

**VIACHESLAV VERBA****Personal & Confidential****Date Generated**

Mar 13, 2023

**Report Number**

1060-4690-96

**At a****Glance****2 Accounts****0 Public Records****0 Hard Inquiries****Personal Information****3** Names**2** Addresses**0** Employers**3** Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

**Names****VIACHESLAV VERBA**

Name ID #14610

**VIACHESLAV VEBRA**

Name ID #17153

**VIACHESLA VERBA**

Name ID #20339

**Addresses****673 DIVISION ST  
CAMPBELL CA, 95008-6846**

Address ID #0192346707

Single family

**936 WELDWOOD CT APT3  
LOS GATOS CA, 95032-1352**

Address ID #0192460813

Apartment complex

## Year of Birth

1988

## Phone Numbers

(202) 718-5675

Cellular

## Notices

The issue date of the Social Security number that you gave us when you contacted us is not verified by the Social Security Administration.

## Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

## JPMCB AUTO



### Account Info

Account Name	JPMCB AUTO
Account Number	120333XXXXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	11/28/2020
Status	Paid, Closed/Never late.
Status Updated	Apr 2022
Balance	-
Balance Updated	-
Recent Payment	-

Monthly Payment	\$0
Original Balance	\$11,914
Highest Balance	\$0
Terms	48 Months
On Record Until	Apr 2032

## Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2021	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current on payments    CLS Closed

## Balance Histories

Date	Balance	Scheduled Payment	Paid
Mar 2022	\$4,694	\$277	\$300 on 3/11/2022
Feb 2022	\$4,974	\$277	\$300 on 2/11/2022
Jan 2022	\$5,249	\$277	\$300 on 1/12/2022
Dec 2021	\$5,524	\$277	\$300 on 12/10/2021
Nov 2021	\$5,800	\$277	\$1,500 on 11/12/2021
Oct 2021	\$7,269	\$277	\$1,300 on 10/12/2021
Sep 2021	\$8,533	\$277	\$1,300 on 9/10/2021
Aug 2021	\$9,789	\$277	\$300 on 8/12/2021
Jul 2021	\$10,043	\$277	\$300 on 7/12/2021
Jun 2021	\$10,300	\$277	\$300 on 6/11/2021
May 2021	\$10,549	\$277	\$445 on 5/12/2021
Apr 2021	\$10,947	\$277	\$300 on 4/12/2021
Mar 2021	\$11,199	\$277	\$300 on 3/12/2021

Additional info

The original amount of this account was \$11,914



### Contact Info

Address

700 KANSAS LANE MAIL CODE LA,  
MONROE LA 71203

Phone Number

(800) 336-6675

## JPMCB CARD



### Account Info

Account Name

JPMCB CARD

Account Number

426684XXXXXXXXXX

Account Type

Credit card

Responsibility

Individual

Date Opened

02/24/2020

Status

Open/Never late.

Status Updated

Mar 2023

Balance

\$0

Balance Updated

03/08/2023

Recent Payment

\$0

Monthly Payment

\$0

Credit Limit

\$3,800

Highest Balance

\$629

Terms

NA



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	—	—	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓



Current on payments



### Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Feb 2023</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0 on 2/26/2023</b>
<b>Jan 2023</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0 on 1/28/2023</b>
<b>Dec 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0 on 12/24/2022</b>
<b>Nov 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0 on 11/24/2022</b>
<b>Oct 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0 on 10/31/2022</b>
<b>Sep 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0 on 9/25/2022</b>

### Additional info

Between Sep 2022 and Feb 2023, your credit limit/high balance was \$3,800



### Contact Info

Address

**PO BOX 15369,  
WILMINGTON DE 19850**

Phone Number

**(800) 945-2000**

## Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

**No public records reported.**

## Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

**You do not have any hard inquiries**

## Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit.

**BANK OF THE WEST**

Inquired on  
12/27/2022 and  
09/27/2022

13505  
CALIFORNIA ST,  
OMAHA NE  
68154

**BANK OF THE WEST**

Inquired on  
04/02/2022

2527 CAMINO  
RAMON,  
SAN RAMON  
CA 94583

**BANK OF THE WEST**

Inquired on  
04/01/2022

890 N 1ST ST,  
SAN JOSE CA  
95112  
(408) 998-6800

**CAPITAL ONE**

Inquired on  
08/25/2022,  
08/11/2022,  
07/29/2022,  
07/15/2022 and  
06/15/2022

PO BOX 30281,  
SALT LAKE  
CITY UT 84130  
(804) 967-1000

**CREDIT KARMA**

Inquired on  
03/08/2023,  
03/04/2023,  
03/01/2023,  
02/25/2023,  
02/22/2023,  
02/18/2023,  
02/15/2023,  
02/11/2023,  
02/08/2023,  
02/04/2023,  
02/01/2023,  
01/28/2023,  
01/25/2023,  
01/21/2023,  
01/18/2023,  
01/14/2023,  
01/11/2023,  
01/07/2023,  
01/04/2023,  
12/31/2022,  
12/28/2022,  
12/24/2022,  
12/21/2022,  
12/17/2022,  
12/14/2022,  
12/10/2022,  
12/03/2022,  
11/30/2022,  
11/26/2022,

**ECS/ MCE WEB AUTHENTICAT**

Inquired on  
03/13/2023

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**EXPERIAN**

Inquired on  
03/13/2023

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**EXPERIAN**

Inquired on  
03/13/2023

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626  
(866) 431-3471

11/23/2022,  
11/19/2022,  
11/16/2022,  
11/12/2022,  
11/09/2022,  
11/07/2022,  
11/02/2022,  
10/29/2022,  
10/26/2022,  
10/22/2022,  
10/19/2022,  
10/12/2022,  
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06/04/2022,  
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05/07/2022,  
05/04/2022,  
04/30/2022,  
04/27/2022,  
04/23/2022,  
04/20/2022,  
04/16/2022,  
04/13/2022,  
04/09/2022,  
04/06/2022,  
04/02/2022,  
03/30/2022,  
03/26/2022 and  
03/19/2022

760 MARKET  
ST FL 2,  
SAN  
FRANCISCO CA  
94102

**EXPERIAN**

Inquired on  
03/13/2023

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**EXPERIAN**

Inquired on  
04/14/2022

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**EXPERIAN  
CREDITMATCH**

Inquired on  
03/13/2023

475 ANTON  
BLVD # D4,  
COSTA MESA  
CA 92626

**EXPERIANHLT  
H**

Inquired on  
10/04/2022

720 COOL  
SPRINGS BLVD  
STE 200,  
FRANKLIN TN  
37067  
(763) 416-1030

On behalf of  
SRCHAMER/KAIS  
ER MFA REDE

**ID ME INC**

**JPMCB**

**JPMCB CARD**

**JPMCB CARD**

Inquired on  
06/30/2022

8281  
GREENSBORO  
DR STE 600,  
TYSONS  
CORNER VA  
22102  
(866) 775-4363

Inquired on  
03/01/2023,  
02/01/2023,  
01/03/2023,  
12/01/2022,  
11/01/2022,  
10/01/2022,  
09/01/2022,  
08/01/2022,  
07/01/2022,  
06/01/2022,  
05/01/2022 an  
d 04/01/2022

PO BOX 15298,  
WILMINGTON  
DE 19850  
(800) 432-3117

Inquired on  
01/12/2023

PO BOX 15298,  
WILMINGTON  
DE 19850  
(800) 432-3117

Inquired on  
06/09/2022

PO BOX 15298,  
WILMINGTON  
DE 19850  
(800) 432-3117

**JPMCB CJ**

Inquired on  
03/08/2023,  
02/09/2023,  
01/11/2023,  
12/14/2022,  
11/30/2022,  
11/11/2022,  
10/15/2022,  
10/01/2022,  
09/02/2022,  
08/06/2022,  
07/08/2022,  
06/11/2022,  
05/13/2022,  
04/15/2022 an  
d 03/18/2022

PO BOX 15298,  
WILMINGTON  
DE 19850  
(888) 401-0550

**LN/ALLSTATE  
INSURANCE CO**

Inquired on  
12/15/2022

2775 SANDERS  
RD,  
NORTHBROOK  
IL 60062

**Important Messages**

### Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

### Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

## Contact Experian

### Online

Visit [Experian.com/dispute](https://Experian.com/dispute) to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit [Experian.com/help](https://Experian.com/help)

### Phone

#### Monday - Friday

9am to 5pm  
(855) 414-6047

### Mail

#### Experian

PO Box 9701  
Allen, TX 75013

## Know Your Rights

### Fair Credit Reporting Act (FCRA)

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.*

#### A Summary of Your Rights Under the Fair Credit Reporting Act.

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

**You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment — or to take another adverse action against you — must tell you, and must give you the name, address, and phone number of the agency that provided the information.

**You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

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

**You have the right to ask for a credit score.** Credit scores are numerical summaries of your creditworthiness 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](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

**Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to 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](http://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 5OPTOUT (1 888 567 8688).

**You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

**Identity theft victims and active duty military personnel have additional rights.** For more Information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

#### Consumers Have The Right To Obtain A Security Freeze

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.

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.

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.

**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 more information about your federal rights, contact:**

#### FOR QUESTIONS OR CONCERNS REGARDING:

- 1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

#### PLEASE CONTACT:

- a.** Bureau of Consumer Financial Protection  
1700 G Street NW  
Washington, DC 20552
- b.** Federal Trade Commission:  
Consumer Response Center - FCRA  
Washington, DC 20580

**2. To the extent not included in item 1 above:**

**a.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks

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

**d.** Federal Credit Unions

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

**b.** Federal Reserve Consumer Help Center  
PO Box 1200  
Minneapolis, MN 55480

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

**d.** National Credit Union Administration  
Office of Consumer Protection (OCP)  
Division of Consumer Compliance and Outreach (DCCO)  
1775 Duke Street  
Alexandria, VA 22314

**3. Air carriers**

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

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

Office of Proceedings, Surface Transportation Board  
Department of Transportation

395 E Street, SW  
Washington, DC 20423

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

Nearest Packers and  
Stockyards Administration area  
supervisor

**6. Small Business Investment Companies**

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

**7. Brokers and Dealers**

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

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

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

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

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

**Notification of Rights**

- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Texas Consumers

- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)