

PRADELYNE DORCEUS

Personal & Confidential

Date Generated Jan 22, 2021

Report Number 1886-6434-53

At a Glance

18 Accounts

0 Public Records

18 Hard Inquiries

Personal Information

14 Names

7 Addresses

0 Employers

23 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.

Names

**PRADELYNE
DORCEUS**

Name ID #23194

**PRADELYNE
FRANCIQUE**

Name ID #1134

**PRADELYNE
STHILAIRE**

Name ID #1816

**PRADELYNE P
STHILAIRE**

Name ID #26399

**PRADELYNE P
FRANCIQUE**

Name ID #13709

**PRADELYNE
PIERRE
STHILAIRE**

Name ID #24739

**STHILAIRE
PRADELYNE**

Name ID #26355

**PRADELYNE P
ST HILAIRE**

Name ID #526

**HILAIRE
PRADELYNE
ST**

Name ID #24488

**PRADELYNE
ST HILAIRE**

Name ID #22802

**PRADELYNE
STAHILAIRU**

Name ID #14300

**PRADELYNE
ST HILAIRE**

Name ID #20326

**HILAIRE
MICHELLE ST**

Name ID #16680

**HILAIRE
PRADELYN ST**

Name ID #30357

Addresses

| | | | |
|---|---|---|---|
| <div><div>3249 OLD WINTER GARDEN RD STE17 ORLANDO FL, 32805-1106</div><div>Address ID #0715084059 ⓘ</div><div>Multifamily</div></div> | <div><div>3249 OLD WINTER GARDEN RD ORLANDO FL, 32805-1106</div><div>Address ID #0708580410 ⓘ</div><div>Multifamily</div></div> | <div><div>4313 WALBRIDGE ST ORLANDO FL, 32809-4420</div><div>Address ID #0070073996 ⓘ</div><div>Single family</div></div> | <div><div>4815 N HUBERT AVE TAMPA FL, 33614-6409</div><div>Address ID #0075505273 ⓘ</div><div>Single family</div></div> |
| <div><div>7455 HIGH LAKE DR ORLANDO FL, 32818-8722</div><div>Address ID #0070198629 ⓘ</div><div>Single family</div></div> | <div><div>7524 SEURAT ST #12202 ORLANDO FL, 32819-7332</div><div>Address ID #0847597996 ⓘ</div><div>Apartment complex</div></div> | <div><div>7524 SEURAT ST ORLANDO FL, 32819-7332</div><div>Address ID #0070211013 ⓘ</div><div>Multifamily</div></div> | |

Year of Birth

1979

Phone Numbers

| | | |
|----------------|----------------|----------------|
| (407) 545-4297 | (407) 749-7053 | (678) 622-6400 |
|----------------|----------------|----------------|

Personal Statements

ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT 407-545-4297. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 04-23-20.

Accounts

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

ACIMA CREDIT FKA SIMPLE

Potentially Negative



Account Info

| | |
|------------------|--|
| Account Name | ACIMA CREDIT FKA SIMPLE |
| Account Number | 244XXXX |
| Account Type | Lease |
| Responsibility | Individual |
| Date Opened | 08/03/2019 |
| Status | Account charged off. \$1,948 written off. \$822 past due as of Dec 2019. |
| Status Updated | Dec 2019 |
| Balance | \$1,948 |
| Balance Updated | 12/31/2019 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$1,721 |
| Highest Balance | \$0 |
| Terms | 12 Months |
| On Record Until | Jun 2026 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---------------------|---|---|----|------------------|---|----|------------------|----|----|------------|----|
| 2019 | — | — | — | — | — | — | — | • | 30 | 60 | C | CO |
| • | Current on payments | | | 30 | 30 Days Past Due | | 60 | 60 Days Past Due | | C | Collection | |
| CO | Charge off | | | | | | | | | | | |



Balance History

Date **Nov 2019**
Balance **\$1,917**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2019**
Balance **\$1,861**
Scheduled
Payment **\$141**
Paid **\$0**

Date **Sep 2019**
Balance **\$1,805**
Scheduled
Payment **\$141**
Paid **\$0**

Date **Aug 2019**
Balance **\$1,749**
Scheduled
Payment **\$141**
Paid **\$0**



Contact Info

Address **9815 S MONROE
ST FL 4,
SANDY UT 84070**

Phone **(801) 297-
Number 1920**



Account Info

| | |
|------------------|-------------------------|
| Account Name | AUSTIN CAPITAL BANK SSB |
| Account Number | 800611XXXX |
| Account Type | Secured Loan |
| Responsibility | Individual |
| Date Opened | 07/27/2020 |
| Status | Open/Never late. |
| Status Updated | Jan 2021 |
| Balance | \$981 |
| Balance Updated | 01/07/2021 |
| Recent Payment | \$30 |
| Monthly Payment | \$15 |
| Original Balance | \$1,000 |
| Highest Balance | \$0 |
| Terms | 120 Months |



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 **\$981**
Scheduled
Payment **\$15**
Paid **\$0**

Date **Nov 2020**
Balance **\$998**
Scheduled
Payment **\$15**
Paid **\$0**

Date **Sep 2020**
Balance **\$1,007**
Scheduled
Payment **\$15**
Paid **\$15**

Date **Aug 2020**
Balance **\$995**
Scheduled
Payment **\$15**
Paid **\$0**



Contact Info

Address **8100 SHOAL
CREEK BLVD,
AUSTIN TX 78757**

Phone **(512) 693-
Number 3600**

CAPITAL BANK,N.A.
Potentially Negative



Account Info

Account Name **CAPITAL BANK,N.A.**

Account Number **462192XXXXXXXXXX**

Account Type **Credit card**

Responsibility **Individual**

Date Opened **08/10/2018**

| | |
|-----------------|----------------------|
| Status | Paid, Closed. |
| Status Updated | Mar 2020 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Credit Limit | \$700 |
| Highest Balance | \$1,111 |
| Terms | NA |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|-----------|---|------------|---|---|---|---|---|---|---|-----------|-----------|
| 2020 | 90 | ● | CLS | — | — | — | — | — | — | — | — | — |
| 2019 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | 30 | 60 |
| 2018 | — | — | — | — | — | — | — | — | ● | ● | ● | ● |

● Current on payments **30** 30 Days Past Due **60** 60 Days Past Due
90 90 Days Past Due **CLS** Closed



Balance History

Date **Jan 2020**
Balance **\$679**
Scheduled
Payment **\$25**
Paid **\$0**

Date **Dec 2019**
Balance **\$676**
Scheduled
Payment **\$30**
Paid **\$0**



Contact Info

Address **101 CROSSWAYS
PARK DR W,**

**WOODBURY NY
11797**

Phone **(800) 859-**
Number **6412**



Comment

Account closed at credit grantor's request.



Reinvestigation Information

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

DEPT OF ED/NAVIENT

Potentially Negative



Account Info

| | |
|------------------|---------------------------------|
| Account Name | DEPT OF ED/NAVIENT |
| Account Number | 934977XXXXXXXXXXXXXXXXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 11/04/2013 |
| Status | Open. |
| Status Updated | Jul 2016 |
| Balance | \$193,090 |
| Balance Updated | 12/31/2020 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$145,168 |
| Highest Balance | \$0 |
| Terms | 162 Months |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|----|----|----|----|----|-----|----|----|----|----|----|----|
| 2020 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2019 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2018 | ND | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2017 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ND | ND |
| 2016 | ND | ND | ND | ND | ND | 120 | ND | ● | ● | ND | ND | ● |
| 2015 | ● | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2014 | ● | ● | ● | ND | ND | ND | ND | ND | ND | ND | ND | ND |

●

 Current on payments

120

 120 Days Past Due

ND

 No data for this time period



Balance History

Date **Nov 2020**
Balance **\$193,090**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2020**
Balance **\$193,090**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Sep 2020**
Balance **\$193,090**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Aug 2020**
Balance **\$193,090**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jul 2020**
Balance **\$193,090**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jun 2020**
Balance **\$193,090**

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

Date **May 2020**
Balance **\$193,090**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2020**
Balance **\$193,090**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Mar 2020**
Balance **\$193,090**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Feb 2020**
Balance **\$192,768**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jan 2020**
Balance **\$191,990**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Dec 2019**
Balance **\$191,158**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Nov 2019**
Balance **\$190,326**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2019**
Balance **\$189,521**

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

Date **Sep 2019**
Balance **\$188,688**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Aug 2019**
Balance **\$187,884**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jul 2019**
Balance **\$187,051**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jun 2019**
Balance **\$186,219**
Scheduled
Payment **\$0**
Paid **\$0**

Date **May 2019**
Balance **\$185,414**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2019**
Balance **\$184,582**
Scheduled
Payment **\$1,577**
Paid **\$0**

Date **Mar 2019**
Balance **\$183,778**
Scheduled
Payment **\$1,577**
Paid **\$0**

Date **Feb 2019**
Balance **\$182,945**

Scheduled
Payment **\$1,577**
Paid **\$0**

Date **Jan 2019**
Balance **\$182,194**
Scheduled
Payment **\$1,577**
Paid **\$0**



Contact Info

Address **PO BOX 9635,
WILKES BARRE
PA 18773**

Phone **(888) 272-
Number 5543**



Reinvestigation Information

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

DEPT OF EDUCATION/NELNET



Account Info

| | |
|------------------|---------------------------------|
| Account Name | DEPT OF EDUCATION/NELNET |
| Account Number | 900000XXXXXXXXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 09/06/2012 |
| Status | Paid, Closed/Never late. |
| Status Updated | Jul 2020 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$6,833 |

Highest Balance\$0

Terms120 Months

On Record UntilJul 2030



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|----|----|----|----|----|----|-----|----|----|----|----|----|
| 2020 | ND | ND | ND | ND | ND | ND | CLS | — | — | — | — | — |
| 2019 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2018 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2017 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2016 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2015 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2014 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2013 | — | — | — | — | — | — | — | ● | ● | ● | ND | ND |

● Current on payments

ND No data for this time period

CLS Closed



Contact Info

AddressPO BOX 82561,
LINCOLN NE
68501

Phone(888) 486-
Number4722



Reinvestigation Information

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

DIGITAL FED CREDIT UNION



Account Info

Account NameDIGITAL FED CREDIT UNION

Account Number623486XXXX

| | |
|------------------|-------------------------|
| Account Type | Unsecured |
| Responsibility | Individual |
| Date Opened | 12/02/2020 |
| Status | Open/Never late. |
| Status Updated | Dec 2020 |
| Balance | \$2,000 |
| Balance Updated | 12/31/2020 |
| Recent Payment | \$0 |
| Monthly Payment | \$177 |
| Original Balance | \$2,000 |
| Highest Balance | \$0 |
| Terms | 12 Months |



Payment History

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

● Current on payments



Contact Info

Address **220 DONALD
LYNCH BLVD,
MARLBOROUGH
MA 01752**

Phone **(800) 328-
Number 8797**

JARED GALLERIA

Potentially Negative



Account Info

Account Name **JARED GALLERIA**

Account Number **901038XXXX**

| | |
|-----------------|----------------------------|
| Account Type | Charge Card |
| Responsibility | Individual |
| Date Opened | 09/03/2016 |
| Status | Closed. \$141 written off. |
| Status Updated | Mar 2017 |
| Balance | \$0 |
| Balance Updated | 07/16/2017 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Credit Limit | \$141 |
| Highest Balance | \$141 |
| Terms | NA |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---------------------|-----|-----|-------------------|------------------|-----|-------------------|------------------|---|---|----|----|
| 2017 | 90 | 120 | 150 | 180 | CO | CO | CLS | — | — | — | — | — |
| 2016 | — | — | — | — | — | — | — | — | ● | ● | 30 | 60 |
| ● | 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 | | | CLS | Closed | CO | Charge off | | | | | |



Historical Info

| | |
|--------|----------------|
| Compan | DNF ASSOCIATES |
| y Sold | LLC |



Contact Info

| | |
|---------|---------------------------------------|
| Address | 375 GHENT RD, FAIRLAWN OH 44333 |
|---------|---------------------------------------|



Comment

Purchased by another lender.



Reinvestigation Information

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

KOVO INC



Account Info

| | |
|------------------|------------------|
| Account Name | KOVO INC |
| Account Number | XXXX |
| Account Type | Sales Contract |
| Responsibility | Individual |
| Date Opened | 09/12/2020 |
| Status | Open/Never late. |
| Status Updated | Dec 2020 |
| Balance | \$200 |
| Balance Updated | 12/31/2020 |
| Recent Payment | \$10 |
| Monthly Payment | \$10 |
| Original Balance | \$240 |
| Highest Balance | \$0 |
| Terms | 24 Months |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2020 | — | — | — | — | — | — | — | — | • | • | • | • |

• Current on payments



Balance History

Date **Nov 2020**

Balance **\$210**

Scheduled

Payment **\$10**

Paid **\$10**

Date **Oct 2020**

Balance **\$220**

Scheduled

Payment **\$10**

Paid **\$10**

Date **Sep 2020**

Balance **\$230**

Scheduled

Payment **\$10**

Paid **\$10**



Contact Info

Address **275 5TH ST #
415,
SAN FRANCISCO
CA 94103**

Phone **(332) 333-
Number 4096**

LEAD BANK



Account Info

| | |
|-----------------|-------------------------|
| Account Name | LEAD BANK |
| Account Number | 17087XXXX |
| Account Type | Secured Card |
| Responsibility | Individual |
| Date Opened | 08/28/2020 |
| Status | Open/Never late. |
| Status Updated | Dec 2020 |
| Balance | \$124 |
| Balance Updated | 12/31/2020 |

| | |
|-----------------|---------|
| Recent Payment | \$538 |
| Monthly Payment | \$0 |
| Credit Limit | \$1,475 |
| Highest Balance | \$1,070 |
| 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 **\$219**
Scheduled
Payment **\$19**
Paid **\$2,297**

Date **Oct 2020**
Balance **\$640**
Scheduled
Payment **\$15**
Paid **\$840**

Date **Sep 2020**
Balance **\$0**
Scheduled
Payment **\$0**
Paid **\$720**

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



Contact Info

Address **200 N 3RD ST,
GARDEN CITY MO
64747**

Phone **(866) 845-**
Number **9545**

LEAD BANK



Account Info

| | |
|------------------|------------------|
| Account Name | LEAD BANK |
| Account Number | 1973XXXX |
| Account Type | Secured Loan |
| Responsibility | Individual |
| Date Opened | 05/03/2020 |
| Status | Open/Never late. |
| Status Updated | Dec 2020 |
| Balance | \$152 |
| Balance Updated | 12/31/2020 |
| Recent Payment | \$150 |
| Monthly Payment | \$150 |
| Original Balance | \$1,663 |
| Highest Balance | \$0 |
| Terms | 12 Months |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---------------------|---|---|---|---|---|---|---|---|---|---|---|
| 2020 | — | — | — | — | ● | ● | ● | ● | ● | ● | ● | ● |
| ● | Current on payments | | | | | | | | | | | |



Balance History

Date **Nov 2020**

Balance **\$299**

Scheduled

Payment **\$150**

Paid **\$150**

Date **Oct 2020**

Balance **\$443**

Scheduled

Payment **\$150**

Paid **\$0**

Date **Sep 2020**

Balance **\$443**

Scheduled

Payment **\$150**

Paid **\$150**

Date **Aug 2020**

Balance **\$586**

Scheduled

Payment **\$150**

Paid **\$850**

Date **Jul 2020**

Balance **\$1,403**

Scheduled

Payment **\$150**

Paid **\$150**

Date **Jun 2020**

Balance **\$1,534**

Scheduled

Payment **\$150**

Paid **\$150**

Date **May 2020**

Balance **\$1,663**

Scheduled

Payment **\$150**

Paid **\$0**



Contact Info

Address **200 N 3RD ST,
GARDEN CITY MO**

64747

Phone (866) 845-
Number 9545

MOHELA/MISSOURI STUDENT LOANS



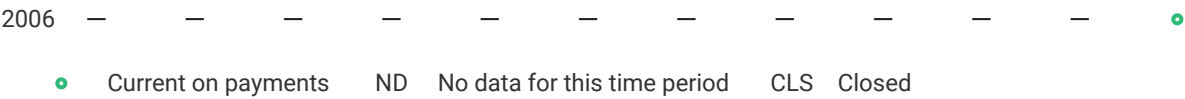
Account Info

| | |
|------------------|-------------------------------|
| Account Name | MOHELA/MISSOURI STUDENT LOANS |
| Account Number | 714603XXXXXXXXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 06/10/2003 |
| Status | Refinanced,closed/Never late. |
| Status Updated | Nov 2013 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$1,000 |
| Highest Balance | \$0 |
| Terms | 69 Months |
| On Record Until | Nov 2023 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|----|----|----|----|----|----|----|----|----|----|-----|----|
| 2013 | ND | ND | ND | ND | ND | ● | ● | ● | ● | ● | CLS | — |
| 2012 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2011 | ● | ● | ● | ● | ● | ● | ND | ND | ND | ND | ND | ND |
| 2010 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2009 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2008 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2007 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |



Contact Info

Address **633 SPIRIT DR,
CHESTERFIELD
MO 63005**

Phone **(800) 666-
Number 4352**



Comment

Account closed due to refinance.

MOHELA/MISSOURI STUDENT LOANS



Account Info

| | |
|------------------|-------------------------------|
| Account Name | MOHELA/MISSOURI STUDENT LOANS |
| Account Number | 714603XXXXXXXXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 08/26/2003 |
| Status | Refinanced,closed/Never late. |
| Status Updated | Nov 2013 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$1,969 |
| Highest Balance | \$0 |
| Terms | 69 Months |
| On Record Until | Nov 2023 |

Payment History



| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|----|----|----|----|----|----|----|----|----|----|-----|----|
| 2013 | ND | ND | ND | ND | ND | ● | ● | ● | ● | ● | CLS | — |
| 2012 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2011 | ● | ● | ● | ● | ● | ● | ND | ND | ND | ND | ND | ND |
| 2010 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2009 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2008 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2007 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2006 | — | — | — | — | — | — | — | — | — | — | — | ● |

●

 Current on payments

ND

 No data for this time period

CLS

 Closed



Contact Info

Address633 SPIRIT DR,
CHESTERFIELD
MO 63005

Phone Number(800) 666-
4352



Comment

Account closed due to refinance.

MOHELA/MISSOURI STUDENT LOANS



Account Info

Account NameMOHELA/MISSOURI STUDENT LOANS

Account Number714603XXXXXXXXXXXX

Account TypeEducation

ResponsibilityIndividual

Date Opened08/26/2003

StatusRefinanced,closed/Never late.

Status UpdatedNov 2013

| | |
|------------------|-----------|
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$1,407 |
| Highest Balance | \$0 |
| Terms | 69 Months |
| On Record Until | Nov 2023 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|--|----|----|----|----|----|----|----|----|----|----|-----|----|
| 2013 | ND | ND | ND | ND | ND | ● | ● | ● | ● | ● | CLS | — |
| 2012 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2011 | ● | ● | ● | ● | ● | ● | ND | ND | ND | ND | ND | ND |
| 2010 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2009 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2008 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2007 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2006 | — | — | — | — | — | — | — | — | — | — | — | ● |
| ● Current on payments ND No data for this time period CLS Closed | | | | | | | | | | | | |



Contact Info

Address **633 SPIRIT DR,
CHESTERFIELD
MO 63005**

Phone **(800) 666-
Number 4352**



Comment

Completed investigation of FCRA dispute - consumer disagrees.

Account closed due to refinance.

NAVIENT/SALLIE MAE



Account Info

| | |
|------------------|--------------------------|
| Account Name | NAVIENT/SALLIE MAE |
| Account Number | 934977XXXXXXXXXXXXXXXXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 09/11/2008 |
| Status | Paid, Closed/Never late. |
| Status Updated | Nov 2013 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$8,500 |
| Highest Balance | \$0 |
| Terms | 120 Months |
| On Record Until | Nov 2023 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|--|----|----|----|----|----|----|----|----|----|----|-----|----|
| 2013 | ● | ● | ● | ● | ND | ND | ND | ND | ND | ND | CLS | — |
| 2012 | ● | ● | ● | ● | ND | ND | ND | ND | ND | ND | ND | ● |
| 2011 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2010 | ● | ● | ● | ● | ● | ● | ● | ND | ND | ND | ND | ND |
| 2009 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2008 | — | — | — | — | — | — | — | — | ● | ● | ● | ● |
| ● Current on payments ND No data for this time period CLS Closed | | | | | | | | | | | | |



Contact Info

Address **PO BOX 9500,
WILKES BARRE**

PA 18773

Phone (888) 272-
Number 5543

NAVIENT/SALLIE MAE



Account Info

| | |
|------------------|--------------------------|
| Account Name | NAVIENT/SALLIE MAE |
| Account Number | 934977XXXXXXXXXXXXXXXXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 09/11/2008 |
| Status | Paid, Closed/Never late. |
| Status Updated | Nov 2013 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$5,736 |
| Highest Balance | \$0 |
| Terms | 120 Months |
| On Record Until | Nov 2023 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|----|----|----|----|----|----|----|----|----|----|-----|----|
| 2013 | ● | ● | ● | ● | ND | ND | ND | ND | ND | ND | CLS | — |
| 2012 | ● | ● | ● | ● | ND | ND | ND | ND | ND | ND | ND | ● |
| 2011 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2010 | ● | ● | ● | ● | ● | ● | ● | ND | ND | ND | ND | ND |
| 2009 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2008 | — | — | — | — | — | — | — | — | ● | ● | ● | ● |

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



Contact Info

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

Phone **(888) 272-
Number 5543**

NAVY FEDERAL CR UNION

Potentially Negative



Account Info

Account Name **NAVY FEDERAL CR UNION**

Account Number **406095XXXXXXXXXX**

Account Type **Credit card**

Responsibility **Individual**

Date Opened **03/31/2016**

Status **Paid, Closed.**

Status Updated **Jul 2018**

Balance **-**

Balance Updated **-**

Recent Payment **-**

Monthly Payment **\$0**

Credit Limit **\$1,000**

Highest Balance **\$1,113**

Terms **NA**



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|------------------|----|----|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------|
| 2018 | ● | 30 | 60 | CLS | CLS | CLS | CLS | — | — | — | — | — |
| 2017 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2016 | — | — | — | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| | Current payments | 30 | 60 | 90 Days Past Due | 120 Days Past Due | 150 Days Past Due | 180 Days Past Due | 210 Days Past Due | 240 Days Past Due | 270 Days Past Due | 300 Days Past Due | Closed |



Contact Info

Address **PO BOX 3700,
MERRIFIELD VA
22119**

Phone **(888) 842-
Number 6328**



Comment

Account closed at credit grantor's request.



Reinvestigation Information

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

OMNI FINANCIAL



Account Info

| | |
|------------------|--------------------------|
| Account Name | OMNI FINANCIAL |
| Account Number | 999996XXXXXXXXXX |
| Account Type | Note Loan |
| Responsibility | Individual |
| Date Opened | 06/08/2010 |
| Status | Paid, Closed/Never late. |
| Status Updated | Mar 2012 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$3,132 |
| Highest Balance | \$0 |
| Terms | 21 Months |
| On Record Until | Mar 2022 |

**Payment History**

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|------------|---|---|---|---|---|---|---|---|---|
| 2012 | ● | ● | CLS | — | — | — | — | — | — | — | — | — |
| 2011 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| 2010 | — | — | — | — | — | — | — | ● | ● | ● | ● | ● |

● Current on payments CLS Closed

**Contact Info**

Address **PO BOX 53628,
FAYETTEVILLE NC
28305**

PIONEER/ MID COUNTRY BANK**Account Info**

| | |
|------------------|----------------------------------|
| Account Name | PIONEER/ MID COUNTRY BANK |
| Account Number | 307XXXX |
| Account Type | Unsecured |
| Responsibility | Individual |
| Date Opened | 04/15/2010 |
| Status | Paid, Closed/Never late. |
| Status Updated | Nov 2011 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$2,512 |
| Highest Balance | \$0 |
| Terms | 16 Months |
| On Record Until | Nov 2021 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---------------------|---|---|----|------------------------------|---|---|-----|--------|-----|---|
| 2011 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | CLS | — |
| 2010 | — | — | — | — | — | ● | ● | ● | ● | ND | ● | ● |
| | ● | Current on payments | | | ND | No data for this time period | | | CLS | Closed | | |



Contact Info

Address **7825
WASHINGTON
AVE S STE 120,
MINNEAPOLIS
MN 55439**



Comment

Account closed at consumer's request.



Reinvestigation Information

This item remained unchanged from our processing of your dispute in Nov 2010.

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.

**CITI
CARDS/CITIBANK**

Inquired on
01/20/2021

PO BOX 6241
SIOUX FALLS
SD, 57117

Unspecified. This inquiry is scheduled to continue on record until Feb 2023.

AVANTUS/AVANA

Inquired on
01/14/2021

600 SAW MILL
RD WEST
HAVEN CT,
06516

Real Estate on behalf of NEXA MORTGAGE LLC. This inquiry is scheduled to continue on record until Feb 2023.

BLUESTEM/WEBBANK/FINGERHUT

Inquired on
01/12/2021

6250
RIDGEWOOD
RD SAINT
CLOUD MN,
56303

Unspecified. This inquiry is scheduled to continue on record until Feb 2023.

**GREENSKY
INSTALLMENT**

Inquired on
01/11/2021

1797 N EAST
EXPY NE
BROOKHAVEN
GA, 30329

Unspecified. This inquiry is scheduled to continue on record until Feb 2023.

**THE HOME
DEPOT/CITIBANK**

Inquired on
01/11/2021

PO BOX 6497
SIOUX FALLS
SD, 57117

Unspecified. This inquiry is scheduled to continue on record until Feb 2023.

**CREDIT ONE
BANK**

Inquired on
01/08/2021

PO BOX 98875
LAS VEGAS NV,
89193

Unspecified. This inquiry is scheduled to continue on record until Feb 2023.

AVANTUS/AVANA

Inquired on
11/22/2020

600 SAW MILL
RD WEST
HAVEN CT,
06516

Real Estate on behalf of NEXA MORTGAGE LLC. This inquiry is scheduled to continue on record until Dec 2022.

AVANTUS/AVANA

Inquired on
08/31/2020

Real Estate on behalf of NEXA MORTGAGE LLC. This inquiry is scheduled to continue on record until Sep 2022.

AVANTUS/AVANA

Inquired on
07/13/2020

Real Estate on behalf of NEXA MORTGAGE LLC. This inquiry is scheduled to continue on record until Aug 2022.

**US SM BUS
ADMIN ODA**

Inquired on
04/18/2020

409 3RD ST SW
WASHINGTON
DC, 20416

Business. This inquiry is scheduled to

AVANTUS/AVANA

Inquired on
04/13/2020

600 SAW MILL
RD WEST
HAVEN CT,
06516

Real Estate on behalf of NEXA

CAP ONE NA

Inquired on
01/13/2020

PO BOX 30281
SALT LAKE
CITY UT, 84130

Unspecified. This inquiry is scheduled to

continue on record
until May 2022.

MORTGAGE LLC.
This inquiry is
scheduled to
continue on record
until May 2022.

continue on record
until Feb 2022.

AMERICAN EXPRESS

Inquired on
10/01/2019

PO BOX 31525
SALT LAKE
CITY UT, 84131

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

SANTANDER CONSUMER USA

Inquired on
07/08/2019

5201 RUFÉ
SNOW DR
NORTH
RICHLAND
HILLS TX,
76180

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

CREDIT TECHNOLOGIE S INC.

Inquired on
05/28/2019

50481 W
PONTIAC TRAIL
WIXOM MI,
48393

Credit Granting on
behalf of CIVIC
FINANCIAL
SERVICES. This
inquiry is
scheduled to
continue on record
until Jun 2021.

JPMCB CARD

Inquired on
05/18/2019

PO BOX 15298
WILMINGTON
DE, 19850

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

EXPERIAN BUSINESS CREDIT

Inquired on
03/14/2019

475 ANTON
BLVD # A2
COSTA MESA
CA, 92626

Business on
behalf of FORTE
PAYMENT
SYSTEMS IN. This
inquiry is
scheduled to
continue on record
until Apr 2021.

JPMCB CARD

Inquired on
02/21/2019

PO BOX 15298
WILMINGTON
DE, 19850

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
01/22/2021,
04/16/2020 and
05/13/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
01/22/2021,
01/21/2021,
01/20/2021,
01/19/2021,
01/18/2021,
01/17/2021,
01/16/2021,
01/15/2021,
01/14/2021,
01/13/2021,
01/12/2021,
01/11/2021,
01/10/2021,
01/09/2021,
01/08/2021,
01/07/2021,
01/06/2021,
01/05/2021,
01/04/2021,
01/03/2021,
01/02/2021,
01/01/2021,
12/31/2020,
12/30/2020,
12/29/2020,
12/28/2020,
12/27/2020,
12/26/2020,
12/25/2020,
12/24/2020,
12/23/2020,
12/22/2020,
12/21/2020,
12/20/2020,
12/19/2020,
12/18/2020,
12/17/2020,
12/16/2020,
12/15/2020,
12/14/2020,
12/13/2020,
12/12/2020,
12/11/2020,

EXPERIAN

Inquired on
01/22/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN**CREDITMATCH**

Inquired on
01/22/2021,
01/21/2021,
01/20/2021,
01/19/2021,
01/18/2021,
01/17/2021,
01/16/2021,
01/15/2021,
01/14/2021,
01/13/2021,
01/12/2021,
01/11/2021,
01/10/2021,
01/09/2021,
01/08/2021,
01/07/2021,
01/06/2021,
01/05/2021,
01/04/2021,
01/03/2021,
01/02/2021,
01/01/2021,
12/31/2020,
12/30/2020,
12/29/2020,
12/28/2020,
12/27/2020,
12/26/2020,
12/25/2020,
12/24/2020,
12/23/2020,
12/22/2020,
12/21/2020,
12/20/2020,
12/19/2020,
12/18/2020,
12/17/2020,
12/16/2020,
12/15/2020,
12/14/2020,
12/13/2020,
12/12/2020,

12/09/2020,
12/08/2020,
12/07/2020,
12/06/2020,
12/04/2020,
12/03/2020,
12/02/2020,
12/01/2020,
11/30/2020,
11/29/2020,
11/28/2020,
11/25/2020,
11/24/2020,
11/23/2020,
11/22/2020,
11/19/2020,
11/18/2020,
11/17/2020,
11/16/2020,
11/14/2020,
11/13/2020,
11/12/2020,
11/10/2020,
11/09/2020,
11/08/2020,
11/05/2020,
11/02/2020,
10/29/2020,
10/28/2020,
10/27/2020,
10/26/2020,
10/25/2020,
10/23/2020,
10/22/2020,
10/11/2020,
09/27/2020,
09/13/2020,
09/02/2020,
08/31/2020,
08/30/2020,
08/16/2020,
08/05/2020,
08/04/2020,
08/03/2020,
08/02/2020,
08/01/2020,

12/11/2020,
12/09/2020,
12/08/2020,
12/07/2020,
12/06/2020,
12/05/2020,
12/04/2020,
12/03/2020,
12/02/2020,
12/01/2020,
11/30/2020,
11/29/2020,
11/28/2020,
11/25/2020,
11/24/2020,
11/23/2020,
11/22/2020,
11/19/2020,
11/18/2020,
11/17/2020,
11/16/2020,
11/14/2020,
11/13/2020,
11/12/2020,
11/10/2020,
11/09/2020,
11/05/2020,
11/02/2020,
10/29/2020,
10/28/2020,
10/27/2020,
10/26/2020,
10/23/2020,
10/22/2020,
09/02/2020,
08/31/2020,
08/05/2020,
08/04/2020,
08/03/2020,
08/01/2020,
07/31/2020,
07/30/2020,
07/29/2020,
07/28/2020,
07/27/2020,
07/26/2020,

07/31/2020,
07/30/2020,
07/29/2020,
07/28/2020,
07/27/2020,
07/26/2020,
07/25/2020,
07/24/2020,
07/23/2020,
07/22/2020,
07/21/2020,
07/20/2020,
07/19/2020,
07/18/2020,
07/17/2020,
07/16/2020,
07/15/2020,
07/14/2020,
07/13/2020,
07/12/2020,
07/11/2020,
07/10/2020,
07/09/2020,
07/08/2020,
07/06/2020,
07/05/2020,
07/04/2020,
07/03/2020,
07/02/2020,
07/01/2020,
06/30/2020,
06/29/2020,
06/28/2020,
06/26/2020,
06/25/2020,
06/24/2020,
06/23/2020,
06/22/2020,
06/21/2020,
06/20/2020,
06/19/2020,
06/18/2020,
06/17/2020,
06/16/2020,
06/15/2020,
06/14/2020,

07/25/2020,
07/24/2020,
07/23/2020,
07/22/2020,
07/21/2020,
07/20/2020,
07/19/2020,
07/18/2020,
07/17/2020,
07/16/2020,
07/15/2020,
07/14/2020,
07/13/2020,
07/12/2020,
07/11/2020,
07/10/2020,
07/09/2020,
07/08/2020,
07/06/2020,
07/05/2020,
07/04/2020,
07/03/2020,
07/02/2020,
07/01/2020,
06/30/2020,
06/29/2020,
06/28/2020,
06/26/2020,
06/25/2020,
06/24/2020,
06/23/2020,
06/22/2020,
06/21/2020,
06/20/2020,
06/19/2020,
06/18/2020,
06/17/2020,
06/16/2020,
06/15/2020,
06/14/2020,
06/13/2020,
06/12/2020,
06/10/2020,
06/09/2020,
06/08/2020,
06/07/2020,

06/13/2020,
06/12/2020,
06/10/2020,
06/09/2020,
06/08/2020,
06/07/2020,
06/06/2020,
06/05/2020,
06/04/2020,
06/03/2020,
06/02/2020,
06/01/2020,
05/30/2020,
05/29/2020,
05/28/2020,
05/27/2020,
05/26/2020,
05/25/2020,
05/24/2020,
05/23/2020,
05/22/2020,
05/21/2020,
05/20/2020,
05/19/2020,
05/18/2020,
05/17/2020,
05/16/2020,
05/15/2020,
05/14/2020,
05/13/2020,
05/12/2020,
05/11/2020,
05/10/2020,
05/09/2020,
05/08/2020,
05/06/2020,
05/05/2020,
05/04/2020,
05/03/2020,
04/29/2020,
04/27/2020,
04/26/2020,
04/25/2020,
04/24/2020,
04/23/2020,
04/22/2020,

06/06/2020,
06/05/2020,
06/04/2020,
06/03/2020,
06/02/2020,
06/01/2020,
05/30/2020,
05/29/2020,
05/28/2020,
05/27/2020,
05/26/2020,
05/25/2020,
05/24/2020,
05/23/2020,
05/22/2020,
05/21/2020,
05/20/2020,
05/19/2020,
05/18/2020,
05/17/2020,
05/16/2020,
05/15/2020,
05/14/2020,
05/13/2020,
05/12/2020,
05/11/2020,
05/10/2020,
05/09/2020,
05/08/2020,
05/06/2020,
05/05/2020,
05/04/2020,
05/03/2020,
04/29/2020,
04/27/2020,
04/25/2020,
04/24/2020,
04/23/2020,
04/22/2020,
04/16/2020 and 05/13/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

04/16/2020,
08/19/2019,
08/05/2019,
07/22/2019,
07/08/2019,
06/24/2019,
06/10/2019,
05/27/2019 and
05/13/2019

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

BEST EGG

Inquired on
01/21/2021

1523 CONCORD
PIKE STE 201,
WILMINGTON
DE 19803
(302) 358-2730

**DISCOVER
FINANCIAL
SVCS**

Inquired on
01/21/2021

2500 LAKE
COOK RD,
RIVERWOODS
IL 60015

**DISCOVER
FINANCIAL
SVCS**

Inquired on
01/21/2021

2500 LAKE
COOK RD,
RIVERWOODS
IL 60015

**LENDING
CLUB/WEBBAN
K**

Inquired on
01/21/2021

595 MARKET
ST # 200,
SAN
FRANCISCO CA
94105
(415) 632-5600

ONEMAIN

Inquired on
01/21/2021

PO BOX 1010,
EVANSVILLE IN
47706
(844) 298-9773

**CREDIT KARMA
INC**

Inquired on
01/20/2021,
01/14/2021,
01/12/2021,
01/11/2021,
01/08/2021 and
11/22/2020

760 MARKET
ST FL 2,
SAN
FRANCISCO CA
94102

EXPERIAN

Inquired on
01/20/2021,
01/14/2021,
01/12/2021,
01/11/2021,
01/10/2021,
01/08/2021,
01/07/2021,
12/19/2020,
12/18/2020,
11/22/2020,
11/11/2020,
10/23/2020,
09/15/2020,
09/03/2020,

NAV

Inquired on
01/20/2021,
01/14/2021,
01/12/2021,
01/11/2021,
01/08/2021,
01/07/2021,
12/19/2020,
11/22/2020 and
10/23/2020

10713 S
JORDAN GTWY
STE 100,
SOUTH

08/31/2020,
07/13/2020,
07/11/2020,
06/03/2020,
04/24/2020,
04/23/2020,
04/18/2020,
04/13/2020,
03/04/2020,
02/18/2020,
02/08/2020,
01/13/2020,
01/11/2020,
01/08/2020,
12/16/2019,
12/11/2019,
12/07/2019,
11/18/2019,
11/11/2019,
11/08/2019,
10/21/2019,
10/10/2019,
10/03/2019,
10/01/2019,
09/16/2019,
09/11/2019,
09/08/2019,
08/16/2019,
08/06/2019,
08/04/2019,
07/24/2019,
07/09/2019,
07/08/2019,
06/26/2019,
06/05/2019,
05/28/2019 and
05/18/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

JORDAN UT
84095
(855) 226-8388

AVANTUS LLC

BETTER
FINANCE

EXPERIAN

CREDIT
INFORMATION

Inquired on
01/19/2021

70 JEFFERSON
BLVD,
WARWICK RI
02888
(401) 781-7770

Inquired on
01/19/2021 and
01/13/2021

417
MONTGOMERY
ST STE 500,
SAN
FRANCISCO CA
94104
(866) 283-8726

Inquired on
01/18/2021,
07/13/2020,
05/17/2020,
05/09/2020,
04/25/2020 and
04/23/2020

475 ANTON
BLVD,
COSTA MESA
CA 92626

BUREA

Inquired on
01/15/2021,
11/25/2020,
09/25/2020 and
07/13/2020

70 JEFFERSON
BLVD,
WARWICK RI
02888
(401) 781-7770

AVANTUS LLC

Inquired on
01/14/2021 and
07/13/2020

600 SAW MILL
RD,
WEST HAVEN
CT 06516

**FINGERHUT/W
EBBANK**

Inquired on
01/12/2021

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

**CREDIT ONE
BANK NA**

Inquired on
01/08/2021,
12/24/2020 and
10/22/2020

PO BOX 98875,
LAS VEGAS NV
89193
(877) 825-3242

**NAV
TECHNOLOGIE
S INC**

Inquired on
01/08/2021

12936 S
FRONTRUNNER
BLVD # 550,
DRAPER UT
84020

CREDIT KARMA

Inquired on
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,

LEXISNEXIS

Inquired on
01/06/2021

2885
BRECKENRIDGE
BLVD #55D,
DULUTH GA
30096

**KIN
INSURANCE**

Inquired on
01/06/2021

65 W MONROE
ST,
CHICAGO IL
60603

**EXPERIAN CS
IDENTITY**

Inquired on
01/03/2021,
12/27/2020,
12/03/2020,
11/03/2020,
10/03/2020,
09/03/2020,
08/03/2020,
07/03/2020,
06/03/2020 and
05/03/2020

535 ANTON
BLVD STE 100,
COSTA MESA
CA 92626

11/07/2020,
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,
03/15/2020,
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 and
12/13/2019

760 MARKET
ST FL 2,
SAN
FRANCISCO CA
94102

**TRANSUNION
INTERACTIVE I**

Inquired on
12/27/2020 and
06/09/2020

100 CROSS ST
STE 202,
SAN LUIS
OBISPO CA
93401
(805) 782-8282

EXPERIAN

Inquired on
12/21/2020,
08/03/2020,
08/02/2020,
08/01/2020,
08/01/2020,
07/17/2020,
07/14/2020,
07/11/2020,
07/11/2020,
06/18/2020,
06/16/2020,
06/12/2020,
06/10/2020,
06/06/2020,
06/04/2020,
06/03/2020,
06/03/2020,
05/30/2020,
05/28/2020,
05/28/2020,
05/27/2020,
05/23/2020,
05/22/2020,
05/20/2020,
05/20/2020,
05/19/2020,
05/18/2020,
05/17/2020,
05/13/2020,
05/06/2020,
05/04/2020,
04/27/2020,
04/25/2020,

NAV

Inquired on
12/20/2020,
11/19/2020,
10/19/2020 and
09/18/2020

10713 S
JORDAN GTWY
STE 100,
SOUTH
JORDAN UT
84095
(855) 226-8388

**SELF
FINANCIAL INC**

Inquired on
12/20/2020

515 CONGRESS
AVE STE 2200,
AUSTIN TX
78701

04/23/2020,
04/22/2020 and
04/16/2020

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

DTE ENERGY

Inquired on
12/10/2020 and
12/09/2020

2000 3RD ST,
DETROIT MI
48226
(313) 235-4000

DTE ENERGY

Inquired on
12/09/2020

None Provided

AVANTUS/AVANA

Inquired on
11/25/2020 and
07/13/2020

600 SAW MILL
RD,
WEST HAVEN
CT 06516
(203) 931-2000

**AFFILIATE
ASSET
SOLUTION**

Inquired on
10/11/2020 and
08/03/2019

145
TECHNOLOGY
PKWY STE 100,
PEACHTREE
CORNERS GA
30092

OPORTUN INC

Inquired on
10/10/2020

2 CIRCLE STAR
WAY,
SAN CARLOS
CA 94070
(866) 488-6090

AVANTUS/AVANA

Inquired on
10/01/2020 and
08/24/2020

600 SAW MILL
RD,
WEST HAVEN
CT 06516
(203) 931-2000

**PETAL CARD
INC**

Inquired on
09/30/2020

483
BROADWAY FL
2,
NEW YORK NY
10013

**DMS/ON DECK
CAPITAL**

Inquired on
09/22/2020

1400
BROADWAY FL
25,
NEW YORK NY
10018

**NAV/FKA
CREDITERA**

Inquired on
09/18/2020

10713 S
JORDAN GTWY
STE 100,

AVANTUS/AVANA

Inquired on
08/24/2020

600 SAW MILL
RD,

**INTERNAL
REVENUE
SERVICE**

Inquired on
05/22/2020

4057
CARMICHAEL

**INTERNAL
REVENUE
SERVICE**

Inquired on
05/22/2020

250 MURALL
DR,

SOUTH
JORDAN UT
84095
(855) 226-8388

WEST HAVEN
CT 06516
(203) 931-2000

RD,
JACKSONVILLE
FL 32207

KEARNEYSVILL
E WV 25430

**EXPERIAN CS
IDENTITY**

Inquired on
05/03/2020

535 ANTON
BLVD,
COSTA MESA
CA 92626

**USALLIANCE
FCU**

Inquired on
05/03/2020

411 THEODORE
FREMD AVE,
RYE NY 10580
(800) 431-2754

AMSCOT

Inquired on
04/17/2020,
01/04/2020 an
d 12/05/2019

PO BOX 25137,
TAMPA FL
33622
(800) 801-4444

EXPERIAN

Inquired on
04/16/2020 an
d 05/13/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
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 an
d 09/01/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626
(866) 252-8809

**AFFIRM
INC/CROSS
RIVER B**

Inquired on
03/29/2020

30 ISABELLA
ST FL 4L12,
PITTSBURGH
PA 15212
(855) 423-3729

**LEXISNEXIS/IN
S/STATE FARM**

Inquired on
03/17/2020

1000
ALDERMAN DR,

ALPHARETTA
GA 30005
(800) 456-6004

**LEXISNEXIS/IN
S/ESURANCE**

Inquired on
03/15/2020

1000
ALDERMAN DR,

ALPHARETTA
GA 30005
(800) 456-6004

**PHOENIX
FINANCIAL
SERVIC**

BEHALF INC

Inquired on
02/08/2020

CBNA

Inquired on
01/13/2020

**CLARITY/OPPL
NS/FINWISE**

Inquired on
10/19/2019 an

Inquired on
03/04/2020 and
01/08/2019

8902 OTIS AVE
STE 103A,
INDIANAPOLIS
IN 46216
(855) 342-6567

100 WILLIAM
ST RM 1205,
NEW YORK NY
10038
(877) 943-9968

5800 S
CORPORATE PL
234,
SIOUX FALLS
SD 57108
(800) 745-5473

d 09/07/2019

820 E 9400 S,
SANDY UT
84094

**CLARITY/AANII
IH NAKODA
FIANANC**

Inquired on
10/03/2019 and
01/03/2019

353 OLD HAYS
ROAD,
HAYS MT
59527

**LN/VISION/LIB
ERTY MUTUAL**

Inquired on
10/02/2019

175 BERKELEY
ST,
BOSTON MA
02116

**FIRST
ADVANTAGE/E
MPLOYMENT**

Inquired on
09/23/2019

140 FOUNTAIN
PKWY N STE
410,
ST
PETERSBURG
FL 33716
(727) 290-1000

**BILTMORE
ASSET
MANAGEMEN**

Inquired on
08/30/2019

24500 CENTER
RIDGE RD STE
472,
WESTLAKE OH
44145
(440) 249-0038

**RNN/TRANSW
ORLD
SYSTEMS**

Inquired on
08/29/2019 and
06/25/2019

507
PRUDENTIAL
RD,
HORSHAM PA
19044

**ACIMA CREDIT
LLC**

Inquired on
07/23/2019

9815 S
MONROE ST FL
4,
SANDY UT
84070

**ACIMA CREDIT,
LLC**

Inquired on
07/23/2019

9815 S
MONROE ST,
SANDY UT
84070

**CLARITY
SERVICES INC**

Inquired on
07/23/2019

PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118

**RNN/TRANSW
ORLD
SYSTEMS**

Inquired on
06/25/2019

507
PRUDENTIAL

**LEXISNEXIS/IN
S/P&C**

Inquired on
05/30/2019

1000
ALDERMAN DR,

JPMCB CCB

Inquired on
05/09/2019

PO BOX 15298,
WILMINGTON
DE 19850
(800) 935-9935

JPMCB CCB

Inquired on
05/09/2019

PO BOX 15298,
WILMINGTON
DE 19850
(800) 935-9935

RD,
HORSHAM PA
19044

ALPHARETTA
GA 30005
(866) 323-0932

JPMCB MS

Inquired on
05/09/2019

8181
COMMUNICATI
ONS PKWY #
A1,
PLANO TX
75024
(888) 886-8869

**AMERICAN
FINANCE
LENDERS**

Inquired on
12/18/2018

2301 CAMPUS
DR STE 100A,
IRVINE CA
92612
(877) 877-4078

Important Messages

Medical Information

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

Public Records Information

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

Contact Experian

Online

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

Phone

Mail

Monday - Friday

9am to 5pm

(855) 414-6047

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 branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

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

d. Federal Credit Unions

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
Houston, TX 77010-9050

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

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

d. National Credit Union Administration

Office of Consumer
Protection (OCP)
Division of Consumer
Compliance and
Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

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

4. Creditors Subject to Surface Transportation Board

Office of Proceedings,
Surface Transportation
Board
Department of
Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and
Stockyards
Administration area
supervisor

6. Small Business Investment Companies

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

7. Brokers and Dealers

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

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

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

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

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

Notification of Rights

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