021 to 08/2022
Estimated month and year this item will be removed	04/2026

Payment History

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance \$20,813	Balance \$20,763	Balance \$20,713	Balance \$20,663	Balance \$20,613	Balance \$20,563
Past Due \$20,813	Past Due \$20,763	Past Due \$20,713	Past Due \$20,663	Past Due \$20,613	Past Due \$20,563
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance \$20,513	Balance \$20,463	Balance \$20,413	Balance \$20,363	Balance \$20,313	Balance \$20,263
Past Due \$20,513	Past Due \$20,463	Past Due \$20,413	Past Due \$20,363	Past Due \$20,313	Past Due \$20,263
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance \$20,213	Balance \$20,163	Balance \$20,113	Balance \$20,063	Balance \$20,013	Balance \$19,963
Past Due \$20,213	Past Due \$20,163	Past Due \$20,113	Past Due \$20,063	Past Due \$20,013	Past Due \$19,963
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Months: 18

CITIZENS BK11400**

Account Information

Address	1 CITIZENS DR RIVERSIDE, RI 02915-3019
Phone	(401) 456-7000
Monthly Payment	\$0
Date Opened	12/15/2014
Responsibility	Joint Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$21,089
Date Updated	08/01/2022

Payment Received	\$0
Last Payment Made	07/05/2022
Pay Status	>Charge-off<
Terms	\$0 per month, paid Monthly for 1 months
Date Closed	10/28/2019
High Balance (Hist.)	High balance of \$22,689 from 03/2021 to 08/2022
Estimated month and year this item will be removed	04/2026

Payment History

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance \$21,939	Balance \$21,889	Balance \$21,839	Balance \$21,789	Balance \$21,739	Balance \$21,689
Past Due \$21,939	Past Due \$21,889	Past Due \$21,839	Past Due \$21,789	Past Due \$21,739	Past Due \$21,689
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O
September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance \$21,639	Balance \$21,589	Balance \$21,539	Balance \$21,489	Balance \$21,439	Balance \$21,389
Past Due \$21,639	Past Due \$21,589	Past Due \$21,539	Past Due \$21,489	Past Due \$21,439	Past Due \$21,389
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance \$21,339	Balance \$21,289	Balance \$21,239	Balance \$21,189	Balance \$21,139	Balance \$21,089
Past Due \$21,339	Past Due \$21,289	Past Due \$21,239	Past Due \$21,189	Past Due \$21,139	Past Due \$21,089
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Months: 18

CITIZENS BK11658**

Account Information

Address	1 CITIZENS DR RIVERSIDE, RI 02915-3019
Phone	(401) 456-7000
Monthly Payment	\$0
Date Opened	05/11/2015
Responsibility	Joint Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$13,800
Date Updated	08/01/2022
Payment Received	\$0
Last Payment Made	07/05/2022
Pay Status	>Charge-off<
Terms	\$0 per month, paid Monthly for 1 months
Date Closed	10/28/2019
High Balance (Hist.)	High balance of \$15,400 from 03/2021 to 08/2022
Estimated month and year this item will be removed	04/2026

Payment History

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance \$14,650	Balance \$14,600	Balance \$14,550	Balance \$14,500	Balance \$14,450	Balance \$14,400
Past Due \$14,650	Past Due \$14,600	Past Due \$14,550	Past Due \$14,500	Past Due \$14,450	Past Due \$14,400
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance \$14,350	Balance \$14,300	Balance \$14,250	Balance \$14,200	Balance \$14,150	Balance \$14,100
Past Due \$14,350	Past Due \$14,300	Past Due \$14,250	Past Due \$14,200	Past Due \$14,150	Past Due \$14,100
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance \$14,050	Balance \$14,000	Balance \$13,950	Balance \$13,900	Balance \$13,850	Balance \$13,800
Past Due \$14,050	Past Due \$14,000	Past Due \$13,950	Past Due \$13,900	Past Due \$13,850	Past Due \$13,800
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Months: 18

CITIZENS BK9102**

Account Information

Address

1 CITIZENS DR RIVERSIDE, RI 02915-3019

Phone

(401) 456-7000

Monthly Payment

\$0

Date Opened

08/04/2011

Responsibility

Joint Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$35,378

Date Updated

08/01/2022

Payment Received

\$0

Last Payment Made

07/05/2022

Pay Status

>Charge-off<

Terms

\$0 per month, paid Monthly for 1 months

Date Closed

10/28/2019

High Balance (Hist.)

High balance of \$36,978 from 03/2021 to 08/2022

Estimated month and year this item will be removed

04/2026

Payment History

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance \$36,228	Balance \$36,178	Balance \$36,128	Balance \$36,078	Balance \$36,028	Balance \$35,978
Past Due \$36,228	Past Due \$36,178	Past Due \$36,128	Past Due \$36,078	Past Due \$36,028	Past Due \$35,978
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance \$35,928	Balance \$35,878	Balance \$35,828	Balance \$35,778	Balance \$35,728	Balance \$35,678
Past Due \$35,928	Past Due \$35,878	Past Due \$35,828	Past Due \$35,778	Past Due \$35,728	Past Due \$35,678
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance \$35,628	Balance \$35,578	Balance \$35,528	Balance \$35,478	Balance \$35,428	Balance \$35,378
Past Due \$35,628	Past Due \$35,578	Past Due \$35,528	Past Due \$35,478	Past Due \$35,428	Past Due \$35,378
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Months: 18

CITIZENS BK9890**

Account Information

Address	1 CITIZENS DR RIVERSIDE, RI 02915-3019
Phone	(401) 456-7000
Monthly Payment	\$0
Date Opened	08/29/2012
Responsibility	Joint Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$14,908
Date Updated	08/01/2022

Payment Received	\$0
Last Payment Made	07/05/2022
Pay Status	>Charge-off<
Terms	\$0 per month, paid Monthly for 1 months
Date Closed	10/28/2019
High Balance (Hist.)	High balance of \$16,558 from 03/2021 to 08/2022
Estimated month and year this item will be removed	04/2026

Payment History

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance \$15,808	Balance \$15,758	Balance \$15,708	Balance \$15,658	Balance \$15,608	Balance \$15,558
Past Due \$15,808	Past Due \$15,758	Past Due \$15,708	Past Due \$15,658	Past Due \$15,608	Past Due \$15,558
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O
September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance \$15,508	Balance \$15,408	Balance \$15,358	Balance \$15,308	Balance \$15,258	Balance \$15,208
Past Due \$15,508	Past Due \$15,408	Past Due \$15,358	Past Due \$15,308	Past Due \$15,258	Past Due \$15,208
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance \$15,158	Balance \$15,108	Balance \$15,058	Balance \$15,008	Balance \$14,958	Balance \$14,908
Past Due \$15,158	Past Due \$15,108	Past Due \$15,058	Past Due \$15,008	Past Due \$14,958	Past Due \$14,908
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Months: 18

FM/CITIZENS10879**

Account Information

Address 121 S 13TH ST LINCOLN, NE 68508

Phone (888) 538-7378

Monthly Payment \$0

Date Opened 05/29/2014

Responsibility Primary Borrower on Account

Account Type Installment Account

Loan Type STUDENT LOAN

Balance \$0

Date Updated 10/31/2019

Payment Received \$0

High Balance \$5,000

Pay Status >Transferred: was Charged-off<

Terms \$0 per month, paid Monthly for 180 months

Date Closed 10/31/2019

Estimated month and year this item will be removed 05/2026

Remarks TRANSFERRED TO ANOTHER LENDER; UNPAID
BALANCE CHARGED OFF

Payment History

June 2014	July 2014	August 2014	September 2014	October 2014	November 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2014	January 2015	February 2015	March 2015	April 2015	May 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2015	July 2015	August 2015	September 2015	October 2015	November 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2015	January 2016	February 2016	March 2016	April 2016	May 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2016	July 2016	August 2016	September 2016	October 2016	November 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2017	January 2018	February 2018	March 2018	April 2018	May 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2018	July 2018	August 2018	September 2018	October 2018	November 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

December 2018	January 2019	February 2019	March 2019	April 2019	May 2019
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
June 2019	July 2019	August 2019	September 2019		
Rating	Rating	Rating	Rating		
OK	30	60	90		

Total Months: 64

FM/CITIZENS11195**

Account Information

Address	121 S 13TH ST LINCOLN, NE 68508
Phone	(888) 538-7378
Monthly Payment	\$0
Date Opened	08/20/2014
Responsibility	Primary Borrower on Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	10/31/2019
Payment Received	\$0
High Balance	\$15,000
Pay Status	>Transferred; was Charged-off<
Terms	\$0 per month, paid Monthly for 180 months
Date Closed	10/31/2019
Estimated month and year this item will be removed	05/2026
Remarks	TRANSFERRED TO ANOTHER LENDER; UNPAID BALANCE CHARGED OFF

Payment History

September 2014	October 2014	November 2014	December 2014	January 2015	February 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

March 2015	April 2015	May 2015	June 2015	July 2015	August 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2015	October 2015	November 2015	December 2015	January 2016	February 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2016	April 2016	May 2016	June 2016	July 2016	August 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2016	October 2016	November 2016	December 2016	January 2017	February 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2017	April 2017	May 2017	June 2017	July 2017	August 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating 60
September 2019					
Rating 90					

Total Months: 61

Account Information

Address	121 S 13TH ST LINCOLN, NE 68508
Phone	(888) 538-7378
Monthly Payment	\$0
Date Opened	12/15/2014
Responsibility	Primary Borrower on Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	10/31/2019
Payment Received	\$0
High Balance	\$16,000
Pay Status	>Transferred; was Charged-off<
Terms	\$0 per month, paid Monthly for 180 months
Date Closed	10/31/2019
Estimated month and year this item will be removed	05/2026
Remarks	TRANSFERRED TO ANOTHER LENDER; UNPAID BALANCE CHARGED OFF

Payment History

January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2015	August 2015	September 2015	October 2015	November 2015	December 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2018	August 2018	September 2018	October 2018	November 2018	December 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2019	August 2019	September 2019			
Rating 30	Rating 60	Rating 90			

Total Months: 57

FM/CITIZENS11658**

Account Information

Address 121 S 13TH ST LINCOLN, NE 68508

Phone (888) 538-7378

Monthly Payment \$0

Date Opened 05/11/2015

Responsibility Primary Borrower on Account

Account Type Installment Account

Loan Type STUDENT LOAN

Balance	\$0
Date Updated	10/31/2019
Payment Received	\$0
High Balance	\$11,000
Pay Status	>Transferred; was Charged-off<
Terms	\$0 per month, paid Monthly for 180 months
Date Closed	10/31/2019
Estimated month and year this item will be removed	05/2026
Remarks	TRANSFERRED TO ANOTHER LENDER; UNPAID BALANCE CHARGED OFF

Payment History

May 2015	June 2015	July 2015	August 2015	September 2015	October 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2015	December 2015	January 2016	February 2016	March 2016	April 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2016	June 2016	July 2016	August 2016	September 2016	October 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2016	December 2016	January 2017	February 2017	March 2017	April 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2017	June 2017	July 2017	August 2017	September 2017	October 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2017	December 2017	January 2018	February 2018	March 2018	April 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2018	June 2018	July 2018	August 2018	September 2018	October 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2019	June 2019	July 2019	August 2019	September 2019	
Rating OK	Rating OK	Rating 30	Rating 60	Rating 90	

Total Months: 53

FM/CITIZENS9102**

Account Information

Address 121 S 13TH ST LINCOLN, NE 68508

Phone (888) 538-7378

Monthly Payment \$0

Date Opened 08/04/2011

Responsibility Primary Borrower on Account

Account Type Installment Account

Loan Type STUDENT LOAN

Balance \$0

Date Updated 10/31/2019

Payment Received \$0

High Balance \$20,000

Pay Status >Transferred; was Charged-off<

Terms \$0 per month, paid Monthly for 120 months

Date Closed 10/31/2019

Estimated month and year this item will be removed 05/2026

Remarks TRANSFERRED TO ANOTHER LENDER; UNPAID
BALANCE CHARGED OFF

Payment History

December 2012	January 2013	February 2013	March 2013	April 2013	May 2013
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2013	July 2013	August 2013	September 2013	October 2013	November 2013
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2013	January 2014	February 2014	March 2014	April 2014	May 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2014	July 2014	August 2014	September 2014	October 2014	November 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2014	January 2015	February 2015	March 2015	April 2015	May 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2015	July 2015	August 2015	September 2015	October 2015	November 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2015	January 2016	February 2016	March 2016	April 2016	May 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2016	July 2016	August 2016	September 2016	October 2016	November 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

December 2017	January 2018	February 2018	March 2018	April 2018	May 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2018	July 2018	August 2018	September 2018	October 2018	November 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2018	January 2019	February 2019	March 2019	April 2019	May 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2019	July 2019	August 2019	September 2019		
Rating OK	Rating 30	Rating 60	Rating 90		

Total Months: 82

FM/CITIZENS9890**

Account Information

Address	121 S 13TH ST LINCOLN, NE 68508
Phone	(888) 538-7378
Monthly Payment	\$0
Date Opened	08/29/2012
Responsibility	Primary Borrower on Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	10/31/2019
Payment Received	\$0
High Balance	\$10,000
Pay Status	>Transferred; was Charged-off<
Terms	\$0 per month, paid Monthly for 180 months
Date Closed	10/31/2019
Estimated month and year this item will be removed	05/2026

Remarks

Payment History

December 2012	January 2013	February 2013	March 2013	April 2013	May 2013
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2013	July 2013	August 2013	September 2013	October 2013	November 2013
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2013	January 2014	February 2014	March 2014	April 2014	May 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2014	July 2014	August 2014	September 2014	October 2014	November 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2014	January 2015	February 2015	March 2015	April 2015	May 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2015	July 2015	August 2015	September 2015	October 2015	November 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2015	January 2016	February 2016	March 2016	April 2016	May 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2016	July 2016	August 2016	September 2016	October 2016	November 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2017	January 2018	February 2018	March 2018	April 2018	May 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2018	July 2018	August 2018	September 2018	October 2018	November 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2018	January 2019	February 2019	March 2019	April 2019	May 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2019	July 2019	August 2019	September 2019		
Rating OK	Rating 30	Rating 60	Rating 90		

Total Months: 82

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.

Account
Name

AMERICAN HONDA FINANCE46105***

Account Information

Address 3625 W Royal Ln,Suite 100 IRVING, TX 75063

Phone (800) 517-9699

Monthly Payment \$300

Date Opened 02/10/2022

Responsibility Individual Account

Account Type Installment Account

Loan Type AUTO LEASE

Balance \$8,426

Date Updated 09/13/2022

Payment Received	\$300
Last Payment Made	09/06/2022
Pay Status	Current: Paid or Paying as Agreed
Terms	\$300 per month, paid Monthly for 36 months
High Balance (Hist.)	High balance of \$10,562 from 02/2022 to 09/2022

Payment History

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance \$10,532	Balance \$10,231	Balance \$9,930	Balance \$9,629	Balance \$9,328	Balance \$9,027
Past Due \$0					
Amount Paid \$293	Amount Paid \$300				
Scheduled Payment \$300					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
August 2022	September 2022				
Balance \$8,726	Balance \$8,426				
Past Due \$0	Past Due \$0				
Amount Paid \$300	Amount Paid \$300				
Scheduled Payment \$300	Scheduled Payment \$300				
Rating OK	Rating OK				

Total Months: 8

AMERICAN HONDA FINANCE42485***

Account Information

Address	3625 W Royal Ln, Suite 100 IRVING, TX 75063
Phone	(800) 517-9699
Monthly Payment	\$0
Date Opened	12/08/2018
Responsibility	Individual Account
Account Type	Installment Account

Loan Type	AUTO LEASE
Balance	\$0
Date Updated	02/14/2022
Payment Received	\$0
Last Payment Made	02/14/2022
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 39 months
Date Closed	02/14/2022
High Balance (Hist.)	High balance of \$10,661 from 03/2020 to 07/2021; \$10,661 from 09/2021 to 10/2021; \$10,661 from 12/2021 to 02/2022
Remarks	CLOSED

Payment History

January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Balance ---	Balance ---	Balance \$6,100	Balance \$5,795	Balance \$5,490	Balance \$5,185
Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid \$305	Amount Paid \$305	Amount Paid \$305	Amount Paid \$305
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$305	Scheduled Payment \$305	Scheduled Payment \$305	Scheduled Payment \$305
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
Balance \$4,880	Balance \$4,575	Balance \$4,270	Balance \$3,965	Balance \$3,660	Balance \$3,355
Past Due \$0					
Amount Paid \$305					
Scheduled Payment \$305					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2021	February 2021	March 2021	April 2021	May 2021	June 2021
Balance \$3,050	Balance \$2,745	Balance \$2,440	Balance \$2,135	Balance \$1,830	Balance \$1,525
Past Due \$0					
Amount Paid \$305					
Scheduled Payment \$305					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance \$1,220	Balance ---	Balance \$610	Balance \$305	Balance ---	Balance \$610
Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0
Amount Paid \$305	Amount Paid ---	Amount Paid \$305	Amount Paid \$305	Amount Paid ---	Amount Paid \$305
Scheduled Payment \$305	Scheduled Payment ---	Scheduled Payment \$305	Scheduled Payment \$305	Scheduled Payment ---	Scheduled Payment \$305
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2022 February 2022					
Balance \$305	Balance \$0				
Past Due \$0	Past Due \$0				
Amount Paid \$305	Amount Paid \$0				
Scheduled Payment \$305	Scheduled Payment \$0				
Rating OK	Rating OK				

Total Months: 38

AMERICAN HONDA FINANCE30931***

Account Information

Address	PO BOX 168128 IRVING, TX 75016
Phone	(800) 916-9939
Monthly Payment	\$0
Date Opened	12/19/2015
Responsibility	Joint Account
Account Type	Installment Account
Loan Type	AUTO LEASE
Balance	\$0
Date Updated	12/12/2018
Payment Received	\$0
Last Payment Made	12/12/2018
High Balance	\$8,199

Pay Status

Paid, Closed; was Paid as agreed

Terms

\$0 per month, paid Monthly for 39 months

Date Closed

12/12/2018

Remarks

CLOSED

Payment History

January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2018	August 2018	September 2018	October 2018	November 2018	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Months: 35

AMERICAN HONDA FINANCE16191****

Account Information**Address**

PO BOX 168128 IRVING, TX 75016

Phone

(800) 916-9939

Monthly Payment

\$0

Date Opened

01/05/2013

Responsibility

Joint Account

Account Type

Installment Account

Loan Type

AUTO LEASE

Balance

\$0

Date Updated

12/19/2015

Payment Received

\$0

Last Payment Made

12/05/2015

High Balance

\$7,619

Pay Status

Paid. Closed; was Paid as agreed

Terms

\$0 per month, paid Monthly for 36 months

Date Closed

12/19/2015

Remarks

CLOSED

Payment History

February 2013	March 2013	April 2013	May 2013	June 2013	July 2013
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2013	September 2013	October 2013	November 2013	December 2013	January 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2014	March 2014	April 2014	May 2014	June 2014	July 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2014	September 2014	October 2014	November 2014	December 2014	January 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2015	March 2015	April 2015	May 2015	June 2015	July 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2015	September 2015	October 2015	November 2015		
Rating OK	Rating OK	Rating OK	Rating OK		

Total Months: 34

Account Information

Address	PO BOX 5609 GREENVILLE, TX 75403-5609
Phone	(800) 848-0979
Monthly Payment	\$0
Date Opened	08/27/2009
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	12/07/2012
Payment Received	\$0
High Balance	\$3,500
Pay Status	Transferred; was Paying as agreed
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	12/07/2012
Remarks	TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2011	November 2011	December 2011	January 2012	February 2012	March 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2012	May 2012	June 2012	July 2012	August 2012	September 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2012	November 2012				
Rating OK	Rating OK				

Total Months: 14

Account Information

Address	PO BOX 5609 GREENVILLE, TX 75403-5609
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Phone

(800) 848-0979

Monthly Payment

\$0

Date Opened

08/16/2010

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$0

Date Updated

12/07/2012

Payment Received

\$0

High Balance

\$4,500

Pay Status

Transferred; was Paying as agreed

Terms

\$0 per month, paid Monthly for 120 months

Date Closed

12/07/2012

Remarks

TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2011	November 2011	December 2011	January 2012	February 2012	March 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2012	May 2012	June 2012	July 2012	August 2012	September 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2012	November 2012				
Rating OK	Rating OK				

Total Months: 14

DIRECT LOAN SVC SYSTEM70000178098***

Account Information**Address**

PO BOX 5609 GREENVILLE, TX 75403-5609

Phone

(800) 848-0979

Monthly Payment

\$0

Date Opened

08/26/2011

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	12/07/2012
Payment Received	\$0
High Balance	\$5,500
Pay Status	Transferred; was Paying as agreed
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	12/07/2012
Remarks	TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2011	November 2011	December 2011	January 2012	February 2012	March 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2012	May 2012	June 2012	July 2012	August 2012	September 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2012	November 2012				
Rating OK	Rating OK				

Total Months: 14

DIRECT LOAN SVC SYSTEM70000178098***

Account Information

Address	PO BOX 5609 GREENVILLE, TX 75403-5609
Phone	(800) 848-0979
Monthly Payment	\$0
Date Opened	08/27/2009
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN

Balance	\$0
Date Updated	12/07/2012
Payment Received	\$0
High Balance	\$2,000
Pay Status	Transferred; was Paying as agreed
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	12/07/2012
Remarks	TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2011	November 2011	December 2011	January 2012	February 2012	March 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2012	May 2012	June 2012	July 2012	August 2012	September 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2012	November 2012				
Rating OK	Rating OK				

Total Months: 14

DIRECT LOAN SVC SYSTEM70000178098***

Account Information

Address	PO BOX 5609 GREENVILLE, TX 75403-5609
Phone	(800) 848-0979
Monthly Payment	\$0
Date Opened	08/16/2010
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	12/07/2012
Payment Received	\$0

High Balance	\$2,000
Pay Status	Transferred; was Paying as agreed
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	12/07/2012
Remarks	TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2011	November 2011	December 2011	January 2012	February 2012	March 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2012	May 2012	June 2012	July 2012	August 2012	September 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2012	November 2012				
Rating OK	Rating OK				

Total Months: 14

DIRECT LOAN SVC SYSTEM70000178098***

Account Information

Address	PO BOX 5609 GREENVILLE, TX 75403-5609
Phone	(800) 848-0979
Monthly Payment	\$0
Date Opened	08/26/2011
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	12/07/2012
Payment Received	\$0
High Balance	\$2,000
Pay Status	Transferred; was Paying as agreed
Terms	\$0 per month, paid Monthly for 120 months

Date Closed

12/07/2012

Remarks

TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2011	November 2011	December 2011	January 2012	February 2012	March 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2012	May 2012	June 2012	July 2012	August 2012	September 2012
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2012	November 2012				
Rating OK	Rating OK				

Total Months: 14

DIRECT LOAN SVC SYSTEM70000217542***

Account Information**Address** PO BOX 5609 GREENVILLE, TX 75403-5609**Phone** (800) 848-0979**Monthly Payment** \$0**Date Opened** 10/09/2012**Responsibility** Individual Account**Account Type** Installment Account**Loan Type** STUDENT LOAN**Balance** \$0**Date Updated** 12/07/2012**Payment Received** \$0**High Balance** \$2,975**Pay Status** Transferred; was Paying as agreed**Terms** \$0 per month, paid Monthly for 120 months**Date Closed** 12/07/2012**Remarks** TRANSFERRED TO ANOTHER OFFICE**Payment History**

October 2012 November 2012

Rating	Rating
OK	OK

Total Months: 2

DIRECT LOAN SVC SYSTEM70000217542***

Account Information

Address	PO BOX 5609 GREENVILLE, TX 75403-5609
Phone	(800) 848-0979
Monthly Payment	\$0
Date Opened	09/19/2012
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	12/07/2012
Payment Received	\$0
High Balance	\$1,082
Pay Status	Transferred; was Paying as agreed
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	12/07/2012
Remarks	TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2012 November 2012

Rating	Rating
OK	OK

Total Months: 2

DISCOVER BANK601100449594***

Account Information

Address	PO BOX 30939 SALT LAKE CITY, UT 84130
Phone	(800) 347-2683
Monthly Payment	\$35

Date Opened	08/22/2014
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$64
Date Updated	09/06/2022
Last Payment Made	09/04/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$35 per month; paid Monthly
High Balance (Hist.)	High balance of \$981 from 03/2020 to 09/2022
Credit Limit (Hist.)	Credit limit of \$9,400 from 03/2020 to 09/2022

Payment History

November 2015	December 2015	January 2016	February 2016	March 2016	April 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2016	June 2016	July 2016	August 2016	September 2016	October 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2016	December 2016	January 2017	February 2017	March 2017	April 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
May 2017	June 2017	July 2017	August 2017	September 2017	October 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
November 2017	December 2017	January 2018	February 2018	March 2018	April 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
May 2018	June 2018	July 2018	August 2018	September 2018	October 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$55	Balance \$23
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$23
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Balance \$0	Balance \$69	Balance \$458	Balance \$0	Balance \$205	Balance \$58
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$35
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance \$89	Balance \$96	Balance \$485	Balance \$299	Balance \$124	Balance \$105
Past Due \$0					
Scheduled Payment \$35					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance \$28	Balance \$63	Balance \$77	Balance \$44	Balance \$84	Balance \$0
Past Due \$0					
Scheduled Payment \$28	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$686	Balance \$0	Balance \$51	Balance \$164	Balance \$0	Balance \$13
Past Due \$0					
Scheduled Payment \$35	Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment ---	Scheduled Payment \$13
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
May 2022	June 2022	July 2022	August 2022	September 2022	
Balance \$266	Balance \$116	Balance \$380	Balance \$162	Balance \$64	
Past Due \$0					
Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$0	Scheduled Payment \$35	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Months: 83

DISCOVER STUDENT LOANS 22716179538****

Account Information

Address

POB 30948 SALT LAKE CITY, UT 84130

Phone

(800) 973-4064

Monthly Payment	\$258
Date Opened	08/12/2015
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$23,050
Date Updated	08/31/2022
Payment Received	\$258
Last Payment Made	08/04/2022
Pay Status	Current: Paid or Paying as Agreed
Terms	\$258 per month, paid Monthly for 192 months
High Balance (Hist.)	High balance of \$16,000 from 03/2020 to 12/2020; \$16,000 from 05/2021 to 08/2022

Payment History

October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2016	May 2016	June 2016	July 2016	August 2016	September 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2016	November 2016	December 2016	January 2017	February 2017	March 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating N/R	Rating OK
April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---				
Amount Paid ---	Amount Paid ---				
Scheduled Payment ---	Scheduled Payment ---				
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2019	November 2019	December 2019	January 2020	February 2020	March 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$21,721
Past Due ---	Past Due \$0				
Amount Paid ---	Amount Paid \$240				
Scheduled Payment ---	Scheduled Payment \$235				
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2020	May 2020	June 2020	July 2020	August 2020	September 2020
Balance \$21,739	Balance \$21,739	Balance \$21,902	Balance \$22,089	Balance \$22,276	Balance \$22,460
Past Due \$0	Past Due \$0				
Amount Paid ---	Amount Paid ---				
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$243	Scheduled Payment \$243
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating X	Rating OK	Rating OK

October 2020	November 2020	December 2020	January 2021	February 2021	March 2021
Balance \$22,407	Balance \$22,529	Balance \$22,537	Balance ---	Balance ---	Balance ---
Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---	Past Due ---	Past Due ---
Amount Paid \$243	Amount Paid \$61	Amount Paid \$182	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment \$243	Scheduled Payment \$243	Scheduled Payment \$243	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating X	Rating X
April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance \$22,732	Balance \$22,918	Balance \$22,609	Balance \$22,801	Balance \$22,987
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$246	Amount Paid ---	Amount Paid \$501	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$250	Scheduled Payment \$250	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating OK	Rating OK	Rating X	Rating X

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$23,180	Balance \$23,366	Balance \$23,562	Balance \$23,243	Balance \$23,423	Balance \$23,363
Past Due \$0					
Amount Paid - - -	Amount Paid - - -	Amount Paid - - -	Amount Paid \$517	Amount Paid - - -	Amount Paid \$258
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$258	Scheduled Payment \$258	Scheduled Payment \$258	Scheduled Payment \$258
Remarks PDE	Remarks PDE	Remarks - - -	Remarks - - -	Remarks - - -	Remarks - - -
Rating X	Rating X	Rating OK	Rating OK	Rating OK	Rating OK
April 2022	May 2022	June 2022	July 2022	August 2022	
Balance \$23,297	Balance \$23,236	Balance \$23,170	Balance \$23,110	Balance \$23,050	
Past Due \$0					
Amount Paid \$258					
Scheduled Payment \$258					
Remarks - - -					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Months: 83

DISCOVER STUDENT LOANS22716179538***

Account Information

Address	POB 30948 SALT LAKE CITY, UT 84130
Phone	(800) 973-4064
Monthly Payment	\$125
Date Opened	01/25/2016
Responsibility	Joint Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$10,425
Date Updated	08/31/2022

Payment Received \$250

Last Payment Made 08/04/2022

Pay Status Current: Paid or Paying as Agreed

Terms \$125 per month, paid Monthly for 192 months

High Balance (Hist.) High balance of \$8,775 from 03/2020 to 01/2021; \$8,775 from 05/2021 to 08/2022

Payment History

February 2016	March 2016	April 2016	May 2016	June 2016	July 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2016	September 2016	October 2016	November 2016	December 2016	January 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2017	March 2017	April 2017	May 2017	June 2017	July 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2017	September 2017	October 2017	November 2017	December 2017	January 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2018	March 2018	April 2018	May 2018	June 2018	July 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating N/R	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2018	September 2018	October 2018	November 2018	December 2018	January 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2019	March 2019	April 2019	May 2019	June 2019	July 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2019	September 2019	October 2019	November 2019	December 2019	January 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Balance ---	Balance \$10,703	Balance \$10,712	Balance \$10,501	Balance \$10,526	Balance \$10,552
Past Due ---	Past Due \$0				
Amount Paid ---	Amount Paid \$123	Amount Paid ---	Amount Paid \$210	Amount Paid ---	Amount Paid \$71
Scheduled Payment ---	Scheduled Payment \$121	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X
August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Balance \$10,650	Balance \$10,523	Balance \$10,498	Balance \$10,470	Balance \$10,566	Balance \$10,542
Past Due \$0					
Amount Paid ---	Amount Paid \$220	Amount Paid \$121	Amount Paid \$121	Amount Paid ---	Amount Paid \$121
Scheduled Payment \$121					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Balance ---	Balance ---	Balance ---	Balance \$10,674	Balance \$10,768	Balance \$10,865
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$119	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance \$10,964	Balance \$10,911	Balance \$10,883	Balance \$10,830	Balance \$10,780	Balance \$10,629
Past Due \$0					
Amount Paid ---	Amount Paid \$150	Amount Paid \$128	Amount Paid \$150	Amount Paid \$150	Amount Paid \$250
Scheduled Payment \$125					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance \$10,719	Balance \$10,692	Balance \$10,663	Balance \$10,636	Balance \$10,606	Balance \$10,579
Past Due \$0					
Amount Paid ---	Amount Paid \$125				
Scheduled Payment \$125					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2022

Balance \$10,425
Past Due \$0
Amount Paid \$250
Scheduled Payment \$125
Remarks ---
Rating OK

Total Months: 79

FEDLOAN SERVICING9675827181FDO****

Account Information

Address

POB 60610 HARRISBURG, PA 17106

Phone

(800) 699-2908

Monthly Payment

\$0

Date Opened

08/25/2016

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$28,431

Date Updated

06/30/2022

Payment Received

\$0

Last Payment Made

06/01/2022

Pay Status

Current; Paid or Paying as Agreed

Terms

\$0 per month; paid Monthly

High Balance (Hist.)

High balance of \$24,182 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$28,431	Balance \$28,431	Balance \$28,431
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$28,431	Balance \$28,431	Balance \$28,431	Balance \$28,431	Balance \$28,431	Balance \$28,431
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$28,431	Balance \$28,431	Balance \$28,431
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	09/05/2017
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$20,883
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$18,625 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$20,883	Balance \$20,883	Balance \$20,883
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$20,883	Balance \$20,883	Balance \$20,883	Balance \$20,883	Balance \$20,883	Balance \$20,883
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$20,883	Balance \$20,883	Balance \$20,883
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FDO****

Account Information

Address POB 60610 HARRISBURG, PA 17106

Phone (800) 699-2908

Monthly Payment \$0

Date Opened 08/27/2009

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$3,500
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$3,500 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$3,500	Balance \$3,500	Balance \$3,500
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$3,500	Balance \$3,500	Balance \$3,500	Balance \$3,500	Balance \$3,500	Balance \$3,500
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$3,500	Balance \$3,500	Balance \$3,500
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	08/27/2009
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$3,139
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$2,000 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$3,139	Balance \$3,139	Balance \$3,139
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$3,139	Balance \$3,139	Balance \$3,139	Balance \$3,139	Balance \$3,139	Balance \$3,139
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$3,139	Balance \$3,139	Balance \$3,139
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FDO***

Account Information

Address POB 60610 HARRISBURG, PA 17106

Phone (800) 699-2908

Monthly Payment \$0

Date Opened 08/16/2010

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$4,500
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current: Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$4,500 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$4,500	Balance \$4,500	Balance \$4,500
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$4,500	Balance \$4,500	Balance \$4,500	Balance \$4,500	Balance \$4,500	Balance \$4,500
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$4,500	Balance \$4,500	Balance \$4,500
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	08/16/2010
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$3,137
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$2,000 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$3,137	Balance \$3,137	Balance \$3,137
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$3,137	Balance \$3,137	Balance \$3,137	Balance \$3,137	Balance \$3,137	Balance \$3,137
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$3,137	Balance \$3,137	Balance \$3,137
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FDO****

Account Information

Address POB 60610 HARRISBURG, PA 17106

Phone (800) 699-2908

Monthly Payment \$0

Date Opened 08/26/2011

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$5,500
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current: Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$5,500 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$5,500	Balance \$5,500	Balance \$5,500
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$5,500	Balance \$5,500	Balance \$5,500	Balance \$5,500	Balance \$5,500	Balance \$5,500
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$5,500	Balance \$5,500	Balance \$5,500
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	08/26/2011
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$3,091
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$2,000 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$3,091	Balance \$3,091	Balance \$3,091
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$3,091	Balance \$3,091	Balance \$3,091	Balance \$3,091	Balance \$3,091	Balance \$3,091
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$3,091	Balance \$3,091	Balance \$3,091
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FDO****

Account Information

Address POB 60610 HARRISBURG, PA 17106

Phone (800) 699-2908

Monthly Payment \$0

Date Opened 09/19/2012

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$1,603
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current: Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$1,082 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$1,603	Balance \$1,603	Balance \$1,603
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$1,603	Balance \$1,603	Balance \$1,603	Balance \$1,603	Balance \$1,603	Balance \$1,603
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$1,603	Balance \$1,603	Balance \$1,603
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	10/09/2012
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$3,026
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$2,975 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$3,026	Balance \$3,026	Balance \$3,026
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$3,026	Balance \$3,026	Balance \$3,026	Balance \$3,026	Balance \$3,026	Balance \$3,026
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$3,026	Balance \$3,026	Balance \$3,026
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FDO****

Account Information

Address POB 60610 HARRISBURG, PA 17106

Phone (800) 699-2908

Monthly Payment \$0

Date Opened 05/20/2014

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$2,803
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current: Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$2,750 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$2,803	Balance \$2,803	Balance \$2,803
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$2,803	Balance \$2,803	Balance \$2,803	Balance \$2,803	Balance \$2,803	Balance \$2,803
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$2,803	Balance \$2,803	Balance \$2,803
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	05/20/2014
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$4,210
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$3,500 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$4,210	Balance \$4,210	Balance \$4,210
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$4,210	Balance \$4,210	Balance \$4,210	Balance \$4,210	Balance \$4,210	Balance \$4,210
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$4,210	Balance \$4,210	Balance \$4,210
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FDO****

Account Information

Address POB 60610 HARRISBURG, PA 17106

Phone (800) 699-2908

Monthly Payment \$0

Date Opened 09/02/2014

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$5,500
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current: Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$5,500 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$5,500	Balance \$5,500	Balance \$5,500
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$5,500	Balance \$5,500	Balance \$5,500	Balance \$5,500	Balance \$5,500	Balance \$5,500
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$5,500	Balance \$5,500	Balance \$5,500
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	09/02/2014
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$8,570
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$7,000 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$8,570	Balance \$8,570	Balance \$8,570
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$8,570	Balance \$8,570	Balance \$8,570	Balance \$8,570	Balance \$8,570	Balance \$8,570
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
April 2022	May 2022	June 2022			
Balance \$8,570	Balance \$8,570	Balance \$8,570			
Past Due \$0	Past Due \$0	Past Due \$0			
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0			
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0			
Rating OK	Rating OK	Rating OK			

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address POB 60610 HARRISBURG, PA 17106

Phone (800) 699-2908

Monthly Payment \$0

Date Opened 08/17/2015

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$5,500
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current: Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$5,500 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$5,500	Balance \$5,500	Balance \$5,500
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$5,500	Balance \$5,500	Balance \$5,500	Balance \$5,500	Balance \$5,500	Balance \$5,500
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$5,500	Balance \$5,500	Balance \$5,500
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	08/14/2015
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$8,141
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$7,000 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$8,141	Balance \$8,141	Balance \$8,141
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$8,141	Balance \$8,141	Balance \$8,141	Balance \$8,141	Balance \$8,141	Balance \$8,141
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$8,141	Balance \$8,141	Balance \$8,141
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FDO****

Account Information

Address POB 60610 HARRISBURG, PA 17106

Phone (800) 699-2908

Monthly Payment \$0

Date Opened 08/25/2016

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$23,490
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current: Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$20,500 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$23,490	Balance \$23,490	Balance \$23,490
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$23,490	Balance \$23,490	Balance \$23,490	Balance \$23,490	Balance \$23,490	Balance \$23,490
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$23,490	Balance \$23,490	Balance \$23,490
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

FEDLOAN SERVICING9675827181FD0***

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	09/05/2017
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$22,622
Date Updated	06/30/2022
Payment Received	\$0
Last Payment Made	06/01/2022
Pay Status	Current; Paid or Paying as Agreed
Terms	\$0 per month; paid Monthly
High Balance (Hist.)	High balance of \$20,500 from 07/2021 to 06/2022

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance \$22,622	Balance \$22,622	Balance \$22,622
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$22,622	Balance \$22,622	Balance \$22,622	Balance \$22,622	Balance \$22,622	Balance \$22,622
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022
Balance \$22,622	Balance \$22,622	Balance \$22,622
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK

Total Months: 15

US DEPT. OF EDUCATION/GL271617953879***

Account Information

Address 2401 INTERNATIONAL,POB 7859 MADISON, WI 53704

Phone (800) 236-4300

Monthly Payment \$0

Date Opened 08/27/2009

Responsibility	Individual Account				
Account Type	Installment Account				
Loan Type	STUDENT LOAN				
Balance	\$0				
Date Updated	04/30/2021				
Payment Received	\$0				
Last Payment Made	03/01/2021				
Pay Status	Transferred; was Paying as agreed				
Terms	\$0 per month; paid Monthly				
Date Closed	04/30/2021				
High Balance (Hist.)	High balance of \$95,807 from 03/2020 to 04/2021				
Remarks	TRANSFERRED TO ANOTHER OFFICE				
Payment History					
June 2014	July 2014	August 2014	September 2014	October 2014	November 2014
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
December 2014	January 2015	February 2015	March 2015	April 2015	May 2015
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

June 2015	July 2015	August 2015	September 2015	October 2015	November 2015
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

December 2015	January 2016	February 2016	March 2016	April 2016	May 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

June 2016	July 2016	August 2016	September 2016	October 2016	November 2016
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

December 2017	January 2018	February 2018	March 2018	April 2018	May 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

June 2018	July 2018	August 2018	September 2018	October 2018	November 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating X	Rating X	Rating OK

December 2018	January 2019	February 2019	March 2019	April 2019	May 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2019	July 2019	August 2019	September 2019	October 2019	November 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
Balance ---	Balance ---	Balance ---	Balance \$108,341	Balance \$108,341	Balance \$108,341
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2020	July 2020	August 2020	September 2020	October 2020	November 2020
Balance \$108,341	Balance \$108,341	Balance \$108,341	Balance \$108,341	Balance \$108,341	Balance \$108,341
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2020	January 2021	February 2021	March 2021	April 2021	
Balance \$108,341	Balance \$108,341	Balance \$108,341	Balance \$108,341	Balance \$0	
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Months: 83

US DEPT. OF EDUCATION/GL371617953879***

Account Information

Address 2401 INTERNATIONAL,POB 7859 MADISON, WI 53704

Phone (800) 236-4300

Monthly Payment \$0

Date Opened 08/25/2016

Responsibility	Individual Account				
Account Type	Installment Account				
Loan Type	STUDENT LOAN				
Balance	\$0				
Date Updated	04/30/2021				
Payment Received	\$0				
Last Payment Made	03/01/2021				
Pay Status	Transferred; was Paying as agreed				
Terms	\$0 per month; paid Monthly				
Date Closed	04/30/2021				
High Balance (Hist.)	High balance of \$42,807 from 03/2020 to 04/2021				
Remarks	TRANSFERRED TO ANOTHER OFFICE				
Payment History					
September 2016	October 2016	November 2016	December 2016	January 2017	February 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
March 2017	April 2017	May 2017	June 2017	July 2017	August 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating X	Rating X	Rating OK	Rating OK	Rating OK	Rating OK

March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance \$49,315	Balance \$49,315	Balance \$49,315	Balance \$49,315	Balance \$49,315	Balance \$49,315
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance \$49,315	Balance \$49,315	Balance \$49,315	Balance \$49,315	Balance \$49,315	Balance \$49,315
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
March 2021	April 2021				
Balance \$49,315	Balance \$0				
Past Due \$0	Past Due \$0				
Amount Paid \$0	Amount Paid \$0				
Scheduled Payment \$0	Scheduled Payment \$0				
Rating OK	Rating OK				

Total Months: 56

Inquiries

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
CAPITAL ONE
Location P O Box 31293 Salt Lake City, UT 84131
Requested On 06/07/2022, 04/06/2022
Phone (800) 955-7070
<hr/>
SPLASH FINANCIAL INC
Location 812 HURON RD E STE 350 CLEVELAND, OH 44115
Requested On 03/15/2022, 01/15/2022, 12/15/2021
Phone (216) 452-0113

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
https://annualcreditreport.transunion.com/dss/disclosure.page

DISCOVER STUDENT LOAN

Location 2500 LAKE COOK RD RIVERWOODS, IL 60015	Requested On 09/01/2022	Phone (800) 347-2683
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DISCOVER CARD

Location 2500 LAKE COOK ROAD RIVERWOODS, IL 60015	Requested On 08/31/2022	Phone (800) 347-2683
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DISCOVER FINANCIAL SERVICES LLC

Location 2500 LAKE COOK ROAD RIVERWOODS, IL 60015	Requested On 06/09/2022	Phone (800) 347-2683
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DISCOVER FINANCIAL SERVI

Location 2500 LAKE COOK ROA RIVERWOODS, IL 60015	Requested On 12/01/2021	Phone (800) 347-2683
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GABRIELLE BRENNAN via TRANSUNION INTERACTIVE IN

Location 100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	Requested On 09/26/2022, 09/26/2022	Phone (855) 681-3196
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KEYBANK NA

Location 855 MAIN ST 8TH FLOOR BRIDGEPORT, CT 06604	Requested On 04/04/2022	Phone (800) 201-6621
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SPLASH FINANCIAL INC

Location 812 HURON RD E SUITE 350 CLEVELAND, OH 44115	Requested On 04/04/2022	Phone (216) 452-0113
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ZHAO MICHELLE VIA S via TRANSUNION SCREENING SOLU

Location 6430 S FIDDLERS GREEN CIR SUITE 500 GREENWOOD VILLAGE, CO 80111	Requested On 03/08/2022	Phone (866) 775-0961
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SMARTMOVE

Location 6430 S FIDDLERS GREEN CIR SUITE 500 GREENWOOD VILLAGE, CO 80129	Requested On 03/08/2022	Phone (866) 775-0961
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469919615 via TRANSUNION INTERACTIVE

Location 100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	Requested On 06/26/2021	Phone (844) 580-6816
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Should you wish to contact TransUnion, you may do so,

- **Online:**

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

- **By Mail:**

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

- **By Phone:**

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

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

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 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 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 General. For information about your federal rights, contact:

TYPE OF BUSINESS	CONTACT
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	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	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
d. Federal Credit Unions	
3. Air carriers	

4. Creditors Subject to the Surface Transportation Board

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
Associate Deputy
Administrator for Capital
Access

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

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

6. Small Business Investment Companies

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

7. Brokers and Dealers

Federal Trade Commission
Consumer Response
Center

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

600 Pennsylvania Avenue,
N.W.
Washington, DC 20580
(877) 382-4357

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

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 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.

2. 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.

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 notice of the block may not sell, transfer or place the debt for collection.

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.