



Personal Credit Report for Stacy Gist

Report Date: 02/11/2021

Source: TransUnion

File Number: 367677326

Personal Information

You have been on our files since 05/01/2003

SSN: XXX-XX-4910

Your SSN has been masked for your protection.

Date of Birth: 04/02/1983

Names Reported: STACY L. GIST, STACY LAVELLE GIST, STACEY GIST and STACY GISTDICKS

Addresses Reported:

Address

5601 EDENFIELD RD APT 706, JACKSONVILLE, FL 32277-9428
 1038 CALIENTE DR APT 11, JACKSONVILLE, FL 32211-5509
 1000 DRIPS LLC 5601 EDENFIELD RD APT 706, JACKSONVILLE, FL 32277

Date Reported

11/14/2017
 02/12/2017
 04/04/2019

Telephone Numbers Reported:

(904) 219-8027 (904) 203-0766 (904) 524-1012 (904) 386-9570 (904) 805-5366 (904) 240-2323 (904) 802-5963
 (904) 428-4219 (904) 248-9145 (904) 624-6595 (904) 255-8585 (904) 268-6996 (904) 683-8103 (904) 229-9197
 (904) 240-2320 (904) 866-1025 (904) 672-0386 (904) 422-1784 (904) 737-8821 (904) 418-2528

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	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	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 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. For any account that contains medical information, the information following "Medical-" is not displayed to anyone but you except where permitted by law.

APPLIED BANK #435583100854****

4700 EXCHANGE COURT
 BOCA RATON, FL 33431-0966
 (484) 840-1700

Date Opened: 06/06/2018

Responsibility: Individual Account

Account Type: Revolving Account

Loan Type: BUSINESS CREDIT CARD

Date Updated: 01/08/2021

Payment Received: \$0

Last Payment Made: 07/30/2018

Pay Status: >Charged Off<

Terms: Paid Monthly

Date Closed: 04/04/2019

>Maximum Delinquency of 120 days in 01/2019 for \$367 and in 03/2019 for \$526<

Estimated month and year that this item will be removed: 08/2025

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$1,006	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005		\$1,005	
Scheduled Payment										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	
Past Due	\$1,006	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005		\$1,005	
Credit Limit	\$500	\$500	\$500	\$500	\$500	\$500	\$500		\$500	
High Balance	\$1,006	\$1,006	\$1,006	\$1,006	\$1,006	\$1,006	\$1,006		\$1,006	
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<		>PRL<	
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance										
Scheduled Payment										
Amount Paid										
Past Due										
Credit Limit										
High Balance										
Remarks										
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance		\$1,005	\$1,006	\$935	\$865					\$544
Scheduled Payment			\$85	\$81	\$78					\$73
Amount Paid		\$0	\$0	\$0	\$0					\$73
Past Due		\$1,005	\$526	\$445	\$367					\$0
Credit Limit		\$500	\$500	\$500	\$500					\$500
High Balance		\$1,006	\$1,006	\$934	\$865					\$551
Remarks		>PRL<								
Rating	C/O	C/O	120	120	120	90	60	30	OK	OK

	07/2018
Rating	OK

ATLANTIC CAP BKSELFLENDER #1183****

515 CONGRESS AVE
SUITE 2200
AUSTIN, TX 78701
(877) 883-0999

Date Opened: 05/27/2020
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 01/31/2021
Payment Received: \$35
Last Payment Made: 01/04/2021

Pay Status: Current Account
Terms: \$35 per month, paid Monthly for 24 months
>Maximum Delinquency of 30 days in 11/2020 for \$35<

Loan Type: SECURED
High Balance: High balance of \$724 from 05/2020 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020
Balance	\$534	\$562	\$618	\$618	\$645	\$671	\$671	\$698	\$724
Scheduled Payment	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
Amount Paid	\$35	\$70	\$0	\$35	\$35	\$0	\$35	\$35	\$0
Past Due	\$0	\$0	\$35	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	30	OK	OK	OK	OK	OK	OK

CB INDIGO #510004000927****

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

Date Opened: 04/20/2018
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 01/30/2021
Payment Received: \$0
Last Payment Made: 12/11/2018

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 07/09/2019
>Maximum Delinquency of 120 days in 05/2019 for \$186 and in 06/2019 for \$241<

Credit Limit: Credit limit of \$300 from 08/2018 to 07/2019; \$300 from 01/2021 to 01/2021
Estimated month and year that this item will be removed: 12/2025

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$0									
Scheduled Payment										
Amount Paid	\$0									
Past Due	\$0									
High Balance	\$1,102									
Remarks	PAL TRF									
Rating	C/O	C/O	X	X	X	60	30	OK	OK	30

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance									\$0	\$1,039
Scheduled Payment										\$70
Amount Paid									\$0	\$0
Past Due									\$0	\$241
High Balance									\$1,102	\$1,039
Remarks									PAL >PRL<	
Rating	30	OK	OK	OK	OK	OK	N/R	N/R	C/O	120

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$976	\$822	\$769	\$717	\$665	\$327	\$385	\$360	\$336	\$265
Scheduled Payment	\$66	\$55	\$51	\$48	\$47	\$40	\$40	\$40	\$40	\$40
Amount Paid	\$0	\$0	\$0	\$0	\$327	\$125	\$20	\$20	\$0	\$44
Past Due	\$186	\$135	\$87	\$40	\$0	\$0	\$40	\$20	\$0	\$0
High Balance	\$976	\$822	\$769	\$717	\$665	\$385	\$385	\$360	\$336	\$327
Rating	120	90	60	30	OK	OK	30	30	OK	OK

	07/2018	06/2018	05/2018
Rating	OK	OK	OK

COMMUNITY FIRST CU OF FL #1000001251317****

25 s arizona place
suite 111
chandler, AZ 85225
(904) 371-7964

Date Opened: 08/13/2015 **Date Updated:** 01/31/2021 **Pay Status:** >Charged Off<
Responsibility: Individual Account **Payment Received:** \$0 **Date Closed:** 04/30/2017
Account Type: Open Account
Loan Type: DEPOSIT ACCT
 OVRDRFT PROTECTN

High Balance: High balance of \$374 from 08/2018 to 01/2021

Estimated month and year that this item will be removed: 01/2024

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374	\$374
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	C/O	N/R	C/O	C/O	C/O	N/R	C/O	C/O	C/O	C/O

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017
Rating	C/O	C/O	C/O	C/O	C/O	C/O

CONTINENTAL FIN CO #534636120469****

4550 New Linden Hill Road
 Wilmington, DE 19808
 (866) 449-4514

Date Opened: 11/06/2018 **Date Updated:** 03/09/2020 **Pay Status:** >Charged Off<
Responsibility: Individual Account **Payment Received:** \$0 **Terms:** Paid Monthly
Account Type: Revolving Account **Last Payment Made:** 08/14/2019 **Date Closed:** 01/31/2020
Loan Type: CREDIT CARD >Maximum Delinquency of 120 days in 12/2019<

High Balance: High balance of \$500 from 12/2018 to 12/2018; \$621 from 03/2019 to 08/2019; \$1,247 from 01/2020 to 03/2020

Credit Limit: Credit limit of \$500 from 12/2018 to 12/2018; \$500 from 03/2019 to 08/2019; \$500 from 01/2020 to 03/2020

Estimated month and year that this item will be removed: 08/2026

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$0	\$1,247	\$1,247					\$209	\$497	\$156
Scheduled Payment								\$35	\$35	\$35
Amount Paid	\$0	\$0	\$0					\$335	\$35	\$400
Past Due	\$0	\$486	\$436					\$0	\$0	\$0
Remarks	PAL >PRL<	>PRL<	>PRL<							
Rating	C/O	C/O	C/O	120	90	60	30	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Balance	\$544	\$467	\$434			\$469
Scheduled Payment	\$70	\$35	\$35			\$35
Amount Paid	\$0	\$35	\$200			\$35
Past Due	\$0	\$0	\$0			\$0
Rating	OK	OK	OK	OK	30	OK

FIRST PREMIER BANK #517800667608****

3820 N LOUISE AVE
 SIOUX FALLS, SD 57107
 (800) 987-5521

Date Opened: 07/12/2017 **Date Updated:** 01/03/2021 **Pay Status:** >Charged Off<
Responsibility: Individual Account **Payment Received:** \$0 **Terms:** Paid Monthly
Account Type: Revolving Account **Last Payment Made:** 11/13/2018 **Date Closed:** 01/27/2019
Loan Type: CREDIT CARD >Maximum Delinquency of 90 days in 03/2019 for \$123<

Credit Limit: Credit limit of \$300 from 12/2018 to 04/2019; \$300 from 06/2019 to 06/2019; \$300 from 03/2020 to 01/2021

Estimated month and year that this item will be removed: 11/2025

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$503	\$503	\$503	\$503	\$503	\$503	\$503	\$503	\$503	\$503
Scheduled Payment										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$503	\$503	\$503	\$503	\$503	\$503	\$503	\$503	\$503	\$503
High Balance	\$503	\$503	\$503	\$503	\$503	\$503	\$503	\$503	\$503	\$503
Remarks	AID >PRL<	AID >PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$503									\$503
Scheduled Payment										
Amount Paid	\$0									\$0
Past Due	\$503									\$503
High Balance	\$503									\$503
Remarks	>PRL<									>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Balance		\$503	\$482	\$462	\$405	\$347
Scheduled Payment			\$34	\$33	\$30	\$30
Amount Paid		\$0	\$0	\$0	\$0	\$0
Past Due		\$503	\$123	\$90	\$60	\$0
High Balance		\$503	\$482	\$462	\$405	\$363
Remarks		>CLS< >PRL<	>CLS<	>CLS<		
Rating	C/O	C/O	90	60	30	OK

FIRST PREMIER BANK #517800672639****

3820 N LOUISE AVE
SIOUX FALLS, SD 57107
(800) 987-5521

Date Opened: 08/22/2018
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 01/03/2021
Payment Received: \$0
Last Payment Made: 10/04/2018

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 01/27/2019
>Maximum Delinquency of 30 days in 12/2018 for \$96<

High Balance: High balance of \$778 from 12/2018 to 12/2018; \$847 from 01/2019 to 01/2019; \$847 from 03/2019 to 03/2019; \$847 from 02/2020 to 01/2021

Credit Limit: Credit limit of \$700 from 12/2018 to 01/2019; \$700 from 03/2019 to 03/2019; \$700 from 02/2020 to 01/2021

Estimated month and year that this item will be removed: 01/2025

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$847	\$847	\$847	\$847	\$847	\$847	\$847	\$847	\$847	\$847
Scheduled Payment										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$847	\$847	\$847	\$847	\$847	\$847	\$847	\$847	\$847	\$847
Remarks	AID >PRL<	AID >PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$847	\$847								
Scheduled Payment										
Amount Paid	\$0	\$0								
Past Due	\$847	\$847								
Remarks	>PRL<	>PRL<								
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Balance			\$847		\$847	\$778
Scheduled Payment						\$55
Amount Paid			\$0		\$0	\$0
Past Due			\$847		\$847	\$96
Remarks			>PRL<		>CLS< >PRL<	
Rating	C/O	C/O	C/O	C/O	C/O	30

MARINER FINANCE #81110022****

8211 TOWN CENTER DR
NOTTINGHAM, MD 21236
(844) 338-2080

Date Opened: 11/15/2013
Responsibility: Individual Account
Account Type: Installment Account

Balance: \$0
Date Updated: 12/31/2015
Payment Received: \$0
Last Payment Made: 04/23/2014
High Balance: \$1,579

Pay Status: >Charged Off<
Terms: \$0 per month, paid Monthly for 18 months
Date Closed: 12/31/2015
>Maximum Delinquency of 120 days in 09/2014 and in 10/2014<

Remarks: ACCT CLOSED DUE TO TRANSFER; UNPAID BALANCE CHARGED OFF
Estimated month and year that this item will be removed: 04/2021

	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Rating	C/O	C/O	C/O	120	120	90	60	60

THE BANK OF MISSOURI - TOTAL VISA**#405731042052******

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

Date Opened: 05/24/2018
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 02/21/2020
Payment Received: \$0
Last Payment Made: 03/27/2019

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 09/30/2019
>Maximum Delinquency of 120 days in 01/2019 and in 08/2019<

High Balance: High balance of \$303 from 08/2018 to 08/2018; \$489 from 03/2019 to 04/2019; \$510 from 09/2019 to 09/2019; \$510 from 02/2020 to 02/2020

Credit Limit: Credit limit of \$300 from 08/2018 to 08/2018; \$300 from 03/2019 to 04/2019; \$300 from 09/2019 to 09/2019; \$300 from 02/2020 to 02/2020

Estimated month and year that this item will be removed: 04/2026

	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$0					\$510				
Scheduled Payment										
Amount Paid	\$0					\$0				
Past Due	\$0					\$232				
Remarks	PAL TRF					>PRL<				
Rating	C/O	C/O	C/O	C/O	C/O	C/O	120	90	60	30

	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018
Balance	\$270	\$301							\$303	
Scheduled Payment	\$38	\$38							\$38	
Amount Paid	\$38	\$200							\$38	
Past Due	\$0	\$0							\$0	
Rating	OK	OK	120	120	90	90	60	30	OK	OK

	06/2018
Rating	OK

VYSTAR CU #400519714096****

POB 45085
JACKSONVILLE, FL 32231
(904) 777-6000

Date Opened: 09/23/2016 **Date Updated:** 01/15/2021 **Pay Status:** Current Account
Responsibility: Individual Account **Payment Received:** \$17 **Terms:** \$16 per month; paid Monthly
Account Type: Revolving Account **Last Payment Made:** 01/10/2021
Loan Type: CREDIT CARD

>Maximum Delinquency of 30 days in 01/2019 and in 01/2020<

High Balance: High balance of \$937 from 08/2018 to 12/2018; \$937 from 02/2019 to 02/2019; \$937 from 04/2019 to 12/2019; \$937 from 03/2020 to 01/2021

Credit Limit: Credit limit of \$750 from 08/2018 to 12/2018; \$750 from 02/2019 to 02/2019; \$750 from 04/2019 to 12/2019; \$750 from 03/2020 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$822	\$829	\$772	\$329	\$435	\$838	\$846	\$854	\$862	\$853
Scheduled Payment	\$16	\$17	\$15	\$10	\$10	\$17	\$17	\$17	\$17	\$17
Amount Paid	\$17	\$25	\$300	\$100	\$0	\$17	\$17	\$17	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks									AND	AND
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$844			\$839	\$829	\$836	\$776	\$775	\$774	\$322
Scheduled Payment	\$17			\$17	\$17	\$17	\$16	\$16	\$15	\$10
Amount Paid	\$17			\$0	\$17	\$30	\$23	\$9	\$10	\$500
Past Due	\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	30	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$814	\$820		\$845		\$802	\$792	\$770	\$776	\$747
Scheduled Payment	\$16	\$16		\$17		\$16	\$16	\$15	\$16	\$0
Amount Paid	\$16	\$20		\$18		\$0	\$154	\$16	\$35	\$26
Past Due	\$0	\$0		\$31		\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	30	30	OK	OK	OK	OK	OK

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

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2016	10/2016
Rating	OK	OK

WEBBANK/FINGERHUT #636992107100****

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

Date Opened: 07/18/2018
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Date Updated: 04/17/2019
Payment Received: \$0
Last Payment Made: 11/14/2018

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 03/15/2019
>Maximum Delinquency of 120 days in 12/2018 and in 02/2019 for \$184<

High Balance: High balance of \$480 from 08/2018 to 08/2018; \$513 from 01/2019 to 01/2019; \$526 from 02/2019 to 04/2019

Credit Limit: Credit limit of \$500 from 08/2018 to 08/2018; \$500 from 01/2019 to 04/2019

Estimated month and year that this item will be removed: 08/2025

	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$0	\$526	\$526	\$513					\$480
Scheduled Payment			\$34	\$34					\$34
Amount Paid	\$0	\$0	\$0	\$0					\$0
Past Due	\$0	\$254	\$184	\$149					\$0
Remarks	PAL >PRL<	AND >PRL<	AND	AND					
Rating	C/O	C/O	120	120	120	90	60	30	OK

WESTLAKE FINANCIAL SERVI #1027****

4751 WILSHIRE BLVD
STE 100
LOS ANGELES, CA 90010-3838
(800) 641-6700

Date Opened: 03/17/2018
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 01/06/2021
Payment Received: \$354
Last Payment Made: 04/23/2019
Original Creditor: WFS

Pay Status: >Charged Off<
Terms: \$0 per month, paid Monthly for 72 months
Date Closed: 02/28/2019

Loan Type: AUTOMOBILE

High Balance: High balance of \$20,778 from 10/2018 to 11/2018; \$20,778 from 02/2019 to 02/2019; \$20,778 from 04/2019 to 11/2020; \$20,778 from 01/2021 to 01/2021

Estimated month and year that this item will be removed: 11/2025

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$7,620		\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620
Scheduled Payment	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$354		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$7,620		\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620
Remarks	>PRL<		>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620
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	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620	\$7,620
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$7,620	\$22,382		\$21,089			\$20,789	\$20,900		
Scheduled Payment	\$0	\$0		\$477			\$477	\$477		
Amount Paid	\$0	\$0		\$0			\$600	\$177		
Past Due	\$7,620	\$7,620		\$954			\$0	\$0		
Remarks	>PRL<	>PRL<		>RPO<						
Rating	C/O	C/O	C/O	RPO	RPO	30	OK	OK	OK	X

	07/2018	06/2018	05/2018	04/2018
Rating	OK	OK	OK	OK

ALLIED COLLECTION SVCS #111981****

3090 S DURANGO DR
SUITE 1010
LAS VEGAS, NV 89117-9186
(702) 737-5506

Placed for collection:	09/29/2020	Balance:	\$1,383	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	01/15/2021		
Account Type:	Open Account	Original Amount:	\$1,383		
Loan Type:	COLLECTION	Original Creditor:	SPRINT		
	AGENCY/ATTORNEY	Past Due:	>\$1,383<		

Remarks: >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 08/2026

AMERICOLLECT #24763**

1851 S ALVERNO RD
MANITOWOC, WI 54220
(855) 385-0588

Placed for collection:	06/06/2018	Balance:	\$228	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	01/29/2021		
Account Type:	Open Account	Original Amount:	\$228		
Loan Type:	COLLECTION	Original Creditor:	EMERGENCY RESOURCES GROUP		
	AGENCY/ATTORNEY	Past Due:	>\$228<		

Remarks: Account information disputed by consumer (FCRA); >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 01/2025

CREDIT VISION INC #D4192****

1701 W Northwest Hwy 100
Suite 100
Grapevine, TX 76051
(800) 783-9160

Placed for collection:	09/02/2020	Balance:	\$1,223	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	12/28/2020		
Account Type:	Open Account	Original Amount:	\$1,223		
Loan Type:	COLLECTION	Original Creditor:	APPLIANCE WAREHOUSE		
	AGENCY/ATTORNEY	Past Due:	>\$1,223<		

Remarks: >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 04/2027

LVNV FUNDING LLC #636992107100****

C/O RESURGENT CAPITAL SERVICES
PO BOX 1269
GREENVILLE, SC 29603
(866) 464-1183

Placed for collection:	03/28/2019	Balance:	\$526	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	02/03/2021		
Account Type:	Open Account	Original Amount:	\$526		
Loan Type:	DEBT BUYER	Original Creditor:	WEBBANK FINGERHUT		
		Past Due:	>\$526<		

Remarks: Account information disputed by consumer (FCRA); >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 08/2025

NATIONAL CREDIT SYSTEMS #36392**

PO BOX 312125
ATLANTA, GA 31131-2125
(404) 629-9595

Placed for collection:	08/17/2017	Balance:	\$3,081	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	01/31/2021		
Account Type:	Open Account	Original Amount:	\$3,081		
Loan Type:	COLLECTION	Original Creditor:	CHELSEA COURTYARDS APTS		
	AGENCY/ATTORNEY	Past Due:	>\$3,081<		

Remarks: Completed investigation of FCRA dispute-consumer disagreed; >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 11/2023

NCA #534636120469****

PO BOX 550
327 W 4TH AVE
HUTCHINSON, KS 67504-0550
(866) 964-5259

Placed for collection:	02/26/2020	Balance:	\$1,247	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	02/01/2021		
Account Type:	Open Account	Original Amount:	\$1,247		
Loan Type:	DEBT BUYER	Original Creditor:	REFLEX MASTERCARD		
		Past Due:	>\$1,247<		

Remarks: Account information disputed by consumer (FCRA); >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 08/2026

PORTFOLIO RECOVERY #517805864401****

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

Placed for collection:	06/12/2020	Balance:	\$913	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	01/27/2021		
Account Type:	Open Account	Original Amount:	\$913		
Loan Type:	DEBT BUYER	Original Creditor:	CAPITAL ONE BANK USA N A		
		Past Due:	>\$913<		

Remarks: Completed investigation of FCRA dispute-consumer disagreed; >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 09/2025

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.

SELF FINANCIAL INC / LEAD BANK

#60455****

515 CONGRESS AVENUE
SUITE 2200
AUSTIN, TX 78723
(877) 883-0999

Date Opened:	01/08/2021	Balance:	\$142	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	01/31/2021	Terms:	\$0 per month; paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0		
Loan Type:	SECURED CREDIT CARD	High Balance:	\$142		
		Credit Limit:	\$150		

VYSTAR CREDIT UNION #45075045****

76 S LAURA ST
JACKSONVILLE, FL 32202
(904) 777-6000

Date Opened:	08/31/2017	Date Updated:	02/03/2021	Pay Status:	Current Account
Responsibility:	Individual Account	Payment Received:	\$25	Terms:	\$25 per month; paid Monthly
Account Type:	Line of Credit Account	Last Payment Made:	01/15/2021		

Loan Type: LINE OF CREDIT

High Balance: High balance of \$501 from 08/2018 to 10/2018; \$502 from 11/2018 to 02/2021

Credit Limit: Credit limit of \$500 from 08/2018 to 02/2021

	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020
Balance	\$501	\$499	\$501	\$470	\$499	\$501	\$500	\$501	\$500	\$502
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Amount Paid	\$25	\$25	\$40	\$25	\$26	\$25	\$25	\$0	\$500	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks										AND
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019
Balance	\$500	\$502	\$500	\$501	\$500	\$501	\$501	\$500	\$500	\$494
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Amount Paid	\$25	\$0	\$73	\$16	\$110	\$85	\$20	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	AND									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018
Balance	\$501	\$500	\$498	\$116	\$502	\$501	\$501	\$502	\$501	\$501
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
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	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Balance	\$500									
Scheduled Payment	\$25									
Amount Paid	\$0									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2017	09/2017
Rating	OK	OK

WRH REALTY SERVICES, INC #5498****

2121 N. CALIFORNIA BLVD
SUITE 400
WALNUT CREEK, CA 94596
(866) 289-5977

Date Opened: 10/17/2017
Responsibility: Individual Account
Account Type: Open Account
Loan Type: RENTAL AGREEMENT

Date Updated: 10/07/2019
Payment Received: \$1,111

Pay Status: Current Account
Terms: Paid Monthly

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019
Balance	\$0		\$0	\$0	\$0		\$0	\$0	\$0	\$0
Scheduled Payment			\$1,040	\$1,040	\$1,000		\$0	\$1,000	\$1,082	\$1,088
Amount Paid	\$1,111		\$1,040	\$1,040	\$1,000		\$0	\$1,000	\$1,082	\$1,088
Past Due	\$0		\$0	\$0	\$0		\$0	\$0	\$0	\$0
High Balance	\$1,111		\$1,040	\$1,040	\$1,000		\$0	\$1,000	\$1,082	\$1,088
Remarks					TRF					
Rating	OK	N/R	OK	OK	OK	N/R	OK	OK	OK	OK

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Balance	\$0	\$0	\$0	\$0	\$0					
Scheduled Payment	\$1,098	\$0	\$958	\$943	\$982					
Amount Paid	\$1,098	\$0	\$958	\$943	\$982					
Past Due	\$0	\$0	\$0	\$0	\$0					
High Balance	\$1,098	\$0	\$958	\$943	\$982					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017
Rating	OK	N/R	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.

SYNCB

CO PO BOX 965037
ORLANDO, FL 32896
(866) 419-4096

Requested On: 04/13/2020
InquiryType: Individual

TBOMCONTFIN

4550 NEW LINDEN HILL ROAD
4RTH FLOOR SUITE 400
WILMINGTON, DE 19808
(866) 449-4514

Requested On: 09/05/2019
InquiryType: Individual

CFNA

PO BOX 81315
CLEVELAND, OH 44181
(216) 362-3479

Requested On: 02/25/2019
InquiryType: Individual

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 CONSUMER INTE

100 CROSS STREET

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

Requested On: 02/05/2021, 01/22/2021, 01/10/2021, 12/19/2020, 12/18/2020, 12/05/2020, 11/18/2020, 11/03/2020, 10/20/2020, 09/18/2020, 09/17/2020, 08/27/2020, 07/18/2020, 06/17/2020, 06/04/2020, 05/21/2020, 05/01/2020, 04/17/2020, 03/21/2020, 02/19/2020

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 company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

TRANSUNION CONSUMER INTE

760 MARKET STREET 10TH FLOOR

SAN FRANCISCO, CA 94102
(844) 580-6816

Requested On: 02/05/2021

T-MOBILE

12920 SE 38TH ST

BELLEVUE, WA 98006
(800) 937-8997

Requested On: 10/15/2020

PORTFOLIO RECOVERY ASSOCIATES

140 CORPORATE BLVD

NORFOLK, VA 23502
(844) 675-3407

Requested On: 01/10/2021

TCI-RECOVERY

PO BOX 85650

SIOUX FALLS, SD 57118
(877) 259-3755

Requested On: 05/19/2020

STACY GIST VIA TRANSUNION INTERACTIVE IN TU INTERACTIVE

100 CROSS ST
STE 202
SAN LUIS OBISPO, CA 93401
(855) 681-3196

Requested On: 02/11/2021, 02/11/2021

STACY GIST VIA KARMATRANSUNION INTERACT

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

Requested On: 02/09/2021

468170351 VIA TRANSUNION INTERACTIVE

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

Requested On: 02/07/2021

VYSTARCU2020

4949 BLANDING BLVD
JACKSONVILLE, FL 32210
(904) 594-5497

Requested On: 01/28/2021, 03/10/2020, 03/20/2019

AFNI

1310 MARTIN LUTHER KING
DRIVE
BLOOMINGTON, IL 61701
(800) 371-3645

Requested On: 12/15/2020

MIDLAND CREDIT MANAGEMENT

2365 NORTHSIDE DRIVE
SUITE 300
SAN DIEGO, CA 92108
(858) 309-6462

Requested On: 12/08/2020, 09/07/2020, 06/24/2020

SW CREDIT SYSTEMS LP

4120 INTERNATIONAL PKWY
SUITE 1100
CARROLLTON, TX 75007
(844) 551-7928

Requested On: 07/01/2020

NATIONAL GENERAL INS

500 W 5TH ST
WINSTON SALEM, NC 27101
(877) 468-3466

Requested On: 04/17/2020, 04/17/2020

MIDLAND CREDIT MANAGEMENT

320 EAST BIG BEAVER
SUITE 300
TROY, MI 48083
(858) 309-6462

Requested On: 04/14/2020

NATL CREDIT ADJUSTERS

PO BOX 550
HUTCHINSON, KS 67504
(866) 964-5259

Requested On: 02/28/2020

NCB MANAGEMENT SRV

1 ALLIED DRIVE
TREVISO, PA 19053
(215) 244-4200

Requested On: 10/03/2019

PERMANENT GENERAL

2636 ELM HILL PIKE
NASHVILLE, TN 37214
(800) 280-1466

Requested On: 08/09/2019

ALLSTATE

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

Requested On: 04/24/2019

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

Requested On: 02/11/2021

389132375 VIA CREDITWISE CAPONETUI

1680 CAPITAL ONE DRIVE
MCLEAN, VA 22102
(877) 383-4802

Requested On: 02/07/2021

STACY GIST VIA CREDITWISE CAPONETUI

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

Requested On: 02/02/2021, 01/09/2021, 12/30/2020, 12/02/2020, 10/30/2020, 10/19/2020, 10/12/2020, 10/05/2020, 09/28/2020, 09/19/2020, 09/03/2020, 08/02/2020, 07/26/2020, 07/06/2020, 06/07/2020, 05/05/2020, 04/08/2020, 03/09/2020, 02/10/2020, 01/13/2020, 12/10/2019, 11/08/2019, 10/11/2019, 09/13/2019, 09/04/2019, 08/02/2019, 07/05/2019, 06/19/2019, 05/23/2019, 05/10/2019, 04/25/2019, 04/14/2019, 03/13/2019, 03/06/2019, 02/25/2019, 02/17/2019

FTSELF LENDER INC.

101 W 6TH STREET
SUITE 517
AUSTIN, TX 78701
(877) 883-0999

Requested On: 01/08/2021, 05/26/2020

TATE KIRLIN

2810 SOUTHHAMPTON ROAD
PHILA, PA 19154
(844) 820-8579

Requested On: 12/09/2020, 12/09/2019

RECOVERY MANAGEMENT SOL

485 CAYUGA RD
SUITE 402
CHEEKTOWAGA, NY 14225
(888) 906-2259

Requested On: 08/12/2020

RADIUS GLOBAL SOLUTIONS

9550 REGENCY SQUARE BLVD
SUITE 602
JACKSONVILLE, FL 32225
(888) 904-1800

Requested On: 06/03/2020, 09/02/2019

SENTRY INSURANCE

PO BOX 1080
FREEPORT, ID 61032
(800) 334-0090

Requested On: 04/17/2020

FINANCIAL REC SERVICES

PO BOX 385908
MINNEAPOLIS, MN 55438
(877) 288-9426

Requested On: 03/17/2020

TRANSWORLD SYSTEMS INC

507 PRUDENTIAL RD
HORSHAM, PA 19044
(888) 446-4733

Requested On: 11/20/2019

FBGS INC

330 S WARMINSTER RD
SUITE 353
HATBORO, PA 19040
(800) 220-2018

Requested On: 08/30/2019

PROFESSIONL RECOVERY VIA CREDIT CONTROL

5757 PHANTOM DR
STE 330
HAZELWOOD, MO 63042
(314) 442-7411

Requested On: 06/13/2019

CBE GROUP - TREC 3 SCORE

1309 TECHNOLOGY PKWY
CEDAR FALLS, IA 50613
(800) 925-6686

Requested On: 02/28/2019

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.

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)

Requested by: ALLY FINANCIAL

Requested on: 08/24/2017

Checking Account Closures in the Last Month: 0

Checking Account Closures in the Last 2 Months: 0

Checking Account Closures in the Last 3 Months: 0

Checking Account Closures in the Last Year: 1

Checking Account Closures in the Last 2 Years: 1

Checking Account Closures in the Last 3 Years: 2

Average Number of Days Between Checking Account Closures: 589

DDA Closures in Last 180 Days: 1

DDA Closure in Last 5 Years: 2

Paid DDA Closures in Last 5 Years: 0

Unpaid DDA Closures in Last 2 Years: 1

Unpaid DDA Closures in Last 5 Years: 2

Unpaid DDA Closures in Last 4 Years: \$0000599.01

Days Since Most Recent DDA Closure: 143

Days Since First DDA Closure: 732

Checking Account Inquiries in the Last Month: 1

Checking Account Inquiries in the Last 2 Months: 1

Checking Account Inquiries in the Last 3 Months: 1

Checking Account Inquiries in the Last 6 Months: 1

Checking Account Inquiries in the Last Year: 1

Checking Account Inquiries in the Last 2 Years: 3

DDA Inquiries in the Last 3 Years: 4

Total Days Since First Checking Account Inquiry: 742

Days Since Most Recent DDA Inquiry: 1

Credit Inquiries in the Last Year: 1

Credit Inquiries in the Last 3 Years: 1

Other Credit Inquiries in the Last 2 years: 1

Other Credit Inquiries in the Last 3 Years: 1

DDA & Credit/Non-DDA Inquiries in Last 3 Years: 5

SUPPLEMENTAL CONSUMER CREDIT INFORMATION

Data Source: CoreLogic Inc. (1 CoreLogic Drive, Westlake, TX 76262, (866) 873-3651)

Requested by: MONEYLION INC

Requested on: 01/13/2019

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: 000

Auto Finance Inquiries in the Last 9 Months: 000

Auto Finance Inquiries in the Last 24 Months: 002

Auto Finance Inquiries in the Last 7 Years: 005

Cash Advance Inquiries in the Last 3 Months: 000

Cash Advance Inquiries in the Last 6 Months: 000

Cash Advance Inquiries in the Last 9 Months: 001

Cash Advance Inquiries in the Last 12 Months: 001

Cash Advance Inquiries in the Last 24 Months: 001

Cash Advance Inquiries in the Last 7 Years: 006

Misc Financial Services in the Last 7 Years: 000

Rent-to-Own Inquiries in the Last 3 Months: 000

Rent-to-Own Inquiries in the Last 6 Months: 000

Rent-to-Own Inquiries in the Last 9 Months: 000

Rent-to-Own Inquiries in the Last 12 Months: 001

Rent-to-Own Inquiries in the Last 24 Months: 001

Rent-to-Own Inquiries in the Last 7 Years: 001

All Alternative Credit Inquiries in the Last 3 months: 000

All Alternative Credit Inquiries in the Last 6 Months: 000

All Alternative Credit Inquiries in the Last 24 Months: 004

All Alternative Credit Inquiries in the Last 7 Years: 012

Paid Auto Finance Charge-offs in the Last 24 Months: 000

Paid Payday Loan Charge-offs in the Last 24 Months: 000

Paid Rent-to-Own 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 24 Months: 000

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

Open Auto Finance Charge-offs in the Last 24 Months: 000

Open Payday Loan 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 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

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

By Phone:
 (800) 916-8800
 You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time,
 Monday through Friday, except major holidays.

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

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

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

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert on your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.
 In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **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.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
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Fraud Victim Rights

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

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Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you 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 extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore

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 identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.