



CREDIT REPORT

GUNWANTRAO PATIL

Report Confirmation

4702734831



Dear GUNWANTRAO PATIL:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:
<https://www.equifax.com/personal/credit-report-services/credit-dispute/>
- Please mail the dispute information to:
**Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374**
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

1. Summary

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

Report Date	Jul 20, 2024
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	12 Years, 3 Months
Length of Credit History	24 Years, 8 Months
Accounts with Negative Information	0
Oldest Account	DIGITAL FCU (Opened Nov 09, 1999)
Most Recent Account	SALLIE MAE (Opened Jan 11, 2024)

Credit Accounts

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

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	2	2	\$797	\$24,903	\$25,700	3.0%	\$76
Mortgage	1	1	\$268,577	\$102,423	\$371,000	72.0%	\$2,571
Installment	2	2	\$56,068	-\$68	\$56,000	100.0%	\$208
Other							
Total	5	5	\$325,442	\$127,258	\$452,700	3.0%	\$2,855

Other Items

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

Consumer Statements	0 Statements Found
Personal Information	12 Items Found
Inquiries	51 Inquiries Found
Most Recent Inquiry	CITIBANK NA Jul 10, 2024
Public Records	0 Records Found
Collections	0 Collections Found

2. Revolving Accounts

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

2.1 CITICARDS CBNA

Summary

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

Account Number	xxxxxxxxxxx 2722	Reported Balance	\$118
Account Status	PAYS_AS_AGREED	Available Credit	\$9,482

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$502	\$1,469	\$1,026	\$992	\$3,047	\$1,560
2023	\$2,427	\$383	\$460	\$3,217	\$2,628	\$3,889	\$520	\$3,529	\$5,650	\$611	\$793	\$944
2024	\$989	\$2,513	\$282	\$243	\$279							

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$41	\$41	\$41	\$41	\$41	\$41
2023	\$41	\$41	\$41	\$41	\$41	\$41	\$41	\$41	\$57	\$41	\$41	\$41
2024	\$41	\$41	\$41	\$41	\$41							

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$9,149	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149
2023	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149
2024	\$9,149	\$9,149	\$9,149	\$9,149	\$9,149							

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600
2023	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600
2024	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600							

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Comments 1

Date	Comment
02/2024	Consumer disputes after resolution
03/2024	Consumer disputes after resolution

Date	Comment
04/2024	Consumer disputes after resolution
05/2024	Consumer disputes after resolution

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	✓	✓	✓	✓	✓	✓
2019	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2018	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2017	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

⌘⌘⌘ No Data Available

Account Details

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

High Credit	\$9,149	Payment Responsibility	UNDESIGNATED
Credit Limit	\$9,600	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$118	Date Opened	Jun 24, 2011
Amount Past Due		Date Reported	Jul 12, 2024
Actual Payment Amount		Date of Last Payment	Jul 2024
Date of Last Activity	Jul 2024	Scheduled Payment Amount	\$41
Months Reviewed	99	Delinquency First Reported	

Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Consumer disputes after resolution

Contact

CITICARDS CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108
(800) 950-5114

2.2 DISCOVER BANK

Summary

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

Account Number	xxxxxxxxxxx 1185	Reported Balance	\$679
Account Status	PAYS_AS_AGREED	Available Credit	\$15,421

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$15	\$15	\$15	\$15	\$15	\$716
2023	\$918	\$322	\$2,195	\$665	\$67	\$25	\$1,153	\$678	\$1,722	\$290	\$82	\$111
2024	\$248	\$314	\$498	\$747	\$1,146							

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$15	\$15	\$15	\$15	\$15	\$35
2023	\$35	\$35	\$44	\$35	\$35	\$25	\$35	\$35	\$35	\$35	\$35	\$35
2024	\$35	\$35	\$35	\$35	\$35							

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												

2023

2024

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$10,400	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400
2023	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400
2024	\$10,400	\$10,400	\$10,400	\$10,400	\$10,400							

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$16,100	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100
2023	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100
2024	\$16,100	\$16,100	\$16,100	\$16,100	\$16,100							

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓
2019	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

⊗ No Data Available

Account Details

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

High Credit	\$10,400	Payment Responsibility	INDIVIDUAL
Credit Limit	\$16,100	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$679	Date Opened	Mar 25, 2001
Amount Past Due		Date Reported	Jul 14, 2024
Actual Payment Amount		Date of Last Payment	Jul 2024
Date of Last Activity	Jul 2024	Scheduled Payment Amount	\$35
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

DISCOVER BANK
PO BOX 30939
SALT LAKE CITY, UT 84130-0939
(800) 347-7000

2.3 JPMCB CARD SERVICES (CLOSED)

Summary

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

Account Number	xxxxxxxxxxx 6500	Reported Balance	\$0
Account Status	UNAVAILABLE	Available Credit	\$30,000

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$1,529	Payment Responsibility	INDIVIDUAL
Credit Limit	\$30,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$0	Date Opened	Jun 04, 2013
Amount Past Due		Date Reported	Jun 02, 2023
Actual Payment Amount		Date of Last Payment	Jul 2014
Date of Last Activity	Jul 2014	Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	Jun 2014
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

JPMCB CARD SERVICES
PO BOX 15369
WILMINGTON, DE 19850-5369
(800) 945-2000

2.4 WELLS FARGO CARD SERVICES (CLOSED)

Summary

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

Account Number	xxxxxxxxxxx 3285	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	\$10,000

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$8,240	Payment Responsibility	INDIVIDUAL
Credit Limit	\$10,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$0	Date Opened	Sep 14, 2016
Amount Past Due		Date Reported	Oct 07, 2018
Actual Payment Amount		Date of Last Payment	May 2018
Date of Last Activity	May 2018	Scheduled Payment Amount	
Months Reviewed	24	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Jun 2018
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

WELLS FARGO CARD SERVICES
PO Box 393
MINNEAPOLIS, MN 55480-0393
(800) 642-4720

2.5 JPMCB CARD SERVICES (CLOSED)

Summary

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

Account Number	xxxxxxxxxxx 2240	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	\$6,200

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$6,076	Payment Responsibility	INDIVIDUAL
Credit Limit	\$6,200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$0	Date Opened	Apr 14, 2016
Amount Past Due		Date Reported	Apr 12, 2018
Actual Payment Amount		Date of Last Payment	Jul 2017
Date of Last Activity	Jul 2017	Scheduled Payment Amount	
Months Reviewed	23	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Apr 2018
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

JPMCB CARD SERVICES
PO BOX 15369
WILMINGTON, DE 19850-5369
(800) 945-2000

2.6 DIGITAL FCU (CLOSED)

Summary

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

Account Number	xxxxxx 7141	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	\$7,000

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$6,695	Payment Responsibility	INDIVIDUAL
Credit Limit	\$7,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$0	Date Opened	Nov 09, 1999
Amount Past Due		Date Reported	Jan 31, 2018
Actual Payment Amount		Date of Last Payment	Jun 2017
Date of Last Activity	Jun 2017	Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Jan 2018
Date of First Delinquency			

Comments

Contact

DIGITAL FCU
PO Box 9123
Marlborough, MA 01752-9123
(800) 328-8797

2.7 SYNCB/JC PENNEYS (CLOSED)

Summary

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

Account Number	xxxxxxxxxxx 6021	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	\$124

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$0	Payment Responsibility	INDIVIDUAL
Credit Limit	\$124	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$0	Date Opened	May 30, 2002
Amount Past Due		Date Reported	May 10, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Mar 2012
Date of First Delinquency			

Comments

Contact

SYNCB/JC PENNEYS
PO Box 71729
Philadelphia, PA 19176-1729
(866) 396-8254

2.8 KOHLS/CAPITAL ONE (CLOSED)

Summary

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

Account Number	xxxxxxxxxxx 1703	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	\$1,000

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$166	Payment Responsibility	INDIVIDUAL
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$0	Date Opened	Jul 24, 2011
Amount Past Due		Date Reported	Nov 17, 2015
Actual Payment Amount		Date of Last Payment	Oct 2012
Date of Last Activity	Oct 2012	Scheduled Payment Amount	
Months Reviewed	52	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Oct 2015
Date of First Delinquency			

Comments

Contact

KOHLS/CAPITAL ONE
PO Box 3115
Milwaukee, WI 53201-3115
(800) 564-5740

2.9 JPMCB CARD SERVICES (CLOSED)

Summary

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

Account Number	xxxxxxxxxxx 9214	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	\$7,000

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$1,598	Payment Responsibility	INDIVIDUAL
Credit Limit	\$7,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$0	Date Opened	May 22, 2002
Amount Past Due		Date Reported	Apr 19, 2015
Actual Payment Amount		Date of Last Payment	Mar 2006
Date of Last Activity	Mar 2006	Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	May 2009
Date of First Delinquency			

Comments

Contact

JPMCB CARD SERVICES
PO BOX 15369
WILMINGTON, DE 19850-5369
(800) 945-2000

3. Mortgage Accounts

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

3.1 JPMCB - HOME LENDING

Summary

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

Account Number	xxxxxxxxx 8060	Reported Balance	\$268,577
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$290,843	\$290,007	\$289,169	\$288,328	\$287,486	\$286,641
2023	\$285,794	\$284,945	\$284,093	\$283,240	\$282,384	\$281,526	\$280,666	\$279,803	\$278,938	\$278,071	\$275,613	\$274,741
2024	\$273,868	\$272,992	\$272,113	\$271,233	\$270,350							

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477
2023	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,422	\$2,422	\$2,422	\$2,422	\$2,422	\$2,422
2024	\$2,422	\$2,422	\$2,422	\$2,422	\$2,422							

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$2,419	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477
2023	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,422	\$4,844	\$2,422	\$4,844	\$2,422
2024	\$2,422	\$2,422	\$2,422	\$2,422	\$2,422							

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022							\$371,000	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000
2023	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000
2024	\$371,000	\$371,000	\$371,000	\$371,000	\$371,000							

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Comments 1

Date	Comment
07/2022	Fannie mae account
08/2022	Fannie mae account

Date	Comment
09/2022	Fannie mae account
10/2022	Fannie mae account
11/2022	Fannie mae account
12/2022	Fannie mae account
01/2023	Fannie mae account
02/2023	Fannie mae account
03/2023	Fannie mae account
04/2023	Fannie mae account
05/2023	Fannie mae account
06/2023	Fannie mae account
07/2023	Fannie mae account
08/2023	Fannie mae account
09/2023	Fannie mae account
10/2023	Fannie mae account
11/2023	Fannie mae account
12/2023	Fannie mae account
01/2024	Fannie mae account
02/2024	Fannie mae account
03/2024	Fannie mae account
04/2024	Fannie mae account
05/2024	Fannie mae account

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓
2019	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

⊗ No Data Available

Account Details

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

High Credit	\$371,000	Payment Responsibility	INDIVIDUAL
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	30 YEARS
Balance	\$268,577	Date Opened	Jan 24, 2013
Amount Past Due		Date Reported	Jul 05, 2024
Actual Payment Amount	\$2,571	Date of Last Payment	Jul 2024
Date of Last Activity	Jul 2024	Scheduled Payment Amount	\$2,571
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	
Date of First Delinquency			

Comments

Fannie mae account

Contact

JPMCB - HOME LENDING
700 KANSAS LANE
MONROE, LA 71203
(800) 848-9136

4. Installment Accounts

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

4.1 SALLIE MAE

Summary

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

Account Number	xxxxxxxxxxx 9291	Reported Balance	\$28,070
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024		\$28,076	\$28,181	\$28,078	\$28,070							

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024		\$110	\$110	\$110	\$104							

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024				\$221	\$110							

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024		\$28,000	\$28,000	\$28,000	\$28,000							

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Payment History

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

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

2024	XXXX	✓	✓	✓	✓	✓	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due								
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account								
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available								

Account Details

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

High Credit	\$28,000	Payment Responsibility	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	180 MONTHS
Balance	\$28,070	Date Opened	Jan 11, 2024
Amount Past Due		Date Reported	Jul 11, 2024
Actual Payment Amount	\$104	Date of Last Payment	Jul 2024
Date of Last Activity	Jul 2024	Scheduled Payment Amount	\$104
Months Reviewed	5	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

SALLIE MAE
PO Box 3229
Wilmington, DE 19804-0229
(855) 342-2014

4.2 SALLIE MAE

Summary

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

Account Number	xxxxxxxxxxx 9814	Reported Balance	\$27,998
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023											\$28,007	\$28,116
2024	\$28,001	\$28,113	\$28,102	\$28,000	\$27,998							

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023											\$110	\$110
2024	\$104	\$110	\$104	\$104	\$104							

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												

2023												
2024	\$221		\$110	\$209	\$104							

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023											\$28,000	\$28,000
2024	\$28,000	\$28,000	\$28,000	\$28,000	\$28,000							

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2023	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

⊞⊞⊞ No Data Available

Account Details

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

High Credit	\$28,000	Payment Responsibility	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	144 MONTHS
Balance	\$27,998	Date Opened	Oct 25, 2023
Amount Past Due		Date Reported	Jul 11, 2024
Actual Payment Amount	\$104	Date of Last Payment	Jul 2024
Date of Last Activity	Jul 2024	Scheduled Payment Amount	\$104
Months Reviewed	8	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

SALLIE MAE
PO Box 3229
Wilmington, DE 19804-0229
(855) 342-2014

4.3 AMERICAN HONDA FINANCE (CLOSED)

Summary

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

Account Number	xxxxx 6153	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊠⊠⊠	⊠⊠⊠
2020	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	✓	✓	✓	✓	✓	✓
2019	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠
2018	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠
2017	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠
2016	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

⊠⊠⊠ No Data Available

Account Details

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

High Credit	\$25,592	Payment Responsibility	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	60 MONTHS

Balance	\$0	Date Opened	Nov 02, 2016
Amount Past Due		Date Reported	Jan 18, 2022
Actual Payment Amount		Date of Last Payment	Nov 2021
Date of Last Activity	Nov 2021	Scheduled Payment Amount	
Months Reviewed	62	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Nov 2021
Date of First Delinquency			

Comments

Fixed rate

Contact

AMERICAN HONDA FINANCE
PO BOX 168128
IRVING, TX 75016
(800) 532-8127

4.4 Bank of America (CLOSED)

Summary

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

Account Number	xxxxxxxxx 8195	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$12,804	Payment Responsibility	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	72 MONTHS
Balance	\$0	Date Opened	Sep 18, 2015
Amount Past Due		Date Reported	Jul 31, 2016
Actual Payment Amount	\$11,356	Date of Last Payment	Jul 2016
Date of Last Activity	Jul 2016	Scheduled Payment Amount	
Months Reviewed	10	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Jul 2016
Date of First Delinquency			

Comments

Contact

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

4.5 DIGITAL FCU (CLOSED)

Summary

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

Account Number	xxxxxx 7142	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

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

Account Details

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

High Credit	\$15,876	Payment Responsibility	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	60 MONTHS
Balance	\$0	Date Opened	Sep 08, 2014
Amount Past Due		Date Reported	Sep 30, 2015
Actual Payment Amount	\$13,076	Date of Last Payment	Sep 2015
Date of Last Activity	Sep 2015	Scheduled Payment Amount	
Months Reviewed	12	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Sep 2015
Date of First Delinquency			

Comments

Contact

DIGITAL FCU
PO Box 9123
Marlborough, MA 01752-9123
(800) 328-8797

5. Other Accounts

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

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

6. Consumer Statements

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

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

7. Personal Information

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

Identification

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

Name	GUNWANTRAO M PATIL
Formerly known as	SHITAL PATIL
Social Security Number	xxxxx 3966
Age or Date of Birth	Jun 01, 1974

Other Identification

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

Alert Contact Information

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

Contact Information

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

Address	Status	Date Reported
6103 CARNATION TER AUSTIN, TX 78741	Current	Jul 20, 2024
PO BOX 403 ASHLAND, MA 01721	Former	Jun 30, 2024
10 BRESNICK LN ASHLAND, MA 01721	Former	Jun 18, 2024
12 LARKSPUR WAY APT 1 NATICK, MA 01760	Former	Aug 05, 2019
8 POST OAK LN APT 16 NATICK, MA 01760	Former	Jan 19, 2011
4204 SPRING BROOK DR EDISON, NJ 08820	Former	Jan 19, 2011

12 ROYAL CREST DR APT 2 MARLBOROUGH, MA 01752	Former	Jan 19, 2011
1450 WORCESTER RD APT 8422B FRAMINGHAM, MA 01702	Former	Jan 19, 2011
865 LOWER FERRY RD APT 119 TRENTON, NJ 08628	Former	Jan 19, 2011
717 STATION AVE APT F50 BENSALEM, PA 19020	Former	Jan 19, 2011

Employment History

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

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

8. Inquiries

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

Hard Inquiries

Inquiries that may impact your credit rating/score

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

You currently do not have any Hard Inquiries in your file.

Soft Inquiries

Inquiries that do not impact your credit rating/score

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

Date	Company	Request Originator	Description
Jul 10, 2024	CITIBANK NA		Account Review Inquiry
Jun 30, 2024	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Jun 25, 2024	DIGITAL FEDERAL CREDIT UNION		Credit Report
Jun 25, 2024	CITI CARDS CBNA		Account Review Inquiry
Jun 04, 2024	CITIZENS		Promotional Inquiry
Jun 02, 2024	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
May 28, 2024	DIGITAL FEDERAL CREDIT UNION		Credit Report
May 28, 2024	CITI CARDS CBNA		Account Review Inquiry
May 14, 2024	DIGITAL FEDERAL CREDIT UNION		Promotional Inquiry
May 10, 2024	COMCAST - XFINITY MOBILE		Utility Services
May 05, 2024	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
May 05, 2024	EQUIFAX CONSUMER SERVICES		Direct to Consumer Report
Apr 30, 2024	CAPITAL ONE BANK USA NA		Promotional Inquiry
Apr 30, 2024	CITIZENS		Promotional Inquiry
Apr 23, 2024	DIGITAL FEDERAL CREDIT UNION		Credit Report
Apr 23, 2024	CITI CARDS CBNA		Account Review Inquiry
Apr 10, 2024	CITIBANK NA		Account Review Inquiry

Mar 26, 2024	CAPITAL ONE BANK USA NA	Promotional Inquiry
Mar 26, 2024	DIGITAL FEDERAL CREDIT UNION	Credit Report
Mar 26, 2024	CITI CARDS CBNA	Account Review Inquiry
Mar 15, 2024	EQUIFAX UPDATE	Automated Consumer Interview System
Feb 20, 2024	DIGITAL FEDERAL CREDIT UNION	Credit Report
Feb 20, 2024	CITI CARDS CBNA	Account Review Inquiry
Feb 13, 2024	CITIBANK NA	Account Review Inquiry
Jan 23, 2024	DIGITAL FEDERAL CREDIT UNION	Credit Report
Jan 23, 2024	CITI CARDS CBNA	Account Review Inquiry
Dec 28, 2023	EQUIFAX UPDATE	Automated Consumer Interview System
Dec 26, 2023	DIGITAL FEDERAL CREDIT UNION	Credit Report
Dec 26, 2023	CITI CARDS CBNA	Account Review Inquiry
Nov 21, 2023	DIGITAL FEDERAL CREDIT UNION	Credit Report
Nov 21, 2023	CITI CARDS CBNA	Account Review Inquiry
Nov 14, 2023	CITIBANK NA	Account Review Inquiry
Oct 24, 2023	DIGITAL FEDERAL CREDIT UNION	Credit Report
Oct 24, 2023	CITI CARDS CBNA	Account Review Inquiry
Sep 26, 2023	DIGITAL FEDERAL CREDIT UNION	Credit Report
Sep 26, 2023	CITI CARDS CBNA	Account Review Inquiry
Sep 19, 2023	DIGITAL FEDERAL CREDIT UNION	Credit Report
Sep 15, 2023	DIGITAL FEDERAL CREDIT UNION	Credit Report
Sep 07, 2023	CREDIBLE LABS INC	Prequalification for Installment (not Mortgage, Auto, Home Equity)
Sep 07, 2023	EQUIFAX UPDATE	Automated Consumer Interview System
Sep 02, 2023	CITIBANK NA	Account Review Inquiry
Aug 24, 2023	CITI CARDS CBNA	Account Review Inquiry
Jul 27, 2023	CITI CARDS CBNA	Account Review Inquiry
Feb 21, 2023	DIGITAL FEDERAL CREDIT UNION	Credit Report
Jan 24, 2023	DIGITAL FEDERAL CREDIT UNION	Credit Report
Dec 27, 2022	DIGITAL FEDERAL CREDIT UNION	Credit Report
Nov 22, 2022	DIGITAL FEDERAL CREDIT UNION	Credit Report

Oct 25, 2022	DIGITAL FEDERAL CREDIT UNION	Credit Report
Sep 27, 2022	DIGITAL FEDERAL CREDIT UNION	Credit Report
Aug 23, 2022	DIGITAL FEDERAL CREDIT UNION	Credit Report
Jul 26, 2022	DIGITAL FEDERAL CREDIT UNION	Credit Report

9. Public Records

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

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

Bankruptcies

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

You currently do not have any Bankruptcies in your file.

Judgments

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

You currently do not have any Judgments in your file.

Liens

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

You currently do not have any Liens in your file.

10. Collections

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

You currently do not have any Collections in your file.

11. Dispute File Information

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

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

To initiate a dispute online please visit <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

To check the status or view the results of your dispute please visit <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

12. 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 FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

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

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

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **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 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

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.

- **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, 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 (see next page):

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a.Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 382-4357</p>
<p>2.To the extent not included in item 1 above:</p> <p>a.National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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.</p> <p>c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d.Federal Credit Unions</p>	<p>a.Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c.Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) 1775 Duke Street Alexandria, VA 22314</p>
3.Air carriers	Asst. General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4.Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street, SW Washington, DC 20423
5.Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6.Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street, SW, Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, NE Washington, DC 20549
8.Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090

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

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) 382-4357

Your Rights Under State Law

State of Texas - Notice to Texas Consumers

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding twelve dollars (\$12.00). There is no fee, however, if your request for a copy of your credit file is made not later than the 60th day after the date on which adverse action is taken against you; or made before the expiration of an initial one year security alert. To obtain a copy of your credit file from Equifax call 1-800-685-1111 or write to PO Box 740241, Atlanta, Georgia, 30374-0241.

You have a right to place a "security alert" in your credit file. This notice alerts a recipient of a consumer report involving your credit file that your identity may have been used without your consent to fraudulently obtain goods or services in the your name. Placement or removal of a security alert may be requested by calling 1-800-525-6285 or, you may send a written request to Equifax Information Services, PO Box 105069, Atlanta, GA 30348. With your request, you may include a daytime and evening telephone number so a person who receives a copy of your credit report can verify your identity before approving a transaction.

You have the right to file an action to enforce an obligation of a consumer reporting agency to you under this chapter in any court as provided by the Fair Credit Reporting Act (15 U.S.C. Section 1681 et seq.), as amended, or, if agreed to by both parties, the action may be submitted to binding arbitration after the you have followed all dispute procedures in Section 20.06 of the Texas Business and Commercial Code and have received the notice specified in Section 20.06(f) in the manner provided by the rules of the American Arbitration Association.