

Personal Credit Report for Tayian N Vogler

Report Date: 02/04/2021 Source: TransUnion

File Number: 372471725

Personal Information

You have been on our files since 01/18/2007

XXX-XX-2750 Your SSN has been masked for your

Date of Birth: 03/21/1988

TAYIAN N. VOGLER, TAYIAN NICOLE VOGLER, TAYIAN OGLER and TAYIAN NICOLE VOGLER

Addresses Reported:

Names Reported:

Address 5846 LYNN LAKE DR S, SAINT PETERSBURG, FL 33712-6109 6540 METROWEST BLVD APT 325, ORLANDO, FL 32835-6224 5825 CHASON RIDGE DR APT B, FAYETTEVILLE, NC 28314-4446 2105 WESTHILL DR, FAYETTEVILLE, NC 28304-5220 208 JOY DR, FAYETTEVILLE, NC 28312-6132 2527 PENNY DR, FAYETTEVILLE, NC 28312-6630 8647 BEAVER DAM RD, AUTRYVILLE, NC 28318-7665 2396 LYNN LAKE PL S, SAINT PETERSBURG, FL 33712-6123 5825 CHASON RIDGE DR APT BB, FAYETTEVILLE, NC 28314-4841 1706 NUTLEY DR, FAYETTEVILLE, NC 28303-3738 2570 LAKE DEBRA DR APT 16104, ORLANDO, FL 32835-8703 8647 DEAVERDAM RD, AUTRYVILLE, NC 28318 8647 DEAVERDAM RD, AUTRYVILLE, NC 28318	Date Reported 02/07/2019 06/30/2016 10/14/2013 04/05/2010 03/13/2007 01/12/2007 07/05/2010 09/30/2017 07/22/2015 02/03/2010 12/02/2015 02/08/2013 08/13/2012
8647 DEAVERVIEW RD, AUTRYVILLE, NC 28318 6840 CLINTON RD, STEDMAN, NC 28391-8848 6840 CLINTON RD APT H, STEDMAN, NC 28391-8848	08/13/2012 06/20/2011 03/15/2011

Telephone Numbers Reported:

(910) 709-3920 (910) 973-2114 (813) 895-2087 (910) 709-3420 (910) 309-6582 (910) 494-1789 (727) 439-4717 (813) 952-2087 (301) 305-7720

Employment Data Reported:

Account Information

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 key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	х	OK	30	60	90	120	COL	VS	RPO	C/O	EG
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120 + days late	Collection	Voluntary Surrender	Repo- ssession	Charge Off	Foreclosure

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For any account that contains medical information, the information following 'Medical-' is not displayed to anyone but you except where permitted by law. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

CONSUMER PORTFOLIO SVS #4001656****

19500 JAMBOREE RD SUITE 500 IRVINE, CA 92612 (800) 400-4491

Date Opened: 06/06/2016 Balance: Pay Status: >Charged Off< 08/31/2017 Responsibility: Individual Account Date Updated: Terms: Monthly for 59 months Last Payment Made: 05/02/2017 Account Type: Installment Account Date Closed: 08/31/2017 High Balance: \$12,446 >Maximum Delinquency of 90 days in 07/2017<

Loan Type: AUTOMOBILE Remarks: PURCHASED BY ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE Estimated month and year that this item will be removed: 03/2024

	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016
Rating	90	60	30	30	OK	30	OK	OK	OK	OK

	09/2016	08/2016	07/2016	06/2016
Rating	OK	OK	OK	OK

EDFINANCIAL #50000013089****

120 N SEVEN OAKS D KNOXVILLE, TN 37922 (800) 337-6884

Account Type:

Date Opened: 10/12/2017 Responsibility:

Individual Account Installment Account Date Updated: 12/31/2020 Payment Received:

12/05/2020

Pay Status:

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

>Maximum Delinquency of 90 days in 04/2019 for \$81<

Loan Type: STUDENT LOAN
High Balance: High balance of \$2,477 from 11/2018 to 04/2019; \$2,477 from 06/2019 to 06/2019; \$2,477 from 08/2019 to 12/2020

Last Payment Made:

	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020
Balance	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,715
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK									

	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$2,710	\$2,705	\$2,700	\$2,695	\$2,690	\$2,685	\$2,685		\$2,669	
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$28		\$27	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$4	\$0		\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	
Rating	OK	Х	OK	Х						

	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018
Balance	\$2,650	\$2,640	\$2,631	\$2,622	\$2,612	\$2,602				
Scheduled Payment	\$27	\$27	\$27	\$27	\$27	\$27				
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$81	\$0	\$0	\$0	\$0	\$0				
Rating	90	OK	OK	OK	OK	OK	Х	х	Х	Х

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Rating	Х	Х	Х	Х	Х	Х	Х	Х

EDFINANCIAL #50000012423****

120 N SEVEN OAKS D KNOXVILLE, TN 37922 (800) 337-6884

Account Type:

Date Opened: 09/20/2017 Responsibility:

Individual Account Installment Account

Date Updated: Payment Received: Last Payment Made:

12/31/2020 \$0

12/05/2020

Pay Status: Current Account Terms:

\$0 per month, paid Monthly for 120 months

>Maximum Delinquency of 90 days in 04/2019 for \$110<

	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020
Balance	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK									

Rating	OK	Х	OK	Х						
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$6	\$0		\$0	
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$37		\$36	
Balance	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,615		\$3,600	
	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019

	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018
Balance	\$3,574	\$3,561	\$3,548	\$3,536	\$3,523	\$3,509				
Scheduled Payment	\$36	\$36	\$36	\$36	\$36	\$36				
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$110	\$0	\$0	\$0	\$0	\$0				
Rating	90	OK	OK	OK	OK	OK	Х	Х	Х	Х

Rating	Х	Х	Х	Х	Х	Х	Х	Х	Х
	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017

SYNCB/CARE CREDIT #601918346794****

C/O PO BOX 965036 ORLANDO, FL 32896-5036 (866) 396-8254

Date Opened:

10/10/2016 Joint Account Responsibility: Account Type:

Revolving Account

Date Updated: Payment Received: \$36 Last Payment Made:

01/18/2021 01/07/2021

Pay Status: Terms:

Current Account

\$29 per month; paid Monthly

>Maximum Delinquency of 30 days in 04/2019<

Loan Type: CHARGE ACCOUNT
High Balance: High balance of \$2,212 from 07/2019 to 08/2019; \$2,212 from 10/2019 to 01/2021
Credit Limit: Credit limit of \$500 from 07/2019 to 08/2019; \$500 from 10/2019 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$404	\$436	\$461	\$411	\$0	\$0	\$33	\$111	\$140	\$146
Scheduled Payment	\$29	\$29	\$29	\$29			\$29	\$29	\$31	\$29
Amount Paid	\$36	\$29	\$29	\$0	\$0	\$33	\$80	\$31	\$35	\$140
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK									

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$286	\$313	\$351	\$349	\$347	\$373		\$425	\$451	
Scheduled Payment	\$29	\$29	\$40	\$34	\$28	\$28		\$28	\$28	
Amount Paid	\$29	\$40	\$34	\$28	\$28	\$28		\$28	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	
Rating	OK									

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	30	OK							

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK									

	09/2017	08/2017	07/2017
Rating	OK	OK	OK

PO BOX 650051 DALLAS, TX 75265 (800) 852-1922

03/21/2006 \$1,141 >Charged Off< Date Opened: Balance: Pay Status: Responsibility: 07/17/2015 Individual Account Date Updated: 12/31/2020 Date Closed: Payment Received: Account Type: Open Account \$0

TELECOMMUNICATIONS/CELLUHING Balance: \$1,172 Loan Type:

>\$1.141< Past Due:

Remarks: Account information disputed by consumer (FCRA); UNPAID BALANCE CHARGED OFF Estimated month and year that this item will be removed: 11/2021

	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020
Rating	Х	Х	Х	Х	Х	Х	Х	Х	X	Х

	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019
Rating	X	Х	Х	Х	X	Х	Х	Х	Х	Х

	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018
Rating	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х

	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017
Rating	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х

Rating	Х	Х	Х	Х	Х	Х	Х	Х	Х
	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016

AR RESOURCES INC #1397****

POB 1056 BLUE BELL, PA 19422

(866) 301-0222

Placed for collection: 12/11/2019 \$438 Pay Status: >In Collection<

Responsibility: Individual Account Date Updated: 01/29/2021 Account Type: Open Account Last Payment Made: 06/14/2019 COLLECTION AGENCY/ATTORNEY Loan Type: Original Amount: \$438

Original Creditor: EMERGENCY PHY OF ST

PETERSBU >\$438< Past Due:

Remarks: >PLACED FOR COLLECTION<

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

LVNV FUNDING LLC #444796228916****

C/O RESURGENT CAPITAL SERVICES

PO BOX 1269 GREENVILLE, SC 29603 (866) 464-1183

Placed for collection: 03/14/2016 Balance: \$659 Pay Status: >In Collection<

01/06/2021 Responsibility: Individual Account Date Updated: Account Type: Open Account **Original Amount:** \$659

DEBT BUYER CREDIT ONE BANK N A Loan Type:

Original Creditor: Past Due:

Remarks: Account information disputed by consumer (FCRA); >PLACED FOR COLLECTION
Estimated month and year that this item will be removed: 07/2022

PHOENIX FINANCIAL SERVIC #9537****

PO Box 361450 INDIANAPOLIS IN 46236 (317) 957-4880

Placed for collection: 12/17/2020 Balance: \$72 Pay Status: >In Collection<

Responsibility: Individual Account Date Updated: 01/31/2021 Account Type: Open Account **Original Amount:** \$72

COLLECTION AGENCY/ATTORNEY TAMPA BAY EMERGENCY Loan Type: **Original Creditor:**

PHYSICIANS >\$72<

Remarks: >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 11/2023

PORTFOLIO RECOVERY #517805834248****

120 CORPORATE BLVD SUITE 100 NORFOLK, VA 23502 (844) 675-3407

Placed for collection: 05/23/2017 Balance: \$681 Pay Status: >In Collection<

01/10/2021 Responsibility: Date Updated: Individual Account Account Type: Open Account Original Amount: \$681

DEBT BUYER Original Creditor: CAPITAL ONE BANK USA N A Loan Type:

Past Due: >\$681<

Remarks: Completed investigation of FCRA dispute-consumer disagreed; >PLACED FOR COLLECTION< Estimated month and year that this item will be removed: 08/2022

RADIUS GLOBAL SOLUTIONS LLC #5889****

7831 GLENROY RD SUITE 250A MINNEAPOLIS, MN 55439 (844) 802-3990

Account Type:

Loan Type:

Placed for collection: 11/22/2020 Responsibility:

Individual Account Open Account COLLECTION AGENCY/ATTORNEY

\$66 Date Updated:

01/16/2021 Original Amount: \$66

Original Creditor: LABORATORY CORPORATION

OF AMER >\$66<

Remarks: >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 03/2027

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.

AUSTIN CAPITAL BANK SSB #800889****

8100 Shoal Creek AUSTIN, TX 78757 (512) 693-3600

Account Type:

Loan Type:

Date Opened: 01/07/2021 Responsibility:

Balance: Individual Account Date Updated: Installment Account Payment Received:

02/01/2021 \$30 01/10/2021

\$2,471

Last Payment Made: SECURED High Balance: \$2,500

CAPITAL ONE AUTO FINANCE #6206270560058****

CB DISPUTES TEAM P 0 BOX 259407 PLANO, TX 75025 (800) 946-0332

Date Opened: 04/16/2020

Responsibility: Joint Account

Date Undated: Payment Received:

\$441

12/31/2020

Pay Status: Current Account

Pay Status:

Pay Status:

Terms:

>In Collection<

Current Account

\$30 per month, paid Monthly for 120 months

\$441 per month, paid Monthly for 72 months Terms:

Last Payment Made: 12/24/2020 Account Type: Installment Account

Loan Type: AUTOMOBILE High Balance: High balance of \$17,973 from 04/2020 to 12/2020

	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$17,007	\$17,149	\$17,298	\$17,437	\$17,584	\$17,722	\$17,856	\$17,997	\$18,126
Scheduled Payment	\$441	\$441	\$441	\$441	\$441	\$441	\$441	\$441	\$441
Amount Paid	\$441	\$441	\$441	\$441	\$441	\$441	\$441	\$441	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK								

CAPITAL ONE BANK USA NA #517805995521****

P O Box 31293 Salt Lake City, UT 84131 (800) 955-7070

06/12/2019 Date Opened:

01/11/2021 Date Updated: Pay Status: Current Account Responsibility: Individual Account Last Payment Made: 01/07/2021 \$25 per month; paid Monthly Terms:

Account Type: Revolving Account

Loan Type: CREDIT CARD
Credit Limit: Credit limit of \$300 from 07/2019 to 11/2019; \$500 from 12/2019 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$476	\$489	\$528	\$507	\$473	\$467	\$0	\$0	\$0	\$0
Scheduled Payment	\$25	\$30	\$55	\$39	\$25	\$25				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$537	\$537	\$528	\$524	\$524	\$524	\$524	\$524	\$524	\$524
Rating	OK									

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019
Balance	\$496	\$511	\$524	\$298	\$278	\$253	\$285	\$252	\$229
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$524	\$524	\$524	\$304	\$304	\$304	\$304	\$299	\$229
Rating	OK								

P O Box 31293 Salt Lake City, UT 84131 (800) 955-7070

02/20/2019 01/19/2021 Date Opened: Date Updated: Pay Status: Current Account 01/07/2021 \$25 per month; paid Monthly Terms:

Responsibility: Individual Account Last Payment Made:

Account Type: Revolving Account

Loan Type: CREDIT CARD

Credit Limit: Credit limit of \$200 from 04/2019 to 10/2019; \$500 from 11/2019 to 01/2021

Balance	01/2021 \$476	12/2020 \$482	11/2020 \$496	10/2020 \$509	09/2020 \$499	08/2020 \$483	07/2020 \$459	06/2020 \$436	05/2020 \$303	04/2020 \$0
Scheduled	\$470		\$490		3499		\$439	\$430	\$303	30
Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$514	\$514	\$514	\$514	\$514	\$514	\$514	\$514	\$514	\$514
Rating	OK	OK								

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$8	\$508	\$484	\$477	\$194	\$186	\$179	\$166	\$181	\$81
Scheduled Payment	\$8	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$514	\$514	\$498	\$493	\$208	\$208	\$208	\$208	\$208	\$198
Rating	OK									

	05/2019	04/2019	03/2019
Balance	\$158	\$155	
Scheduled Payment	\$25	\$25	
Past Due	\$0	\$0	
High Balance	\$191	\$191	
Rating	OK	OK	OK

CB INDIGO #510004507766****

PO BOX 4499 BEAVERTON, OR 97076 (866) 946-9545

Date Opened: Responsibility: Pay Status: 04/22/2020 Individual Account Date Updated: 01/14/2021 Current Account

Payment Received: \$427 Terms: \$40 per month; paid Monthly 01/07/2021

Account Type: Revolving Account
Loan Type: CREDIT CARD
Credit Limit: Credit limit of \$300 from 05/2020 to 01/2021 Last Payment Made:

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020
Balance	\$57	\$476	\$428	\$352	\$241	\$262	\$46	\$36	\$75
Scheduled Payment	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$36	\$40
Amount Paid	\$427	\$40	\$40	\$40	\$40	\$40	\$36	\$40	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$476	\$476	\$428	\$352	\$282	\$282	\$82	\$75	\$75
Rating	OK								

CREDIT ONE BANK #444796244137****

PO BOX 98872 LAS VEGAS, NV 89193-8872 (877) 825-3242

Date Opened: 01/28/2019 Pay Status: Date Updated: 01/15/2021 Current Account

Responsibility: Individual Account Payment Received: \$320 \$30 per month; paid Monthly Terms: 01/08/2021

Account Type: Revolving Account Last Payment Made:

Technit Type: CREDIT CARD
Credit Limit: Credit limit of \$300 from 02/2019 to 03/2019; \$450 from 04/2019 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$151	\$453	\$466	\$459	\$410	\$423	\$340	\$291	\$198	\$29
Scheduled Payment	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$29
Amount Paid	\$320	\$30	\$30	\$30	\$30	\$30	\$40	\$30	\$29	\$30
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$473	\$473	\$473	\$473	\$470	\$423	\$340	\$470	\$470	\$470
Rating	OK									

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$15	\$446	\$426	\$432	\$444	\$451	\$458	\$447	\$364	\$208
Scheduled Payment	\$15	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Amount Paid	\$470	\$25	\$25	\$25	\$25	\$49	\$25	\$150	\$115	\$496
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$470	\$459	\$459	\$459	\$459	\$458	\$458	\$447	\$446	\$446
Rating	OK									

	05/2019	04/2019	03/2019	02/2019
Balance	\$386	\$396	\$65	\$265
Scheduled Payment	\$25	\$25	\$25	\$25
Amount Paid	\$40	\$50	\$265	\$0
Past Due	\$0	\$0	\$0	\$0
High Balance	\$438	\$438	\$283	\$265
Rating	OK	OK	OK	OK

THE BANK OF MISSOURI - TOTAL VISA #405731042409****

2700 S LORRAINE PLACE SIOUX FALLS, SD 57106 (844) 548-9721

Account Type:

Date Opened: 09/16/2019 Responsibility: Individual Account

Revolving Account

Date Updated: Payment Received: Last Payment Made: 01/24/2021

\$80 01/21/2021 Pay Status: Terms:

\$40 per month; paid Monthly

Loan Type: CREDIT CARD
Credit Limit: Credit limit of \$300 from 10/2019 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$236	\$302	\$305	\$314	\$341	\$286	\$262	\$244	\$174	\$4
Scheduled Payment	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$4
Amount Paid	\$80	\$40	\$40	\$42	\$40	\$40	\$40	\$40	\$4	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$341	\$341	\$341	\$341	\$341	\$305	\$305	\$305	\$305	\$305
Rating	OK									

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019
Balance	\$0	\$274	\$305	\$304	\$293	\$258
Scheduled Payment		\$39	\$39	\$39	\$39	\$39
Amount Paid	\$294	\$39	\$39	\$39	\$80	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$305	\$305	\$305	\$304	\$293	\$258
Rating	OK	OK	OK	OK	OK	OK

WEBBANK/FINGERHUT #636992107977****

6250 RIDGEWOOD ROA SAINT CLOUD, MN 56303 (866) 734-0342 Date Opened:

09/19/2019 Responsibility: Individual Account Account Type: Revolving Account Date Updated: Payment Received: 10/13/2020 \$0

Pay Status: Current Account Paid Monthly Terms: 10/01/2020 Date Closed:

Loan Type: CHARGE ACCOUNT
High Balance: High balance of \$0 from 10/2019 to 10/2020
Credit Limit: Credit limit of \$300 from 10/2019 to 09/2020; \$0 from 10/2020 to 10/2020
Remarks: INACTIVE ACCOUNT; CLOSED

	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK									

	12/2019	11/2019	10/2019
Balance	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0
Past Due	\$0	\$0	\$0
Rating	OK	OK	OK

WEBBANK/FRESHSTART #636992032523****

6250 RIDGEWOOD ROA SAINT CLOUD, MN 56303

(866) 734-0342

Date Opened: 06/10/2019 Date Updated: 09/16/2019 Pav Status: Current Account

Responsibility: Payment Received: \$122 Individual Account \$0 per month, paid Monthly for 8 Terms: Account Type:

Last Payment Made: 09/16/2019 Installment Account 09/16/2019 Date Closed:

INSTALLMENT SALES Loan Type:

CONTRACT

High Balance: High balance of \$190 from 06/2019 to 09/2019 Remarks: CLOSED

	09/2019	08/2019	07/2019	06/2019
Balance	\$0	\$145	\$168	\$190
Scheduled Payment	\$0	\$26	\$26	\$26
Amount Paid	\$122	\$26	\$26	\$30
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

CAPITAL ONE NA

15000 CAPITAL ONE DRIVE US364412 RICHMOND, VA 23238 (800) 955-7070

Requested On: InquiryType: 11/07/2020 Individual

CB INDIGO

PO BOX 4499 BEAVERTON, OR 97076 (866) 946-9545

04/21/2020 Requested On:

REGIONAL ACCEPTANCE CORPO

1424 E FIRE TOWER GREENVILLE, NC 27858 (919) 766-1388

Requested On: InquiryType: 04/15/2020

EXETER FINANCE CORP

PO BOX 166097 IRVING, TX 75016 (800) 321-9637 Requested On:

03/10/2020

CONSUMER PORTFOLIO SERVI

19500 JAMBOREE ROAD IRVINE, CA 92612 (888) 469-4520

Requested On: 03/10/2020 InquiryType: Individual

CANVAS CREDIT UNION

9990 PARK MEADOWS DR

LONE TREE, CO 80124 (303) 691-2345 ested On:

03/10/2020 InquiryType:

BOMTCI-TOTAL VISA

PO BOX 85710 SIOUX FALLS, SD 57108 (888) 257-1159

Requested On: 08/24/2019 InquiryType: Individual

PAYPAL VIA SYNCBPAYPAL

PO BOX 5138 TIMONIUM, MD 21094 (866) 528-3733

Requested On: InquiryType: Permissible Purpose: 07/13/2020

CAPITAL ONE AUTO FINANCE

3905 N DALLAS PARKWAY PLANO, TX 75093 (800) 946-0332

04/16/2020, 03/10/2020 Requested On: InquiryType:

FLAGSHIP CREDIT ACCEPTANC

PO BOX 3807 COPPELL, TX 75019 (800) 707-0114

Requested On: InquiryType: 03/10/2020 Individual

CRESCENT BANK-BATON ROUGE

2121 AIRLINE DRIVE METAIRE, LA 70001 (866) 208-8288

Requested On: InquiryType: 03/10/2020 Individual

REGIONAL ACCEPTANCE CORPO

1424 E FIRE TOWER GREENVILLE, NC 27858 (919) 766-1388

Requested On: InquiryType: 03/10/2020 Individual

MAHER CHEVROLET VIA DLRMKTMAHER CHEVROLET PC

2901 34TH ST N ST PETERSBURG, FL 33713 Phone number not available

Requested On: InquiryType: Permissible Purpose:

03/10/2020 Individual CREDIT TRANSACTION

NEW CREDIT AMERICA

811 SW NAITO SUITE 300 PORTLAND, OR 97204 (877) 373-2330

Requested On: InquiryType: 08/20/2019 Individual

MOBILOANSLLC

151 MELACON DR

MARKSVILLE, LA 71351 (877) 836-1518 Requested On: InquiryType: 06/22/2019

FINGERHUT WEBBANK

7075 FLYING CLOUD DRIVE EDEN PRAIRIE, MN 55344 (888) 437-0011

Requested On: 05/23/2019

LENDUP CARD - TAB BANK

237 KEARNY ST SAN FRANCISCO, CA 94108 (855) 570-3732

Requested On: 05/08/2019 InquiryType:

CAPITAL ONE

15000 CAPITAL ONE RICHMOND, VA 23238 (800) 955-7070

Requested On: InquiryType: 06/12/2019 **APPLIED DATA FINANCE**

156 WEST 56TH STREET SUITE 1102 NEW YORK, NY 10019 (888) 578-9546

Requested On: InquiryType: 05/08/2019 Individual **CAPITAL ONE BANK USA NA**

PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 955-7070

Requested On: InquiryType: 02/06/2019

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

TRANSUNION INTERACTIVE

TRANSUNION CONSUMER INTE

100 CROSS STREET

SAN LUIS OBISP, CA 93401 (805) 782-8282

(803) 782-8282 Requested On: 01/27/2021, 01/16/2021, 01/14/2021, 12/19/2020, 12/02/2020, 11/26/2020, 11/18/2020, 10/28/2020, 10/16/2020, 09/26/2020, 08/27/2020, 08/21/2020, 08/13/2020, 08/05/2020, 06/26/2020, 05/01/2020, 03/27/2020, 08/21/2020, 08/13/2020, 08/05/2020, 06/26/2020, 05/01/2020, 03/27/2020, 08/21/2020, 08/25/2020, 06/26/2020, 05/01/2020, 03/27/2020, 08/25/2020, 05/01/2020, 03/27/2020, 05/01/2020, 03/20/2020

PLAIN GREEN LLC

POB 270

BOX ELDER, MT 59521

(866) 420-7157 Requested On: 09/06/2020, 07/06/2020, 05/06/2020

GRANITE BAY ACCEPTANCE INC

1781 VINEYARD DR. #222 ANTIOCH, CA 94509 (925) 779-1801 **Requested On:** 06/15/2020

CONTINENTAL FIN CO

4550 New Linden Hill Road

wilmington, DE 19808 (866) 449-4514

Requested On: 05/29/2020

GEICO

1 GEICO PLZ

WASHINGTON, DC 20076-0003 (773) 582-2886 Requested On: 04/17/2020

100 CROSS STREET SUITE 101

SAN LUIS OBISPO, CA 93401

(844) 580-6816 Requested On: 01/27/2021, 05/01/2020, 03/27/2020, 03/20/2020

TRANSUNION INTERACTIVE / CREDIT SESAME

607 WEST DANA ST,

SAN JOSE, CA 95120 (855) 799-9111

Requested On: 01/27/2021, 01/16/2021, 01/14/2021, 12/19/2020, 12/02/2020, 11/26/2020, 11/18/2020, 10/28/2020, 10/16/2020, 09/26/2020, 08/27/2020, 08/21/2020, 08/13/2020, 08/05/2020, 06/26/2020, 05/01/2020, 03/27/2020,

CAPITAL COMMUNITY BANK

105 SUGAR CAMP CIRCLE

DAYTON, OH 45409 (833) 625-1280

Requested On: 09/23/2020

LENDING CLUB

595 MARKET STREET SAN FRANCISCO, CA 94105

(888) 596-3157 Requested On: 07/13/2020, 06/02/2020

TBOM/ASPIRE

PO BOX 105555 SW 1340

ATLANTA, GA 30348 (855) 802-5572 Requested On: 06/02/2020

JP MORGAN CHASE BANK

301 N WALNUT STREET

WILMINGTON, DE 19801 (800) 432-3117

Requested On: 05/26/2020, 04/26/2020, 03/27/2020, 02/26/2020

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 companies inquiries, where permitted by law).

TRANSUNION CONSUMER INTE

760 MARKET STREET 10TH FLOOR

SAN FRANCISCO, CA 94102 (844) 580-6816 Requested On: 02/01/2021

SYNCB/SYNCB

C/O PO BOX 965036

ORLANDO, FL 32896-5036 Requested On: 01/27/2021 **BOM/TCI-TOTAL VISA**

5109 S BROADBAND LANE

CAPITAL ONE, N.A.

P O Box 31293

Salt Lake City, UT 84131 (800) 955-7070

Requested On: 01/29/2021 SYNCB/CARE CREDIT

C/O PO BOX 965036

ORLANDO, FL 32896-5036 (866) 396-8254 Requested On: 01/12/2021

T-MOBILE

12920 SE 38TH ST

SIOUX FALLS, SD 57108 (844) 548-9721 Requested On: 01/04/2021

GETTINGTON

6250 RIDGEWOOD ROA

SAINT CLOUD, MN 56303 (866) 688-1091

Requested On: 08/04/2020

TU INTERACTIVE 100 CROSS ST

202 SAN LUIS OBISPO, CA 93401

(844) 580-6816 Requested On: 02/04/2021

299944067 VIA TRANSUNION INTERACTIVE

100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401 (844) 580-6816

Requested On: 02/03/2021

TAYIAN VOGLER VIA KARMATRANSUNION INTERACT

100 CROSS STREET SAN LUIS OBISPO, CA 93401 (844) 580-6816 Requested On: 01/28/2021

TAYIAN VOGLER VIA CREDITWISE CAPONETUI

1680 CAPITAL ONE DRIVE MCLEAN, VA 22012 (877) 383-4802

Requested On: 01/08/2021, 12/11/2020, 11/13/2020, 10/16/2020, 09/18/2020, 08/20/2020, 07/23/2020, 07/11/2020, 06/11/2020, 05/14/2020, 05/05/2020, 04/26/2020, 04/18/2020, 04/09/2020, 03/19/2020, 03/12/2020, 03/05/2020, 02/25/2020, 01/28/2020, 12/31/2019, 11/30/2019, 11/02/2019, 10/23/2019, 10/14/2019, 09/16/2019

GULF COAST COLLECT BUREAU

5630 MARQUESAS CIRCLE SARASOTA, FL 34232 (877) 827-6999

Requested On: 01/06/2021, 10/30/2019

RADIUS GLOBAL SOLUTIONS

9550 REGENCY SQUARE BLVD SUITE 602 JACKSONVILLE, FL 32225 (866) 394-2675

Requested On: 11/22/2020

TAYIAN VOGLER VIA TUCI - LENDING TREE

100 CROSS STREET SAN LUIS OBISPO, CA 93401 (844) 580-6816

Requested On: 11/01/2020, 09/20/2020, 06/20/2020, 04/26/2020

VIKING CLIENT SERVICES

7500 OFFICE RIDGE CIRLE SUITE 100 EDEN PRAIRIE, MN 55344 Phone number not available **Requested On:** 07/14/2020

ALLSTATE

1819 ELECTRIC RD ROANOKE, VA 24018 (800) 255-7828

Requested On: 06/25/2020. 06/25/2020

TAYIAN VOGLER VIA TRANSUNION INTERACTIVE

100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401 (800) 493-2392

Requested On: 05/25/2020, 04/25/2020, 03/25/2020, 02/25/2020, 01/25/2020, 12/25/2019, 11/25/2019, 10/25/2019, 09/25/2019, 08/25/2019, 07/25/2019, 06/25/2019, 05/25/2019, 04/25/2019, 03/25/2019, 02/25/2019

PROG LEASING LLC

256 W DATA DRIVE DRAPER, UT 84020 (877) 898-1970

Requested On: 04/29/2020, 04/25/2019

TRANSUNION INTERACTIVE

100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401 (800) 493-2392

Requested On: 04/21/2020, 04/16/2020, 04/15/2020, 03/10/2020, 08/24/2019, 08/20/2019, 06/22/2019, 06/12/2019, 05/23/2019, 05/08/2019, 02/06/2019

ALLY FINANCIAL

200 RENAISSANCE CTR DETROIT, MI 48265 (866) 710-4623 Requested On: 04/16/2020

GENFS CARD

PO BOX 4499 BEAVERTON, OR 97076 (866) 453-8636

Requested On: 03/30/2020, 04/24/2019

ALLY FINANCIAL INC

BELLEVIEW, WA 98006 (800) 937-8997 Requested On: 10/06/2020

TAYIAN VOGLER VIA TRANSUNION INTERACTIVE IN

100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401

(855) 681-3196 Requested On: 02/04/2021, 02/04/2021, 07/24/2019

525764220 VIA CREDITWISE CAPONETUI

1680 CAPITAL ONE DRIVE MCLEAN, VA 22102 (877) 383-4802 Requested On: 02/03/2021

TD AMERITRADE

PO BOX 280 OMAHA, NE 68103 (800) 454-9272

Requested On: 01/29/2021 **AUSTIN CAPITAL BANK SSB**

512 EAST RIVERSIDE DR

SUITE 100 AUSTIN, TX 78704 (512) 366-7515 Requested On: 01/15/2021

FTAUSTIN CAPITAL BANK SS

8100 SHOAL CREEK BLVD AUSTIN, TX 78757 (512) 366-7515 Requested On: 01/07/2021

PARAMOUNT RECOVERY

107 DEANNA ROBINSON, TX 76706 (866) 250-7007 Requested On: 12/31/2020, 07/02/2020

FBCS INC

330 S WARMINSTER RD SUITE 353 HATBORO, PA 19040 (800) 220-2018 Requested On: 11/13/2020

MCB COLLECTN SERVICS VIA MERCHANTS ASSN DBA

MAF CO

134 S TAMPA STREET TAMPA, FL 33602 Phone number not available Requested On: 08/14/2020

VIKING CLIENT SERVICES I

7500 OFFICE RIDGE CIRCLE SUITE 100 EDEN PRAIRIE, MN 55344 (952) 944-7575 Requested On: 07/13/2020

ENHANCED RECOVERY COMPANY

8014 BAYBERRY ROAD JACKSONVILLE, FL 32256

Requested On: 06/12/2020, 05/01/2020

412968201 VIA TRANSUNION INTERACTIVE

100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401 (800) 493-2392

Requested On: 05/11/2020, 03/11/2020, 12/18/2019, 10/15/2019, 08/09/2019, 06/19/2019, 06/10/2019, 05/16/2019, 04/19/2019, 04/12/2019, 02/12/2019

FTPROG LEASINGLLC

256 DATA DRIVE DRAPER, UT 84020 (855) 222-0801 Requested On: 04/29/2020

LIBERTY MUTUAL

PO BOX 52102 PHOENIX, AZ 85072 (617) 654-3741

Requested On: 04/16/2020, 01/01/2020

GMFINANCIAL

801 CHERRY STREET FORT WORTH, TX 76102 (800) 284-2271

Requested On: 04/16/2020, 03/10/2020

RADIUS GLOBAL SOLUTIONS

9550 REGENCY SQUARE BLVD JACKSONVILLE, FL 32225 (888) 904-1800 Requested On: 03/11/2020

ALLY FINANCIAL

PO BOX 380901 BLOOMINGTON, MI 55438 (877) 247-2559 Requested On: 03/10/2020

NETCREDITRB

175 W JACKSON BLVD SUITE 1000 CHICAGO, IL 60606 (877) 392-2014

Requested On: 02/18/2020

TRAVELERS VIA TRAVELERS

CONSUMER DISCLOSURE P O BOX 59059 KNOXVILLE. TN 37950 (800) 550-7717 Requested On: 01/01/2020

CREDITGUARD

5300 BROKEN SOUND BLVD NW SUITE 100 BOCA RATON, FL 33487 (561) 241-5800 Requested On: 10/18/2019

CUSTOMER 2978 VIA FTSELF LENDER INC.

101 W 6TH STREET SUITE 517 AUSTIN, TX 78701

(877) 883-0999 **Requested On:** 10/01/2019

JPMCB CARD SERVICES

PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117 Requested On: 07/27/2019

CAPITAL ONE

15000 CAPITAL ONE DRIVE US364412 RICHMOND, VA 23238 (800) 955-7070 Requested On: 06/12/2019

LENDINGUSA

15303 VENTURA BLVD SUITE 850 SHERMAN OAKS, CA 91403 (800) 994-6177 Requested On: 06/10/2019

CUSTOMER 3900 VIA FTAPPLIED DATA FINANCE

15373 INNOVATION DRIVE SUITE 25 SAN DIEGO, CA 92128 (858) 263-0549 Requested On: 05/08/2019

CUSTOMER 2007 VIA FACTORTRUST INCPROG FINA

256 DATA DRIVE DRAPER, UT 84020 (855) 222-0801

Requested On: 04/25/2019

DUVERA

1910 PALOMAR POINT WAY 101 CARLSBAD, CA 92008 Requested On: 02/06/2019 200 RENAISSANCE CTR DETROIT, MI 48265 (866) 710-4623

Requested On: 03/10/2020 CREDIT CONTROL

5757 PHANTOM DRIVE SUITE 330

HAZELWOOD, MO 63042 (314) 442-7411 Requested On: 01/09/2020

WEBBANKAVANT LLC

222 N LASALLE ST SUITE 1700 CHICAGO, IL 60601

(800) 712-5407 Requested On: 11/05/2019, 02/07/2019

TRANSUNION INTERACTIVE

100 CROSS STREET SUITE 202 SAN LUIS OBISPO, CA 93401 (805) 782-8282 Requested On: 10/01/2019

BOMTCI TOTAL VISA

SIOUX FALLS, SD 57118 (888) 257-1159 Requested On: 08/24/2019

COMMONWEALTH

245 MAIN ST DICKSON CITY, PA 18519 (855) 273-8511 Requested On: 07/06/2019

CAPITAL ONE

PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 955-7070 Requested On: 06/12/2019, 02/07/2019, 02/06/2019

VELOCITY PORTFOLIO GROUP

1800 ROUTE 34N SUITE 404A WALL, NJ 07719 (732) 556-9090

Requested On: 06/04/2019

APPLIED DATA FINANCE

156 WEST 56TH STREET SUITE 1102 NEW YORK, NY 10019 (888) 578-9546 Requested On: 05/08/2019

SW CREDIT SYSTEMS LP

4120 INTERNATIONAL PKWY SUITE 1100 CARROLLTON, TX 75007 (844) 551-7928 Requested On: 03/12/2019

Credit Report Messages

Your credit report contains the following messages.

PROMOTIONAL OPT-OUT: This file has been opted out of promotional lists supplied by TransUnion

(Note: This opt-out is set to expire in 10/2025.)

The opt out on your file will remain in effect until the expiration date specified above, unless you request it to be made permanent. To permanently opt out of promotional lists provided by TransUnion, you must send us a signed "Notice of Election" form, which can be obtained by writing us or calling us at 800-916-8800 and representative.

Additional Information

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

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

Third Party Supplemental Information

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

CHECKING ACCOUNT AND DEMAND DEPOSIT ACCOUNT(DDA) ACTIVITY

Data Source: Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)

Data Source: Chex Systems Inc. (7805 Hudson Road, S Requested by: SYNCBPAYPAL Requested on: 07/13/2020 Checking Account Inquiries in the Last Months: 0 Checking Account Inquiries in the Last 2 Months: 0 Checking Account Inquiries in the Last 3 Months: 0 Checking Account Inquiries in the Last 3 Months: 4 Checking Account Inquiries in the Last 4 Year: 4 Checking Account Inquiries in the Last 2 Years: 7 DDA Inquiries in the Last 3 Years: 7 DDA Inquiries in the Last 3 Years: 7 Total Days Since First Checking Account Inquiry: 595 Days Since Most Recent DDA Inquiries 107 Credit Inquiries in the Last 3 Years: 9 Auto Inquiries in the Last 3 Years: 9 Auto Inquiries in the Last 3 Years: 4 Credit Issuance Inquiries in the Last 3 Years: 1 Days Since First Credit Issuance Inquiries in the Last 3 Years: 1 Days Since First Credit Issuance Inquiries in Last 3 Years: 1

SUPPLEMENTAL CONSUMER CREDIT INFORMATION

Data Source: CoreLogic Inc. (1 CoreLogic Drive, Westlake, TX 76262, (866) 873-3651) Requested by: PLAIN GREEN LLC Requested on: 09/06/2020 Invalid SSN Indicator: 0

requested on: 9y/10/2020
Invalid SSN Indicator: 0
Presence of a Collections Skip: 0
Auto Finance Inquiries in the Last 3 Months: 000
Auto Finance Inquiries in the Last 6 Months: 002
Auto Finance Inquiries in the Last 24 Months: 002
Auto Finance Inquiries in the Last 24 Months: 002
Auto Finance Inquiries in the Last 24 Months: 002
Auto Finance Inquiries in the Last 3 Months: 000
Cash Advance Inquiries in the Last 3 Months: 000
Cash Advance Inquiries in the Last 9 Months: 000
Cash Advance Inquiries in the Last 12 Months: 000
Cash Advance Inquiries in the Last 7 Months: 000
Cash Advance Inquiries in the Last 7 Years: 002
Misc Financial Services in the Last 7 Years: 000
Misc Financial Services in the Last 3 Months: 000
Rent-to-Own Inquiries in the Last 3 Months: 000
Rent-to-Own Inquiries in the Last 24 Months: 000
All Alternative Credit Inquiries in the Last 3 Months: 000
All Alternative Credit Inquiries in the Last 4 Months: 000
All Alternative Credit Inquiries in the Last 5 Months: 000
All Alternative Credit Inquiries in the Last 5 Months: 000
All Alternative Credit Inquiries in the Last 6 Months: 000
All Alternative Credit Inquiries in the Last 6 Months: 000

Rent-to-Own Inquiries in the Last 24 Months: 000
All Alternative Credit Inquiries in the Last 300
All Alternative Credit Inquiries in the Last 300
All Alternative Credit Inquiries in the Last 300
All Alternative Credit Inquiries in the Last 24 Months: 003
All Alternative Credit Inquiries in the Last 24 Months: 000
Paid Auto Finance Charge-offs in the Last 24 Months: 000
Paid Agyday Loan Charge-offs in the Last 24 Months: 000
All Paid Charge-offs in the Last 3 Months: 000
All Paid Charge-offs in the Last 3 Months: 000
All Paid Charge-offs in the Last 24 Months: 000
Open Auto Finance Charge-offs in the Last 24 Months: 000
Open Rott-To-Own Charge-offs in the Last 24 Months: 000
Open Rent-to-Own Charge-offs in the Last 24 Months: 000
All Open Charge-offs in the Last 3 Months: 000
All Open Charge-offs in the Last 3 Months: 000
All Open Charge-offs in the Last 3 Months: 000
All Open Charge-offs in the Last 3 Months: 000

All Open Charge-offs in the Last 6 Months: 000 All Open Charge-offs in the Last 9 Months: 000 All Open Charge-offs in the Last 12 Months: 000

All Open Charge-offs in the Last 24 Months: 000

All Open Charge-offs in the Last 7 Years: 000

SHOULD YOU WISH TO CONTACT TRANSUNION, YOU MAY DO SO,

Online:

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

TransUnion Consumer Relations P.O. Box 2000

Chester, PA 19016-2000

By Phone: (800) 916-8800

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

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

Consumer Rights

Para informacion en espanol, visite <u>www.consumerfinance.gov</u> 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 $\underline{\text{www.consumerfinance.gov/learnmore}}$ 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 (888-50PTOUT).
- 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.
 - 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:	
$1.\mathrm{a}.$ Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552	
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357	
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050	
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	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920	
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106	
d. Federal Credit Unions	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, S.E. Washington, DC 20590 1-202-366-1306	
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423	
5. Creditors subject to Packers and Stockyards Act, 1921	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 Street 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 1-877-382-4357	

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

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit

www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552

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

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.

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 <u>extended alert</u>, you will have to provide an identity theft report. An <u>identity theft report</u> 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 <u>identity theft report</u>, visit <u>www.consumerfinance.gov/learnmore</u>.

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; <u>www.equifax.com</u>
- Experian: 1-888-397-3742; <u>www.experian.com</u>
- TransUnion: 1-800-680-7289; www.transunion.com

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

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.

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.

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.

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 <u>identity theft report</u>.

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.