

Prepared For

MARGHERITA BOVEE**Personal & Confidential****Date Generated** Jan 25, 2021**Report Number** 0544-7987-20**At a Glance****38 Accounts****0 Public Records****4 Hard Inquiries****Personal Information**

7 Names

6 Addresses

3 Employers

18 Other Records

This information is reported to us by you, your creditors and/or other sources. Each source may report your information differently, which may result in variations of your name, address, Social Security number, etc. This is used for identification purposes only and does not factor into your Credit Score.

NamesMARGHERITA
BOVEE

Name ID #23827

MARGHERIT
BOVEE

Name ID #10184

MARGHERIT
A BOVEE

Name ID #18425

MARGARITA
BOVEE

Name ID #5984

MARHERITA
DOVEE

Name ID #31856

MARGHERITE
BOVEE

Name ID #14404

MARGERITA
BOVEE

Name ID #25388

Addresses

6020 N
BAYFRONT
DR
HERNANDO FL,
34442-2200
Address ID
#0077703393
Single family

340
GOLFVIEW DR
WESTON FL,
33326-1813
Address ID
#0073725431
Single family

4635 N CARL
G ROSE HWY
HERNANDO FL,
34442-4130
Address ID
#0077706162
Single family

15970 W
STATE ROAD
84 APT310
SUNRISE FL,
33326-1228
Address ID
#0749583821
Single family

16746
DIAMOND PL
WESTON FL,
33331-3158
Address ID
#0214455175
Single family

16790
REDWOOD
WAY
WESTON FL,
33326-1511
Address ID
#0073724160
Single family

Social Security Numbers

XXX-XX-9999

XXX-XX-7789

Year of Birth

1965

Phone Numbers

(352) 270-6038

(754) 214-2831

(954) 389-9691

Spouse or Co-Applicant

GERARD

Employers

JERMAR
PRODUCTIONS INC

JERMAR POROD INC

JMB ENT

Notices

This address has pertained to a business: 340 GOLFVIEW DR WESTON FL 33326 .

RETAIL TRADE BUSINESS: 340 GOLFVIEW DR, WESTON, FL, 33326 .

Accounts

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

ADS/COMENITY/BIGLOT



Account Info

Account Name	ADS/COMENITY/BIGLOT
Account Number	778840XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	10/21/2020
Status	Open/Never late.
Status Updated	Dec 2020
Balance	\$0
Balance Updated	12/27/2020
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$1,000
Highest Balance	\$0
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	—	—	—	—	—	—	—	—	—	●	●	●

● Current on payments



Balance History

Date **Nov 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **PO BOX 182120,
COLUMBUS OH
43218**

AMERICAN EXPRESS



Account Info

Account Name	AMERICAN EXPRESS
Account Number	349991XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	12/02/2002
Status	Paid, Closed/Never late.
Status Updated	June 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	-
Highest Balance	\$2,703
Terms	1 Months
On Record Until	Jun 2025



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2015	•	•	•	•	CLS	CLS	—	—	—	—	—	—
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	—	—	—	—	—	—	•	•	•	•	•	•

• Current on payments CLS Closed



Contact Info

Address **PO BOX 981537,**

EL PASO TX**79998**

Phone **(800) 874-**
 Number **2717**

**Comment****Account closed at credit grantor's request.****AMERICAN EXPRESS****Potentially Negative****Account Info**

Account Name	AMERICAN EXPRESS
Account Number	349991XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	04/22/2008
Status	Paid in settlement. \$8,112 written off.
Status Updated	Jul 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	-
Highest Balance	\$8,112
Terms	1 Months
On Record Until	Feb 2022

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2018	ND	ND	ND	ND	ND	CO	CLS	—	—	—	—	—
2017	ND	ND	CO	CO	ND	ND						
2016	ND	ND	ND	ND	ND	ND						

2010 ND ND

2015 — — — — — — — — — — C C C CO

ND No data for this time period CLS Closed C Collection CO Charge off

**Contact Info**

Address **PO BOX 981537,
EL PASO TX
79998**

Phone **(800) 874-**
Number **2717**

**Comment**

Account paid in full for less than full balance

AMEX/DSNB**Potentially Negative****Account Info**

Account Name	AMEX/DSNB
Account Number	377481XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	06/04/2010
Status	Account charged off. \$3,434 written off. \$3,434 past due as of Jan 2021.
Status Updated	Jan 2016
Balance	\$3,434
Balance Updated	01/14/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$2,900
Highest Balance	\$4,075
Terms	NA
On Record Until	Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	—	—	—	—	—	—	—	—	—	—	—
2020	CO											
2019	CO											
2018	CO											
2017	CO											
2016	CO											
2015	•	•	•	•	•	•	•	30	ND	ND	ND	180
2014	—	•	•	•	•	•	•	•	•	•	•	•

• Current on payments 30 30 Days Past Due 180 180 Days Past Due

ND No data for this time period CO Charge off



Balance History

Date **Dec 2020**Balance **\$3,434**

Scheduled

Payment **\$0**Paid **\$0**Date **Dec 2020**Balance **\$3,434**

Scheduled

Payment **\$0**Paid **\$0**Date **Oct 2020**Balance **\$3,434**

Scheduled

Payment **\$0**Paid **\$0**Date **Sep 2020**Balance **\$3,434**

Scheduled

Payment **\$0**Paid **\$0**Date **Aug 2020**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2019**

Balance **\$3,434**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **PO BOX 8218,
MASON OH
45040**



Comment

Account closed at credit grantor's request.



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

BANK OF AMERICA



Account Info

Account Name

BANK OF AMERICA

Account Number **749756XXXXXXX**

Account Type **Line of Credit**

Responsibility **Individual**

Date Opened **07/18/2006**

Status **Closed/Never late.**

Status Updated **Feb 2015**

Balance **\$0**

Balance Updated **02/22/2015**

Recent Payment **\$276**

Monthly Payment **\$276**

Credit Limit **\$30,900**

Highest Balance **\$36,895**

Terms **NA**

On Record Until **Feb 2025**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2015	•	CLS	—	—	—	—	—	—	—	—	—	—
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	ND	ND	ND
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	•	•	•	•	•	•	•	•	•	•	•	•
2010	•	•	•	•	•	•	•	•	•	•	•	•
2009	•	•	•	•	•	•	•	•	•	•	•	•
2008	—	—	•	•	•	•	•	•	•	•	•	•

• Current on payments ND No data for this time period CLS Closed



Contact Info

Address **PO BOX 982238,
EL PASO TX
79998**

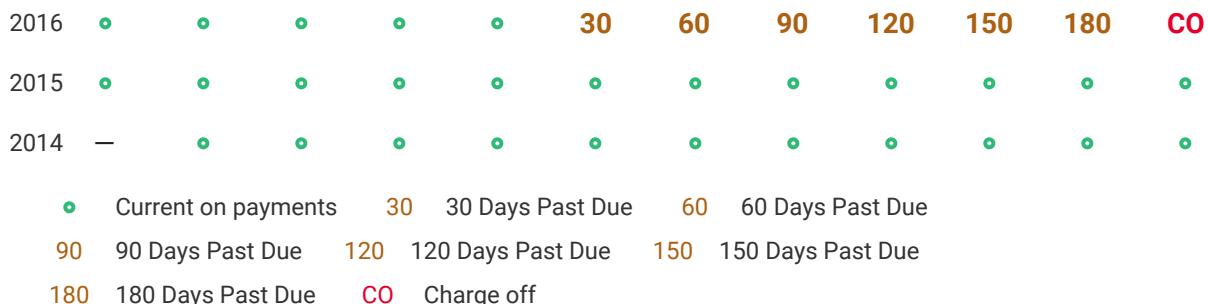
Phone **(800) 421-**
Number **2110**

**Comment****Account closed at consumer's request.****BANK OF AMERICA****Potentially Negative****Account Info**

Account Name	BANK OF AMERICA
Account Number	488893XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	09/04/2002
Status	Account charged off. \$7,874 written off. \$7,874 past due as of Jan 2021.
Status Updated	Dec 2016
Balance	\$7,874
Balance Updated	01/18/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$7,000
Highest Balance	\$7,874
Terms	NA
On Record Until	Mar 2023

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	—	—	—	—	—	—	—	—	—	—	—
2020	CO											
2019	CO											
2018	CO											
2017	CO											



Balance History

Date **Dec 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2019**

Balance **\$7,874**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **PO BOX 982238,
EL PASO TX
79998**

Phone **(800) 421-
2110**



Comment

Account closed at credit grantor's request.



Reinvestigation Information

This item remained unchanged from our processing of your dispute in Dec 2020.

BANK OF AMERICA

Potentially Negative



Account Info

Account Name **BANK OF AMERICA**

Account Number **488893XXXXXXXXXX**

Account Type **Credit card**

Responsibility **Individual**

Date Opened **11/25/2002**

Status **Account charged off. \$5,977 written off. \$5,977 past due as of Dec 2020.**

Status Updated	Dec 2016
Balance	\$5,977
Balance Updated	12/25/2020
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$5,000
Highest Balance	\$9,929
Terms	NA
On Record Until	Feb 2023



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D	
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	
2018	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	
2017	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	
2016	•	•	•	•	•	30	60	90	120	150	180	CO	
2015	•	•	•	•	•	•	•	•	•	•	•	•	
2014	•	•	•	•	•	•	•	•	•	•	•	•	
• Current on payments			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	CO	Charge off								



Balance History

Date **Oct 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2019**

Balance **\$5,977**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **PO BOX 982238,
EL PASO TX
79998**

Phone **(800) 421-**
Number **2110**



Comment

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Account closed at credit grantor's request.



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

BEST BUY/CBNA**Account Info**

Account Name	BEST BUY/CBNA
Account Number	702127XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	03/02/2003
Status	Paid, Closed/Never late.
Status Updated	Jul 2016
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$305
Highest Balance	\$2,200
Terms	NA
On Record Until	Jul 2026

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2016	•	•	•	•	•	•	CLS	—	—	—	—	—
2015	•	•	•	•	•	•	•	•	•	•	•	•
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	—	—	—	—	—	—	—	—	—	•	•	•

• Current on payments CLS Closed

**Contact Info**

Address **PO BOX 6497,
SIOUX FALLS SD
57117**

Phone **(888) 574-**
Number **1301**

**Comment**

Account closed at credit grantor's request.

BMW FINANCIAL SERVICES/CREDIT

**Account Info**

Account Name	BMW FINANCIAL SERVICES/CREDIT
Account Number	400115XXXX
Account Type	Auto Lease
Responsibility	Individual
Date Opened	11/11/2009
Status	Paid, Closed/Never late.
Status Updated	May 2012
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$94,176
Highest Balance	\$0
Terms	36 Months
On Record Until	May 2022

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2012	•	•	•	•	CLS	-	-	-	-	-	-	-
2011	•	•	•	•	•	•	•	•	•	•	•	•
2010	•	•	•	•	•	•	•	•	•	•	•	•
2009	-	-	-	-	-	-	-	-	-	-	•	•

• Current on payments CLS Closed

Contact Info



Address **PO BOX 3608,
DUBLIN OH 43016**

Phone **(800) 578-**
Number **5000**

BRIGHTSTAR CREDIT UNION

Potentially Negative



Account Info

Account Name **BRIGHTSTAR CREDIT UNION**
Account Number **8341XXXX**
Account Type **Unsecured**
Responsibility **Joint with**
Date Opened **05/30/2012**
Status **Account charged off. \$3,841 written off. \$3,841 past due as of Dec 2020.**
Status Updated **Aug 2015**
Balance **\$3,841**
Balance Updated **12/31/2020**
Recent Payment **\$0**
Monthly Payment **\$0**
Original Balance **\$5,000**
Highest Balance **\$0**
Terms **NA**
On Record Until **Mar 2022**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	CO											
2019	CO											
2018	CO											
2017	CO											

2016	CO												
2015	●	●	●	●	●	30	60	CO	CO	CO	CO	CO	CO
2014	●	●	●	●	●	●	●	●	●	●	●	●	●
● Current on payments 30 30 Days Past Due 60 60 Days Past Due													
CO Charge off													



Balance History

Date **Nov 2020**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$3,841**

Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2020**
Balance **\$3,841**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Mar 2020**
Balance **\$3,841**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Feb 2020**
Balance **\$3,841**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jan 2020**
Balance **\$3,841**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Dec 2019**
Balance **\$3,841**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Nov 2019**
Balance **\$3,841**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2019**
Balance **\$3,841**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Sep 2019**
Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2019**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2019**

Balance **\$3,841**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **1879 N STATE
ROAD 7,
LAUDERHILL FL
33313**

Phone **(954) 486-**
Number **2728**



Reinvestigation Information

This item remained unchanged from our processing of your dispute in Dec 2020.

CAP1/WMT



Account Info

Account Name	CAP1/WMT
Account Number	603220XXXXXXXXXX
Account Type	Charge Card
Responsibility	Authorized user
Date Opened	04/02/2020
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$147
Balance Updated	01/22/2021
Recent Payment	\$0
Monthly Payment	\$28
Credit Limit	\$550
Highest Balance	\$277
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	—	—	—	●	●	●	●	●	●	●	●	●

● Current on payments



Balance History

Date **Dec 2020**

Balance **\$173**

Scheduled

Payment **\$28**

Paid **\$0**

Date **Nov 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$241**

Scheduled

Payment **\$28**

Paid **\$0**

Date **Sep 2020**

Balance **\$96**

Scheduled

Payment **\$28**

Paid **\$0**

Date **Aug 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$237**

Scheduled

Payment **\$28**

Paid **\$0**

Date **May 2020**

Balance **\$126**

Scheduled

Payment **\$28**

Paid **\$0**



Contact Info

Address **PO BOX 31293,
SALT LAKE CITY
UT 84131**

Phone **(800) 955-**
Number **7070**

CAPITAL ONE



Account Info

Account Name **CAPITAL ONE**
Account Number **517805XXXXXXXXXX**
Account Type **Credit card**
Responsibility **Individual**
Date Opened **05/27/2019**
Status **Open/Never late.**
Status Updated **Dec 2020**
Balance **\$438**
Balance Updated **12/26/2020**
Recent Payment **\$0**
Monthly Payment **\$25**
Credit Limit **\$750**
Highest Balance **\$629**
Terms **NA**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	•	•	•	•	•	•	•	•	•	•	•	•
2019	—	—	—	—	—	•	•	•	•	•	•	•

• Current on payments



Balance History

Date **Nov 2020**

Balance **\$500**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Oct 2020**

Balance **\$629**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Sep 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$480**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jul 2020**

Balance **\$347**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jun 2020**

Balance **\$237**

Scheduled

Payment **\$25**

Paid **\$0**

Date **May 2020**

Balance **\$319**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Apr 2020**

Balance **\$296**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Mar 2020**

Balance **\$535**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Feb 2020**

Balance **\$330**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jan 2020**

Balance **\$340**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Dec 2019**

Balance **\$381**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Nov 2019**

Balance **\$0**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Oct 2019**

Balance **\$0**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Sep 2019**

Balance **\$79**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Aug 2019**

Balance **\$89**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jul 2019**

Balance **\$87**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jun 2019**

Balance **\$69**

Scheduled

Payment **\$25**

Paid **\$0**



Contact Info

Address **PO BOX 31293,
SALT LAKE CITY
UT 84131**

Phone **(800) 955-**
Number **7070**

CAPITAL ONE



Account Info

Account Name	CAPITAL ONE
Account Number	517805XXXXXXXXXX
Account Type	Credit card
Responsibility	Authorized user
Date Opened	08/21/2018
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$486
Balance Updated	01/22/2021
Recent Payment	\$0
Monthly Payment	\$25
Credit Limit	\$750
Highest Balance	\$700

Highest Balance

\$709

Terms

NA

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	—	—	—	—	—	—	—	—	●	●	●	●

● Current on payments

**Balance History**Date **Dec 2020**Balance **\$401**

Scheduled

Payment **\$25**Paid **\$0**Date **Nov 2020**Balance **\$431**

Scheduled

Payment **\$25**Paid **\$0**Date **Oct 2020**Balance **\$336**

Scheduled

Payment **\$25**Paid **\$0**Date **Sep 2020**Balance **\$59**

Scheduled

Payment **\$25**Paid **\$0**Date **Aug 2020**Balance **\$117**

Scheduled

Payment **\$25**Paid **\$0**

Date **Jul 2020**

Balance **\$213**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jun 2020**

Balance **\$307**

Scheduled

Payment **\$25**

Paid **\$0**

Date **May 2020**

Balance **\$380**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Apr 2020**

Balance **\$460**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Mar 2020**

Balance **\$550**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Feb 2020**

Balance **\$639**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jan 2020**

Balance **\$674**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Dec 2019**

Balance **\$709**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Nov 2019**

Balance **\$595**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Oct 2019**

Balance **\$168**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Sep 2019**

Balance **\$152**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Aug 2019**

Balance **\$249**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jul 2019**

Balance **\$41**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jun 2019**

Balance **\$82**

Scheduled

Payment **\$25**

Paid **\$0**

Date **May 2019**

Balance **\$164**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Apr 2019**

Balance **\$234**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Mar 2019**

Balance **\$328**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Feb 2019**

Balance **\$420**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jan 2019**

Balance **\$336**

Scheduled

Payment **\$25**

Paid **\$0**



Contact Info

Address **PO BOX 31293,
SALT LAKE CITY
UT 84131**

Phone **(800) 955-**
Number **7070**

CAPITAL ONE



Account Info

Account Name	CAPITAL ONE
Account Number	517805XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	10/24/2020
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$403
Balance Updated	01/16/2021
Recent Payment	\$0

Recent Payment

▼

Monthly Payment	\$25
Credit Limit	\$1,000
Highest Balance	\$453
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	•	—	—	—	—	—	—	—	—	—	—	—
2020	—	—	—	—	—	—	—	—	—	—	•	•



Current on payments



Balance History

Date Dec 2020

Balance \$104

Scheduled

Payment \$25

Paid \$0



Contact Info

Address **PO BOX 31293,
SALT LAKE CITY
UT 84131**

Phone **(800) 955-**
Number **7070**

CAPITAL ONE**Potentially Negative**

Account Info

Account Name	CAPITAL ONE
Account Number	544045XXXXXXXXXX
Account Type	Credit card

Responsibility	Individual
Date Opened	07/26/2000
Status	Account charged off. \$4,620 written off. \$4,620 past due as of Jan 2021.
Status Updated	June 2016
Balance	\$4,620
Balance Updated	01/21/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$4,150
Highest Balance	\$4,620
Terms	NA
On Record Until	Oct 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	—	—	—	—	—	—	—	—	—	—	—
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2016	•	30	60	90	120	150	CO	CO	CO	CO	CO	CO
2015	•	•	•	•	•	•	•	•	•	•	•	•
2014	—	•	•	•	•	•	•	•	•	•	•	•
• Current on payments			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		CO	Charge off		



Balance History

Date **Dec 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2019**

Balance **\$4,620**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **PO BOX 31293,
SALT LAKE CITY**

UT 84131

Phone **(800) 955-**
Number **7070**

**Comment**

Account previously in dispute - investigation complete, reported by data furnisher

Account closed at credit grantor's request.

**Reinvestigation Information**

This item was updated from our processing of your dispute in Dec 2020.

CREDIT ONE BANK**Account Info**

Account Name	CREDIT ONE BANK
Account Number	444796XXXXXXXXXX
Account Type	Credit card
Responsibility	Authorized user
Date Opened	04/29/2018
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$1,132
Balance Updated	01/11/2021
Recent Payment	\$50
Monthly Payment	\$57
Credit Limit	\$1,200
Highest Balance	\$1,158
Terms	NA

**Payment History**

J F M A M J A S O N D

2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	—	—	—	—	●	●	●	●	●	●	●	●

● Current on payments



Balance History

Date **Dec 2020**

Balance **\$518**

Scheduled

Payment **\$30**

Paid **\$75**

Date **Nov 2020**

Balance **\$397**

Scheduled

Payment **\$30**

Paid **\$50**

Date **Oct 2020**

Balance **\$416**

Scheduled

Payment **\$30**

Paid **\$79**

Date **Sep 2020**

Balance **\$479**

Scheduled

Payment **\$30**

Paid **\$100**

Date **Aug 2020**

Balance **\$561**

Scheduled

Payment **\$30**

Paid **\$50**

Date **Jul 2020**

Balance **\$572**

Scheduled

Payment **\$30**

Paid **\$50**

Date **Jun 2020**

Balance **\$602**

Scheduled

Payment **\$31**

Paid **\$125**

Date **May 2020**

Balance **\$707**

Scheduled

Payment **\$36**

Paid **\$50**

Date **Apr 2020**

Balance **\$735**

Scheduled

Payment **\$37**

Paid **\$50**

Date **Mar 2020**

Balance **\$584**

Scheduled

Payment **\$30**

Paid **\$100**

Date **Feb 2020**

Balance **\$663**

Scheduled

Payment **\$34**

Paid **\$59**

Date **Jan 2020**

Balance **\$643**

Scheduled

Payment **\$33**

Paid **\$50**

Date **Dec 2019**

Balance **\$415**

Scheduled

Payment **\$25**

Paid **\$45**

Date **Nov 2019**

Balance **\$363**

Scheduled

Payment **\$25**

Paid **\$30**

Date **Oct 2019**

Balance **\$10**

Scheduled

Payment **\$10**

Paid **\$172**

Date **Sep 2019**

Balance **\$172**

Scheduled

Payment **\$25**

Paid **\$50**

Date **Aug 2019**

Balance **\$210**

Scheduled

Payment **\$25**

Paid **\$98**

Date **Jul 2019**

Balance **\$48**

Scheduled

Payment **\$25**

Paid **\$50**

Date **Jun 2019**

Balance **\$88**

Scheduled

Payment **\$25**

Paid **\$50**

Date **May 2019**

Balance **\$113**

Scheduled

Payment **\$25**

Paid **\$179**

Date **Apr 2019**

Balance **\$279**

Scheduled

Payment **\$25**

Paid **\$75**

Date **Mar 2019**

Balance **\$347**

Scheduled

Payment **\$25**

Paid **\$75**

Date **Feb 2019**

Balance **\$414**

Scheduled

Payment **\$25**

Paid **\$50**

Date **Jan 2019**

Balance **\$422**

Scheduled

Payment **\$25**

Paid **\$50**



Contact Info

Address **PO BOX 98875,
LAS VEGAS NV
89193**

Phone **(877) 825-**
Number **3242**

GROW FINANCIAL FCU

Potentially Negative



Account Info

Account Name **GROW FINANCIAL FCU**

Account Number **207436XXXX**

Account Type **Auto Loan**

Responsibility **Individual**

Date Opened **08/11/2014**

Status **Open.**

Status Updated **June 2018**

Balance **\$4,623**

Balance Updated **01/01/2021**

Recent Payment **\$511**

Monthly Payment **\$511**

Original Balance **\$36,696**

Highest Balance **\$0**

Terms **84 Months**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	30	30	30	60	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	ND	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	—	—	—	—	●	●	●	●

● Current on payments 30 30 Days Past Due 60 60 Days Past Due

ND No data for this time period



Balance History

Date **Dec 2020**

Balance **\$5,105**

Scheduled

Payment **\$511**

Paid **\$0**

Date **Nov 2020**

Balance **\$5,105**

Scheduled

Payment **\$511**

Paid **\$512**

Date **Oct 2020**

Balance **\$5,594**

Scheduled

Payment **\$511**

Paid **\$511**

Date **Sep 2020**

Balance **\$6,084**

Scheduled

Payment **\$511**

Paid **\$512**

Date **Aug 2020**

Balance **\$6,575**

Scheduled

Payment **\$511**

Paid **\$1,024**

Date **Jul 2020**

Balance **\$7,546**

Scheduled

Payment **\$511**

Paid **\$0**

Date **Jun 2020**

Balance **\$7,546**

Scheduled

Payment **\$511**

Paid **\$515**

Date **May 2020**

Balance **\$8,006**

Scheduled

Payment **\$511**

Paid **\$510**

Date **Apr 2020**

Balance **\$8,508**

Scheduled

Payment **\$511**

Paid **\$0**

Date **Mar 2020**

Balance **\$9,483**

Scheduled

Payment **\$511**

Paid **\$500**

Date **Feb 2020**

Balance **\$9,931**

Scheduled

Payment **\$511**

Paid **\$0**

Date **Jan 2020**

Balance **\$10,407**

Scheduled

Payment **\$511**

Paid **\$512**

Date **Dec 2019**

Balance **\$10,878**

Scheduled

Payment **\$511**

Paid **\$512**

Date **Nov 2019**

Balance **\$11,341**

Scheduled

Payment **\$511**

Paid **\$0**

Date **Oct 2019**

Balance **\$11,833**

Scheduled

Payment **\$511**

Paid **\$511**

Date **Sep 2019**

Balance **\$12,270**

Scheduled

Payment **\$511**

Paid **\$0**

Date **Aug 2019**

Balance **\$12,270**

Scheduled

Payment **\$511**

Paid **\$1,022**

Date **Jul 2019**

Balance **\$13,193**

Scheduled

Payment **\$511**

Paid **\$0**

Date **Jun 2019**

Balance **\$13,193**

Scheduled

Payment **\$511**

Paid **\$1,541**

Date **May 2019**

Balance **\$14,659**

Scheduled

Payment **\$511**

Paid **\$0**

Date **Apr 2019**

Balance **\$14,587**

Scheduled

Payment **\$511**

Paid **\$510**

Date **Mar 2019**

Balance **\$15,042**

Scheduled

Payment **\$511**

Paid **\$511**

Date **Feb 2019**

Balance **\$15,484**

Scheduled

Payment **\$511**

Paid **\$835**

Date **Jan 2019**

Balance **\$16,292**

Scheduled

Payment **\$511**

Paid **\$500**



Contact Info

Address **9927 DELANEY
LAKE DR,
TAMPA FL 33619**

Phone **(813) 837-
Number **2451****

MACYS/DSNB



Account Info

Account Name	MACYS/DSNB
Account Number	479624XXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	06/04/2010

Status	Paid, Closed/Never late.
Status Updated	Mar 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$100
Highest Balance	\$1,226
Terms	NA
On Record Until	Mar 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	•	•	CLS	—	—	—	—	—	—	—	—	—
2017	ND	ND	ND	•	•	•	•	•	•	•	•	•
2016	•	•	•	•	•	•	•	CLS	ND	ND	ND	ND
2015	•	•	•	•	•	•	•	•	•	ND	ND	ND
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	—	—	—	•	•	•	•	•	•	•	•	•

• Current on payments ND No data for this time period CLS Closed



Contact Info

Address **PO BOX 8218,
MASON OH
45040**

Phone **(800) 243-
Number 6552**



Comment

Account closed at credit grantor's request.

MERCEDES-BENZ FINANCIAL SERVICES



Account Info

Account Name	MERCEDES-BENZ FINANCIAL SERVICES
Account Number	700310XXXXXX
Account Type	Auto Lease
Responsibility	Individual
Date Opened	01/02/2011
Status	Open/Never late.
Status Updated	Dec 2020
Balance	\$3,644
Balance Updated	12/31/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$39,619
Highest Balance	\$0
Terms	1 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	•	•	•	ND	ND	ND	•	•	•	•	•	•
2019	•	•	•	•	•	•	•	•	•	•	•	•
2018	—	•	•	•	•	•	•	•	•	•	•	•

• Current on payments ND No data for this time period



Balance History

Date **Nov 2020**

Balance **\$3,644**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$3,644**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$3,644**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$3,644**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$3,644**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$3,644**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$3,644**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **13650 HERITAGE
VALLEY**

PARKWAY,
FT WORTH TX
76177



Comment

Full termination/balance owing.

MIDLAND FUNDING

Potentially Negative



Account Info

Account Name	MIDLAND FUNDING
Account Number	857421XXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	10/28/2016
Status	Collection account. \$1,924 past due as of Jan 2021.
Status Updated	Oct 2016
Balance	\$1,924
Balance Updated	01/18/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,592
Highest Balance	\$0
Terms	1 Months
On Record Until	Dec 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	C	-	-	-	-	-	-	-	-	-	-	-
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	C	C	C	C	C	C	C	C	C	C	C	C

2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	-	-	-	C	C	C	C	C	C	C	C	C

C Collection



Balance History

Date **Dec 2020**

Balance **\$1,910**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$1,903**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$1,894**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$1,884**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$1,872**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$1,863**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$1,853**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$1,842**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$1,555**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$1,555**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$1,555**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$1,555**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$1,555**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$1,555**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$1,555**

Scheduled

Payment **\$0**

Paid \$0



Historical Info

Original **SYNCHRONY**
Creditor **BANK**



Contact Info

Address **320 E BIG
BEAVER RD STE
300,
TROY MI 48083**

Phone **(844) 236-**
Number **1959**



Comment

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

MIDLAND FUNDING

Potentially Negative



Account Info

Account Name	MIDLAND FUNDING
Account Number	857592XXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	04/27/2017
Status	Collection account. \$3,402 past due as of Jan 2021.
Status Updated	Apr 2017
Balance	\$3.402

Balance Updated	01/18/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$3,437
Highest Balance	\$0
Terms	1 Months
On Record Until	Oct 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	C	—	—	—	—	—	—	—	—	—	—	—
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance History

Date **Dec 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$3,402**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

Original **SYNCHRONY**

Creditor **BANK**



Contact Info

Address **320 E BIG
BEAVER RD STE
300,
TROY MI 48083**

Phone **(844) 236-**
Number **1959**

Comment



Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

NAVIENT

Potentially Negative



Account Info

Account Name	NAVIENT
Account Number	927711XXXXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/05/2007
Status	Paid, Closed.
Status Updated	May 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$12,000
Highest Balance	\$0
Terms	120 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	90	120	150	ND	CLS	-	-	-	-	-	-	-
2018	ND
2017	ND	180	ND	.	.	ND	.
2016	180	180	180	180	180	ND	90

2015	●	●	●	●	●	●	●	●	●	90	120	150	180
2014	●	●	●	●	●	●	●	●	●	●	●	●	●
2013	●	●	●	●	●	●	●	●	●	●	●	●	●
2012	—	—	—	—	—	●	●	●	●	●	●	●	●
	● Current on payments	90	90 Days Past Due	120	120 Days Past Due								
	150	150 Days Past Due	180	180 Days Past Due	ND	No data for this time period							
	CLS	Closed											



Balance History

Date **Apr 2019**

Balance **\$2,381**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$2,361**

Scheduled

Payment **\$44**

Paid **\$0**

Date **Feb 2019**

Balance **\$2,342**

Scheduled

Payment **\$44**

Paid **\$0**

Date **Jan 2019**

Balance **\$2,325**

Scheduled

Payment **\$44**

Paid **\$0**



Contact Info

Address **PO BOX 9500,
WILKES BARRE
PA 18773**

NAVIENT

Potentially Negative

**Account Info**

Account Name	NAVIENT
Account Number	502935XXXXXXXXXX
Account Type	Education
Responsibility	Joint with
Date Opened	09/21/2006
Status	Paid, Closed.
Status Updated	Apr 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$12,000
Highest Balance	\$0
Terms	180 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2019	•	•	•	CLS	—	—	—	—	—	—	—	—
2018	•	•	•	•	•	•	•	•	•	•	•	•
2017	•	•	•	•	•	•	•	•	•	ND	•	•
2016	•	•	•	•	•	•	•	•	•	•	•	•
2015	•	•	•	•	•	•	•	•	•	•	60	90
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	—	—	—	—	—	•	•	•	•	•	•	•

• Current on payments **60** 60 Days Past Due **90** 90 Days Past Due

ND No data for this time period CLS Closed

**Balance History**

Date **Mar 2019**

Balance **\$5,899**

Scheduled

Payment **\$95**

Paid **\$95**

Date **Feb 2019**

Balance **\$5,942**

Scheduled

Payment **\$95**

Paid **\$95**

Date **Jan 2019**

Balance **\$5,979**

Scheduled

Payment **\$95**

Paid **\$93**



Contact Info

Address **PO BOX 9655,
WILKES BARRE
PA 18773**

Phone **(888) 272-
5543**

OLLO/CWS



Account Info

Account Name	OLLO/CWS
Account Number	537993XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	12/15/2020
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$36
Balance Updated	01/08/2021
Recent Payment	\$50

Recent Payment

Monthly Payment	\$27
Credit Limit	\$500
Highest Balance	\$86
Terms	NA

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	—	—	—	—	—	—	—	—	—	—	—

● Current on payments

**Contact Info**

Address **PO BOX 9222,
OLD BETHPAGE
NY 11804**

Phone **(877) 494-**
Number **0020**

PHEAA/FED LOAN SERV**Account Info**

Account Name	PHEAA/FED LOAN SERV
Account Number	807429XXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	05/07/2019
Status	Open/Never late.
Status Updated	Dec 2020
Balance	\$167,078
Balance Updated	12/31/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$156,843

Highest Balance **\$0**
Terms **300 Months**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	—	—	—	—	—	●	●	●	●	●	●	●



Current on payments



Balance History

Date **Nov 2020**

Balance **\$167,078**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$167,078**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$167,078**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$167,078**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$167,078**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$167,078**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$167,078**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$167,078**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$167,078**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$166,664**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$165,663**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$164,594**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$163,521**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$162,483**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$161,410**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$160,372**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$159,292**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$158,227**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$157,193**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone **(800) 233-**
Number **0557**

PHEAA/FED LOAN SERV

Potentially Negative**Account Info**

Account Name	PHEAA/FED LOAN SERV
Account Number	807429XXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	08/30/2010
Status	Transferred,closed.
Status Updated	Apr 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$35,575
Highest Balance	\$0
Terms	120 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2019	180	180	180	CLS	-	-	-	-	-	-	-	-
2018	ND	ND	ND	•	•	•	90	120	150	180	180	180
2017	•	90	120	150	180	180	180	180	180	ND	ND	ND
2016	-	-	-	-	-	-	-	-	-	-	•	•
	•	Current on payments	90	90 Days Past Due	120	120 Days Past Due						
	150	150 Days Past Due	180	180 Days Past Due	ND	No data for this time period						
	CLS	Closed										

• Current on payments 90 90 Days Past Due 120 120 Days Past Due
150 150 Days Past Due 180 180 Days Past Due ND No data for this time period
 CLS Closed

**Balance History**

Date **Mar 2019**

Balance **\$62,067**

Scheduled

Payment **\$709**

Paid **\$0**

Date **Feb 2019**

Balance **\$61,792**

Scheduled

Payment **\$709**

Paid **\$0**

Date **Jan 2019**

Balance **\$61,544**

Scheduled

Payment **\$709**

Paid **\$0**



Contact Info

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone **(800) 233-
0557**



Comment

Completed investigation of FCRA dispute - consumer disagrees.

Account closed due to transfer.



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name

PHEAA/FED LOAN SERV

Account Number	807429XXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/09/2010
Status	Transferred,closed.
Status Updated	Apr 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$10,236
Highest Balance	\$0
Terms	120 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	180	180	180	CLS	-	-	-	-	-	-	-	-
2018	ND	ND	ND	•	•	•	90	120	150	180	180	180
2017	•	90	120	150	180	180	180	180	180	ND	ND	ND
2016	ND	•	•									
2015	ND											
2014	ND											
2013	ND											
2012	-	-	-	-	-	•	•	•	•	•	ND	ND

• Current on payments **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due ND No data for this time period
 CLS Closed



Balance History

Date **Mar 2019**

Balance **\$17,841**

Scheduled

Payment **\$203**

Paid **\$0**

Date **Feb 2019**

Balance **\$17,762**

Scheduled

Payment **\$203**

Paid **\$0**

Date **Jan 2019**

Balance **\$17,690**

Scheduled

Payment **\$203**

Paid **\$0**



Contact Info

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone **(800) 233-**
Number **0557**



Comment

Account closed due to transfer.

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV
Account Number	807429XXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	08/29/2011

Status**Transferred,closed.**Status Updated **Apr 2019**Balance **-**Balance Updated **-**Recent Payment **-**Monthly Payment **\$0**Original Balance **\$45,485**Highest Balance **\$0**Terms **120 Months****Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2019	180	180	180	CLS	—	—	—	—	—	—	—	—
2018	ND	ND	ND	•	•	•	90	120	150	180	180	180
2017	•	90	120	150	180	180	180	180	180	ND	ND	ND
2016	—	—	—	—	—	—	—	—	—	—	•	•
•	Current on payments	90	90 Days Past Due	120	120 Days Past Due							
150	150 Days Past Due	180	180 Days Past Due	ND	No data for this time period							
CLS	Closed											

• Current on payments 90 90 Days Past Due 120 120 Days Past Due
150 150 Days Past Due 180 180 Days Past Due ND No data for this time period
 CLS Closed

**Balance History**

Date **Mar 2019**

Balance **\$72,065**

Scheduled

Payment **\$843**

Paid **\$0**

Date **Feb 2019**

Balance **\$71,760**

Scheduled

Payment **\$843**

Paid **\$0**

Date **Jan 2019**

Balance **\$71,484**

Scheduled

Payment **\$843**

Paid **\$0**



Contact Info

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone **(800) 233-
0557**



Comment

Completed investigation of FCRA dispute - consumer disagrees.

Account closed due to transfer.



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

PORTFOLIO RECOVERY ASSOCIATES

Potentially Negative



Account Info

Account Name

PORTFOLIO RECOVERY ASSOCIATES

Account Number	480213XXXXXXXXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	06/21/2017
Status	Collection account. \$2,693 past due as of Jan 2021.
Status Updated	June 2017
Balance	\$2,693
Balance Updated	01/13/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$2,693
Highest Balance	\$0
Terms	1 Months
On Record Until	Jun 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	C	—	—	—	—	—	—	—	—	—	—	—
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	—	—	—	—	—	—	—	—	—	—	C	C

C Collection



Balance History

Date **Dec 2020**Balance **\$2,693**

Scheduled

Payment **\$0**Paid **\$0**Date **Nov 2020**Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$2,693**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

Original **CAPITAL ONE**
Creditor **BANK USA N.A.**



Contact Info

Address **120 CORPORATE
BLVD STE 100,
NORFOLK VA
23502**

Phone **(844) 675-**
Number **3408**



Comment

Completed investigation of FCRA dispute - consumer disagrees.



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

PREMIER BKCRD/FIRST PREMIER



Account Info

Account Name	PREMIER BKCRD/FIRST PREMIER
Account Number	517800XXXXXXXXXX
Account Type	Credit card
Responsibility	Authorized user
Date Opened	09/24/2018
Status	Open/Never late.
Status Updated	Dec 2020
Balance	\$173
Balance Updated	12/29/2020
Recent Payment	\$50
Monthly Payment	\$30
Credit Limit	\$300
Highest Balance	\$294
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●

● Current on payments



Balance History

Date **Nov 2020**

Balance **\$212**

Scheduled

Payment **\$30**

Paid **\$59**

Date **Oct 2020**

Balance **\$259**

Scheduled

Payment **\$30**

Paid **\$85**

Date **Sep 2020**

Balance **\$85**

Scheduled

Payment **\$30**

Paid **\$6**

Date **Aug 2020**

Balance **\$6**

Scheduled

Payment **\$6**

Paid **\$6**

Date **Jul 2020**

Balance **\$6**

Scheduled

Payment **\$6**

Paid **\$42**

Date **Jun 2020**

Balance **\$6**

Scheduled

Payment **\$6**

Paid **\$44**

Date **May 2020**

Balance **\$6**

Scheduled
Payment **\$6**
Paid **\$6**

Date **Apr 2020**
Balance **\$6**
Scheduled
Payment **\$6**
Paid **\$8**

Date **Mar 2020**
Balance **\$8**
Scheduled
Payment **\$8**
Paid **\$134**

Date **Feb 2020**
Balance **\$134**
Scheduled
Payment **\$30**
Paid **\$50**

Date **Jan 2020**
Balance **\$174**
Scheduled
Payment **\$30**
Paid **\$100**

Date **Dec 2019**
Balance **\$262**
Scheduled
Payment **\$30**
Paid **\$35**

Date **Nov 2019**
Balance **\$282**
Scheduled
Payment **\$30**
Paid **\$65**

Date **Oct 2019**
Balance **\$183**
Scheduled
Payment **\$30**
Paid **\$150**

Date **Sep 2019**
Balance **\$100**

Scheduled
Payment **\$30**
Paid **\$72**

Date **Aug 2019**
Balance **\$0**
Scheduled
Payment **\$30**
Paid **\$186**

Date **Jul 2019**
Balance **\$141**
Scheduled
Payment **\$30**
Paid **\$50**

Date **Jun 2019**
Balance **\$143**
Scheduled
Payment **\$30**
Paid **\$0**

Date **May 2019**
Balance **\$0**
Scheduled
Payment **\$30**
Paid **\$104**

Date **Apr 2019**
Balance **\$104**
Scheduled
Payment **\$30**
Paid **\$50**

Date **Mar 2019**
Balance **\$150**
Scheduled
Payment **\$30**
Paid **\$150**

Date **Feb 2019**
Balance **\$248**
Scheduled
Payment **\$30**
Paid **\$50**

Date **Jan 2019**
Balance **\$236**

Scheduled
Payment **\$30**
Paid **\$35**



Contact Info

Address **601 S
MINNESOTA AVE,
SIOUX FALLS SD
57104**

Phone **(800) 987-**
Number **5521**



Comment

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

RESURGENT/LVNV FUNDING

Potentially Negative



Account Info

Account Name	RESURGENT/LVNV FUNDING
Account Number	444796XXXXXXXXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	09/12/2016
Status	Collection account. \$932 past due as of Jan 2021.
Status Updated	Sep 2016
Balance	\$932
Balance Updated	01/06/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$932
Highest Balance	\$0

Terms

12 months

On Record Until

Nov 2022**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	C	—	—	—	—	—	—	—	—	—	—	—
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	—	C	C

C Collection

**Balance History**Date **Dec 2020**Balance **\$932**

Scheduled

Payment **\$0**Paid **\$0**Date **Nov 2020**Balance **\$932**

Scheduled

Payment **\$0**Paid **\$0**Date **Oct 2020**Balance **\$932**

Scheduled

Payment **\$0**Paid **\$0**Date **Sep 2020**Balance **\$932**

Scheduled

Payment **\$0**Paid **\$0**Date **Aug 2020**Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2019**

Balance **\$932**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

Original **CREDIT ONE**

Creditor **BANK N.A.**



Contact Info

Address **PO BOX 1269,
GREENVILLE SC
29602**

Phone **(866) 464-**
Number **1183**



Comment

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

SETOYOTA FIN DBA OF WOFC



Account Info

Account Name	SETOYOTA FIN DBA OF WOFC
Account Number	110000XXXXXXXXXX
Account Type	Auto Loan
Responsibility	Signer with
Date Opened	10/21/2008
Status	Paid, Closed/Never late.
Status Updated	Nov 2011
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$19,043
Highest Balance	\$0
Terms	36 Months
On Record Until	Nov 2021



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2011	•	•	•	•	•	•	•	•	•	•	CLS	-
2010	•	•	•	•	•	•	•	•	•	•	•	•
2009	•	•	•	•	•	•	•	•	•	•	•	•
2008	-	-	-	-	-	-	-	-	-	•	•	•

• Current on payments CLS Closed



Contact Info

Address **PO BOX 91614,
MOBILE AL 36691**

SETOYOTA FIN DBA OF WOFC**Potentially Negative****Account Info**

Account Name	SETOYOTA FIN DBA OF WOFC
Account Number	110000XXXXXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	08/05/2014
Status	Paid, Closed.
Status Updated	Sep 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$37,390
Highest Balance	\$0
Terms	75 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2020	•	•	•	•	•	•	•	•	CLS	—	—	—
2019	•	•	•	•	•	•	•	•	•	•	•	•
2018	60	30	30	30	•	•	•	•	•	•	•	•
2017	•	•	•	•	30	30	30	•	•	•	30	30
2016	•	•	•	•	•	•	•	•	•	•	•	•
2015	•	•	•	•	•	•	•	•	•	•	•	•
2014	—	—	—	—	—	—	—	•	•	•	•	•
• Current on payments			30	30 Days Past Due			60	60 Days Past Due			CLS	Closed

**Balance History**

Date Aug 2020

Balance **\$610**

Scheduled

Payment **\$600**

Paid **\$1,213**

Date **Jul 2020**

Balance **\$1,815**

Scheduled

Payment **\$600**

Paid **\$1,202**

Date **Jun 2020**

Balance **\$2,991**

Scheduled

Payment **\$600**

Paid **\$600**

Date **May 2020**

Balance **\$3,556**

Scheduled

Payment **\$600**

Paid **\$0**

Date **Apr 2020**

Balance **\$3,556**

Scheduled

Payment **\$600**

Paid **\$600**

Date **Mar 2020**

Balance **\$4,151**

Scheduled

Payment **\$600**

Paid **\$1,200**

Date **Feb 2020**

Balance **\$5,317**

Scheduled

Payment **\$600**

Paid **\$601**

Date **Jan 2020**

Balance **\$5,881**

Scheduled

Payment **\$600**

Paid **\$601**

Date **Dec 2019**

Balance **\$6,453**

Scheduled

Payment **\$600**

Paid **\$601**

Date **Nov 2019**

Balance **\$7,013**

Scheduled

Payment **\$600**

Paid **\$601**

Date **Oct 2019**

Balance **\$7,572**

Scheduled

Payment **\$600**

Paid **\$600**

Date **Sep 2019**

Balance **\$8,157**

Scheduled

Payment **\$600**

Paid **\$602**

Date **Aug 2019**

Balance **\$8,689**

Scheduled

Payment **\$600**

Paid **\$600**

Date **Jul 2019**

Balance **\$9,250**

Scheduled

Payment **\$600**

Paid **\$600**

Date **Jun 2019**

Balance **\$9,789**

Scheduled

Payment **\$600**

Paid **\$600**

Date **May 2019**

Balance **\$10,348**

Scheduled

Payment **\$600**

Paid **\$1,230**

Date **Apr 2019**

Balance **\$11,444**

Scheduled

Payment **\$600**

Paid **\$0**

Date **Mar 2019**

Balance **\$11,444**

Scheduled

Payment **\$600**

Paid **\$600**

Date **Feb 2019**

Balance **\$11,991**

Scheduled

Payment **\$600**

Paid **\$600**

Date **Jan 2019**

Balance **\$12,530**

Scheduled

Payment **\$600**

Paid **\$600**



Contact Info

Address **PO BOX 91614,
MOBILE AL 36691**

TD BANK USA/TARGETCREDIT

Potentially Negative



Account Info

Account Name **TD BANK USA/TARGETCREDIT**

Account Number **511786XXXXXXXXXX**

Account Type **Credit card**

Responsibility **Individual**

Date Opened **03/21/2001**

Status **Account charged off. \$6,339 written off. \$6,339
past due as of Dec 2020.**

Status Updated **Jul 2016**

Balance	\$6,339
Balance Updated	12/26/2020
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$5,500
Highest Balance	\$9,475
Terms	NA
On Record Until	Nov 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2016	•	30	60	90	120	150	CO	CO	CO	CO	CO	CO
2015	•	•	•	•	•	•	•	•	•	•	•	•
2014	•	•	•	•	•	•	•	•	•	•	•	•
• Current on payments			30	30 Days Past Due			60	60 Days Past Due				
90 Days Past Due			120	120 Days Past Due			150	150 Days Past Due			CO Charge off	



Balance History

Date **Nov 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2019**

Balance **\$6,339**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **PO BOX 673,
MINNEAPOLIS
MN 55440**

Phone **(888) 755-**
Number **5856**



Comment

Account closed at credit grantor's request.



Reinvestigation Information

This item remained unchanged from our processing of your dispute in Dec 2020.

WELLS FARGO BANK

Potentially Negative



Account Info

Account Name	WELLS FARGO BANK
Account Number	681681XXXXXXXXXXXX
Account Type	Home Equity
Responsibility	Individual
Date Opened	06/14/2006
Status	Paid, Closed.
Status Updated	Apr 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$32,000
Highest Balance	\$31,876
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	60	90	ND	CLS	-	-	-	-	-	-	-	-
2016	•	•	30	60	30	60	•	•	•	•	•	30
2015	-	-	-	•	•	•	•	•	•	•	•	•

• Current on payments 30 30 Days Past Due 60 60 Days Past Due
 90 90 Days Past Due ND No data for this time period CLS Closed



Contact Info

Address **PO BOX 3117,
WINSTON SALEM
NC 27102**

**Comment**

Credit Line no longer available- in repayment phase

**Reinvestigation Information**

This item was updated from our processing of your dispute in Dec 2020.

WELLS FARGO HOME MORTGAGE

**Account Info**

Account Name	WELLS FARGO HOME MORTGAGE
Account Number	512003XXXXXX
Account Type	Mortgage
Responsibility	Individual
Date Opened	09/08/2005
Status	Transferred,closed/Never late.
Status Updated	Oct 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$396,000
Highest Balance	\$0
Terms	33 Years
On Record Until	Oct 2025

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2015	•	•	•	•	•	•	•	•	•	CLS	—	—
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	ND	ND	ND	ND	ND	ND	•	•	•	•	•	•
2012	•	•	•	•	•	•	ND	ND	ND	ND	ND	ND

2011	●	●	●	●	●	●	●	●	●	●	●	●	●
2010	●	●	●	●	●	●	●	●	●	●	●	●	●
2009	●	●	●	●	●	●	●	●	●	●	●	●	●
2008	-	-	-	-	-	-	-	-	-	-	-	●	●

● Current on payments ND No data for this time period CLS Closed



Contact Info

Address **PO BOX 659558,
SAN ANTONIO TX
78265**

Phone **(800) 642-**
Number **0257**



Comment

Account transferred to another lender.

WELLS FARGO HOME MORTGAGE



Account Info

Account Name	WELLS FARGO HOME MORTGAGE
Account Number	512004XXXXXX
Account Type	Home Equity
Responsibility	Individual
Date Opened	06/14/2006
Status	Transferred,closed/Never late.
Status Updated	May 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$32,000
Highest Balance	\$31,876
Terms	NA

On Record Until

May 2025



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2015	•	•	•	•	CLS	—	—	—	—	—	—	—
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	ND	ND	ND	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	ND	ND	ND	ND	ND
2011	•	•	•	•	•	•	•	•	•	•	•	•
2010	•	•	•	•	•	•	•	•	•	•	•	•
2009	•	•	•	•	•	•	•	•	•	•	•	•
2008	—	—	—	—	—	—	•	•	•	•	•	•

• Current on payments ND No data for this time period CLS Closed



Contact Info

Address PO BOX 659558,
SAN ANTONIO TX
78265

Phone (800) 642-
Number 0257



Comment

Account transferred to another lender.

WELLS FARGO HOME MORTGAGE

Potentially Negative



Account Info

Account Name	WELLS FARGO HOME MORTGAGE
Account Number	708048XXXXXX
Account Type	Mortgage
Responsibility	Individual

Date Opened **09/08/2005**
 Status **Paid, Closed.**
 Status Updated **Apr 2017**
 Balance -
 Balance Updated -
 Recent Payment -
 Monthly Payment **\$0**
 Original Balance **\$396,000**
 Highest Balance **\$0**
 Terms **33 Years**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	•	•	30	CLS	—	—	—	—	—	—	—	—
2016	•	30	•	•	•	•	•	•	•	•	•	30

• Current on payments 30 30 Days Past Due CLS Closed



Contact Info

Address **PO BOX 10335,
DES MOINES IA
50306**

Phone **(800) 288-**
Number **3212**



Comment

Loan modified under federal government plan.

Public Records

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

No public records reported.

Hard Inquiries

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

OLLO/TBOM/CWS

Inquired on
12/14/2020

PO BOX 9222 OLD
BETHPAGE NY,
11804

Credit Granting. This
inquiry is scheduled
to continue on record
until Jan 2023.

CAP ONE NA

Inquired on
10/24/2020

PO BOX 30281
SALT LAKE
CITY UT, 84130

Unspecified. This
inquiry is
scheduled to
continue on
record until Nov
2022.

CAP ONE NA

Inquired on
05/27/2019

Unspecified. This
inquiry is
scheduled to
continue on
record until Jun
2021.

MERRICK BANK CORPORATION

Inquired on
02/09/2019

10705 S
JORDAN
GTWY STE 200
SOUTH
JORDAN UT,
84095

Unspecified. This
inquiry is
scheduled to
continue on
record until Mar
2021.

Soft Inquiries

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts. Soft inquiries also occur when you check your own credit report or when you use credit monitoring services from companies like Experian. These inquiries do not impact your credit score. Soft inquiries are not disputable but are available here for reference.

EXPERIAN

Inquired on
01/25/2021 an
d 05/27/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
01/25/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
01/23/2021,
01/11/2021,
01/01/2021,
12/30/2020,
12/22/2020,
12/17/2020,
12/04/2020,
12/03/2020,
11/11/2020,
11/01/2020,
10/25/2020,
09/17/2020,
07/06/2020,
06/09/2020,
05/29/2020,
04/09/2020,
04/01/2020,
02/14/2020,
02/12/2020,
09/19/2019,
08/12/2019,
07/14/2019,
06/14/2019,
06/10/2019,
06/09/2019,
06/05/2019,
06/03/2019,
06/01/2019 an
d 05/27/2019

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

EXPERIAN**CREDITMATCH**

Inquired on
01/23/2021,
01/11/2021,
01/01/2021,
12/30/2020,
12/25/2020,
12/22/2020,
12/18/2020,
12/17/2020,
12/04/2020,
12/03/2020,
11/26/2020,
11/11/2020,
11/01/2020,
10/25/2020,
09/17/2020,
07/23/2020,
07/07/2020,
07/06/2020,
06/09/2020,
05/29/2020,
04/09/2020,
04/01/2020,
02/14/2020,
02/12/2020,
10/18/2019,
09/19/2019,
08/12/2019,
07/14/2019,
06/19/2019,
06/14/2019,
06/12/2019,
06/10/2019,
06/09/2019,
06/08/2019,
06/05/2019,
06/03/2019,
06/02/2019,
06/01/2019,
05/29/2019 an
d 05/27/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

**CREDIT
CONTROL, LLC**
Inquired on
01/20/2021

5757
PHANTOM DR
STE 330,
HAZELWOOD
MO 63042
(314) 442-7400

EXPERIAN
Inquired on
01/20/2021,
01/13/2021,
01/10/2021,
12/25/2020,
12/14/2020,
12/02/2020,
11/30/2020,
11/27/2020,
10/31/2020,
10/26/2020,
10/24/2020,
10/22/2020,
10/07/2020,
09/30/2020,
09/26/2020,
09/23/2020,
09/10/2020,
08/26/2020,
08/11/2020,
07/26/2020,
04/30/2020,
04/12/2020,
04/08/2020,
04/04/2020,
03/31/2020,
03/26/2020,
03/12/2020,
02/12/2020,
01/31/2020,
01/12/2020,
01/11/2020,
12/26/2019,
12/23/2019,
12/11/2019,
11/30/2019,
11/22/2019,
11/15/2019,
11/13/2019,

**GROW
FINANCIAL
FCU**
Inquired on
01/18/2021
9927 DELANEY
LAKE DR,
TAMPA FL
33619

EXPERIAN
Inquired on
01/17/2021,
01/03/2021,
12/20/2020,
12/06/2020,
11/22/2020,
11/08/2020,
10/25/2020,
10/11/2020,
09/27/2020,
09/13/2020,
08/30/2020,
08/16/2020,
08/02/2020,
07/19/2020,
07/05/2020,
06/21/2020,
06/07/2020,
05/24/2020,
05/10/2020,
04/26/2020,
04/12/2020,
03/01/2020,
02/16/2020,
02/02/2020,
01/19/2020,
01/05/2020,
12/22/2019,
12/08/2019,
11/24/2019,
11/10/2019,
10/27/2019,
10/13/2019,
09/29/2019,
09/15/2019,
09/01/2019,
08/18/2019,
08/04/2019,
07/21/2019,

	10/31/2019, 10/26/2019, 10/13/2019, 10/11/2019, 09/29/2019, 09/13/2019, 09/05/2019, 08/22/2019, 08/13/2019, 08/11/2019, 07/12/2019, 06/30/2019, 06/25/2019, 06/13/2019, 06/09/2019, 06/08/2019, 06/04/2019, 06/02/2019 and 05/31/2019		07/07/2019, 06/23/2019 and 06/09/2019 475 ANTON BLVD, COSTA MESA CA 92626 (866) 252-8809
	475 ANTON BLVD, COSTA MESA CA 92626		

ASPIRE/ATLANTICUS/TBOM
Inquired on
01/14/2021,
12/11/2020,
11/11/2019 and 09/23/2019
5 CONCOURSE
PKWY STE 400,
ATLANTA GA
30328

CREDIT KARMA
Inquired on
01/10/2021,
01/08/2021,
01/07/2021,
12/30/2020,
12/27/2020,
12/22/2020,
12/20/2020,
12/16/2020,
12/13/2020,
12/08/2020,
12/05/2020,
12/01/2020,
11/29/2020,
11/25/2020,
11/21/2020,
11/18/2020,
11/16/2020,
11/10/2020,
11/07/2020,

MIDLAND CREDIT MGMT
Inquired on
01/10/2021,
10/08/2020,
06/26/2019,
05/04/2019 and 02/10/2019
320 E BIG BEAVER RD STE 300,
TROY MI 48083
(888) 403-6206

RNN/MIDLAND CREDIT MANAG
Inquired on
01/08/2021
350 CAMINO DE LA REINA STE 100,
SAN DIEGO CA 92108

11/05/2020,
10/31/2020,
10/28/2020,
10/24/2020,
10/21/2020,
10/18/2020,
10/13/2020,
10/12/2020,
10/07/2020,
10/04/2020,
09/11/2020,
09/07/2020,
08/28/2020,
08/22/2020,
08/15/2020,
08/10/2020,
08/01/2020,
07/24/2020,
07/18/2020,
07/12/2020,
07/05/2020,
06/28/2020,
06/20/2020,
06/16/2020,
05/24/2020,
05/19/2020,
05/15/2020,
05/05/2020,
05/02/2020,
04/22/2020,
04/15/2020,
04/10/2020,
03/28/2020,
03/21/2020,
03/14/2020,
02/25/2020,
02/18/2020,
02/13/2020,
02/07/2020,
01/26/2020,
01/22/2020,
01/15/2020,
01/09/2020,
01/02/2020,
12/20/2019 an
d 12/13/2019

760 MARKET
ST FL 2,
SAN
FRANCISCO CA
94102

OLLO/CWS/FDR

Inquired on
01/04/2021

PO BOX 9222,
OLD BETHPAGE
NY 11804
(877) 494-0020

VERIFACTS INC

Inquired on
12/23/2020

1980
INDUSTRIAL
DR,
STERLING IL
61081
(815) 626-9300

EXPERIAN

Inquired on
12/22/2020,
12/17/2020,
12/04/2020,
11/14/2017,
11/14/2017 an
d 12/20/2015

PO BOX 9600,
ALLEN TX
75013
(800) 311-4769

**PORTFOLIO
RECOV ASSOC**

Inquired on
12/15/2020,
10/25/2020,
10/15/2020,
10/08/2020,
09/26/2020,
06/26/2020,
10/26/2019,
06/26/2019,
06/05/2019,
05/28/2019,
05/05/2019,
02/22/2019 an
d 02/10/2019

120
CORPORATE
BLVD STE 100,
NORFOLK VA
23502
(844) 675-3408

**CREDIT KARMA
INC**

Inquired on
12/14/2020 an
d 10/24/2020

760 MARKET
ST FL 2,
SAN
FRANCISCO CA
94102

OLLO/ACT

Inquired on
12/11/2020,
10/19/2020,
10/16/2020,
01/20/2020,
12/23/2019,
12/20/2019,
11/22/2019,
10/14/2019,
09/25/2019 an
d 08/15/2019

**INTERNAL
REVENUE
SERVICE**

Inquired on
12/10/2020

4057
CARMICHAEL
RD,
JACKSONVILLE
FL 32207

**INTERNAL
REVENUE
SERVICE**

Inquired on
12/10/2020

250 MURALL
DR,
KEARNEYSVILL
E WV 25430

PO BOX 9222,
OLD BETHPAGE
NY 11804
(877) 494-0020

CAPITAL ONE

Inquired on
11/13/2020

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

**FORTIVA/ATLA
NTICUS/TBOM**

Inquired on
11/02/2020,
09/17/2020,
05/28/2020,
10/11/2019 an
d 08/02/2019

5 CONCOURSE
PKWY STE 400,
ATLANTA GA
30328

**MIDLAND
CREDIT MGMT
INC**

Inquired on
07/09/2020

320 E BIG
BEAVER RD STE
300,
TROY MI 48083
(800) 825-8131

**CONVERGENT
OUTSOURCING**

Inquired on
06/26/2020,
10/26/2019 an
d 05/28/2019

800 SW 39TH
ST,
RENTON WA
98057
(888) 871-2279

**CLARITY/BIG
PICTURE LOAN**

Inquired on
03/17/2020

E23970 POW
WOW TRL,
WATERSMEET
MI 49969

RISE

Inquired on
02/06/2020,
11/13/2019 an
d 04/16/2019

4150
INTERNATIONA
L PLZ STE 300,
FT WORTH TX
76109
(866) 580-1226

**EDS/REPUBLIC
BK & TRST**

Inquired on
01/17/2020,
12/13/2019,
11/06/2019,
10/22/2019,
04/17/2019 an
d 03/25/2019

4030 SMITH
RD,
CINCINNATI OH
45209
(502) 584-3600

**EDS/FINWISE
BANK**

Inquired on
12/10/2019,
03/01/2019 an
d 02/08/2019

756 E
WINCHESTER
ST STE 300,
MURRAY UT
84107
(866) 580-1226

**BRAINTREE
PAYMENT
SOLUTI**

Inquired on
12/05/2019

222
MERCHANDISE
MART STE 800,

**SEVENTH
AVENUE/DM
SERVI**

Inquired on
10/01/2019

1112 7TH AVE,
MONROE WI
53566

**EDS/CAPITAL
COMMUNITY
BK**

Inquired on
09/25/2019

PO BOX 84032,
COLUMBUS GA
31908

**MONTGOMERY
WARD/DM
SERV**

Inquired on
09/19/2019

1112 7TH AVE,
MONROE WI
53566

CHICAGO IL
60654
(312) 257-2303

(833) 204-2600

(888) 557-3848

**CREDIT
CONTROL, LLC**
Inquired on
09/09/2019

5757
PHANTOM DR
STE 330,
HAZELWOOD
MO 63042
(314) 442-7400

EXPERIAN
Inquired on
05/27/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626
(866) 673-0140

LENVIOUS
Inquired on
05/07/2019

1015 E
IMPERIAL HWY
STE C9,
BREA CA 92821

**CLARITY/OPPL
NS/FINWISE**
Inquired on
03/22/2019

820 E 9400 S,
SANDY UT
84094

**SANTANDER
CONSUMER
USA**
Inquired on
02/15/2019

8585 N
STEMMONS
FWY,
DALLAS TX
75247
(888) 222-4227

**EDS/FINWISE
BANK**
Inquired on
02/08/2019

756 E
WINCHESTER
ST STE 300,
MURRAY UT
84107
(866) 580-1226

**MERRICK
BANK**
Inquired on
01/16/2019

PO BOX 9201,
OLD BETHPAGE
NY 11804
(800) 253-2322

Important Messages

Medical Information

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

Public Records Information

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

Contact Experian

Online

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

Phone

Monday - Friday

9am to 5pm

(855) 414-6047

Mail

Experian

PO Box 9701

Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

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

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

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

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

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

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

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

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

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore 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 5OPTOUT (1 888 567 8688).

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

Identity theft victims and active duty military personnel have additional rights. For more Information, visit www.consumerfinance.gov/learnmore.

Consumers Have The Right To Obtain A Security Freeze

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

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

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

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

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

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state

PLEASE CONTACT:

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

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

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street,
Suite 3450

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	Houston, TX 77010-9050
c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations	b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480
d. Federal Credit Unions	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

Notification of Rights

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

- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Washington Consumers