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# Free Annual Credit Report

Stacy Gist

As of: 02/17/2021

Report Confirmation #: 1548461009

**Save Your Credit Report**

View your Equifax credit report below. Note: you will not have access to your credit report after closing your browser so please don't forget save the file or print it while you're here.

 **DOWNLOAD REPORT**

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# 1. Summary

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

<b>Report Date</b>	02/17/2021
<b>Credit File Status</b>	No fraud indicator on file
<b>Alert Contacts</b>	
<b>Average Account Age</b>	3 Years, 4 Months
<b>Length of Credit History</b>	17 Years, 3 Months
<b>Accounts with Negative Information</b>	14
<b>Oldest Account</b>	JACKSONVILLE ELECTRIC AUTHORITY (Opened 11/05/2003)
<b>Most Recent Account</b>	SF/LEAD BANK (Opened 01/08/2021)

## Credit Accounts

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

<b>Account Type</b>	<b>Open</b>	<b>With Balance</b>	<b>Total Balance</b>	<b>Available</b>	<b>Credit Limit</b>	<b>Debt-to-Credit Ratio</b>	<b>Payment</b>
Revolving	3	3	\$1,458.00	-\$58.00	\$1,400.00	104.0%	\$41.00
Mortgage							
Installment	1	1	\$534.00	\$190.00	\$724.00	74.0%	\$35.00
Other	0	0					
Total	4	4	\$1,992.00	\$132.00	\$2,124.00	94.0%	\$76.00

## Other Items

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

<b>Consumer Statements</b>	0 Statements Found
<b>Personal Information</b>	4 Items Found

<b>Inquiries</b>	31 Inquiries Found
<b>Most Recent Inquiry</b>	EQUIFAX CONSUMER SERVICES02/17/2021
<b>Public Records</b>	No Records Found
<b>Collections</b>	3 Collections Found

## 2. Revolving Accounts

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

### 2.1 FIRST PREMIER (CLOSED)

#### Summary

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

<b>Account Number</b>	
<b>Account Status</b>	CHARGE_OFF
<b>Available Credit</b>	\$700.00
<b>Reported Balance</b>	\$847.00
<b>Debt-to-Credit Ratio</b>	121%

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

##### Scheduled Payment



## Payment History

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

### 2021

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

### 2020

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

### 2019

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

### 2018

Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec 30

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

## Account Details

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

### High Credit

Owner	INDIVIDUAL
Credit Limit	\$700.00
Account Type	REVOLVING
Terms Frequency	UNKNOWN
Term Duration	0

<b>Balance</b>	\$847.00
<b>Date Opened</b>	08/22/2018
<b>Amount Past Due</b>	\$847.00
<b>Date Reported</b>	02/07/2021
<b>Actual Payment Amount</b>	
<b>Date of Last Payment</b>	10/01/2018
<b>Date of Last Activity</b>	
<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	28
<b>Delinquency First Reported</b>	01/01/2019
<b>Activity Designator</b>	
<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>	
<b>Charge Off Amount</b>	\$847.00
<b>Balloon Payment Date</b>	
<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card
<b>Date Closed</b>	
<b>Date of First Delinquency</b>	11/01/2018

### Comments

Consumer disputes this account information

Charged off account

### Contact

FIRST PREMIER  
3820 N LOUISE AVE  
TAPE ONLY  
SIOUX FALLS, SD 57107  
605-357-3440

## 2.2 FIRST PREMIER (CLOSED)

### Summary

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

**Account Number**

**Account Status**

CHARGE\_OFF

**Available Credit**

\$300.00

**Reported Balance**

\$503.00

**Debt-to-Credit Ratio**

168%

## Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Balance

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

2019

2020

2021

### Available Credit

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

2019

2020

2021

### Scheduled Payment

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

2019

2020

2021

### Actual Payment

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

2019

2020

2021

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

## Payment History

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

#### 2021

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

#### 2020

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

#### 2019

Jan		Feb		Mar		Apr		May		Jun
-----	--	-----	--	-----	--	-----	--	-----	--	-----



30	60	90	CO	CO	CO
Jul	Aug	Sep	Oct	Nov	Dec
CO	CO	CO	CO	CO	CO
2018					
Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec
					✓
2017					
Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec

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

## Account Details

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

### High Credit

Owner	INDIVIDUAL
Credit Limit	\$300.00
Account Type	REVOLVING
Terms Frequency	UNKNOWN
Term Duration	0
Balance	\$503.00
Date Opened	07/12/2017
Amount Past Due	\$503.00
Date Reported	02/07/2021
Actual Payment Amount	
Date of Last Payment	11/01/2018
Date of Last Activity	

<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	41
<b>Delinquency First Reported</b>	04/01/2019
<b>Activity Designator</b>	
<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>	
<b>Charge Off Amount</b>	\$503.00
<b>Balloon Payment Date</b>	
<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card
<b>Date Closed</b>	
<b>Date of First Delinquency</b>	12/01/2018

**Comments**  
 Consumer disputes this account information  
 Charged off account

**Contact**  
 FIRST PREMIER  
 3820 N LOUISE AVE  
 TAPE ONLY  
 SIOUX FALLS, SD 57107  
 605-357-3440

## 2.3 VYSTAR CREDIT UNION

### Summary

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

<b>Account Number</b>	
<b>Account Status</b>	PAYS_AS_AGREED
<b>Available Credit</b>	\$750.00
<b>Reported Balance</b>	\$815.00
<b>Debt-to-Credit Ratio</b>	109%

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$845.00	\$830.00	\$820.00	\$814.00	\$322.00	\$774.00	\$775.00		\$836.00	\$867.00	
2020			\$862.00			\$854.00	\$846.00	\$838.00	\$435.00	\$329.00	\$772.00	\$829.00
2021	\$822.00											

### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$17.00	\$17.00	\$16.00	\$16.00	\$10.00	\$15.00	\$16.00		\$17.00	\$17.00	
2020			\$17.00			\$17.00	\$17.00	\$17.00	\$10.00	\$10.00	\$15.00	\$17.00
2021	\$16.00											

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$18.00	\$51.00	\$20.00	\$16.00	\$500.00	\$10.00	\$9.00		\$30.00		
2020					\$17.00	\$17.00	\$17.00	\$100.00	\$300.00	\$25.00		
2021	\$17.00											

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$937.00	\$937.00	\$937.00	\$937.00	\$937.00	\$937.00	\$937.00		\$937.00	\$937.00	
2020			\$937.00			\$937.00	\$937.00	\$937.00	\$937.00	\$937.00	\$937.00	\$937.00
2021	\$937.00											

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$750.00	\$750.00	\$750.00	\$750.00	\$750.00	\$750.00	\$750.00		\$750.00	\$750.00	

2020	\$750.00	\$750.00	\$750.00	\$750.00	\$750.00	\$750.00	\$750.00	\$750.00	\$750.00
2021	\$750.00								

## Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$31.00										
2020												
2021												

## Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

## Comments 1

Date	Comment
03/2020	Affected by natural disaster

## Payment History

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

### 2021

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

### 2020

Jan	Feb	Mar	Apr	May	Jun
30	✓	✓	✓	✓	✓
Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓

### 2019

Jan	Feb	Mar	Apr	May	Jun
30	30	✓	✓	✓	✓
Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓

### 2018

Jan	Feb	Mar	Apr	May	Jun
✓	✓	✓	✓	✓	✓

	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2017						
	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2016						
	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec

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

## Account Details

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

High Credit	\$937.00
Owner	INDIVIDUAL
Credit Limit	\$750.00
Account Type	REVOLVING
Terms Frequency	MONTHLY
Term Duration	0
Balance	\$815.00
Date Opened	09/23/2016
Amount Past Due	
Date Reported	02/12/2021
Actual Payment Amount	\$16.00
Date of Last Payment	02/01/2021
Date of Last Activity	
Scheduled Payment Amount	\$16.00

**Months Reviewed**

42

**Delinquency First Reported**

**Activity Designator**

**Creditor Classification**

UNKNOWN

**Deferred Payment Start Date**

**Charge Off Amount**

**Balloon Payment Date**

**Balloon Payment Amount**

**Loan Type**

Credit Card

**Date Closed**

**Date of First Delinquency**

## Comments

### Contact

VYSTAR CREDIT UNION  
PO BOX 18  
JACKSONVILLE, FL 32212-0018  
904-777-6000

## 2.4 SF/LEAD BANK

### Summary

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

**Account Number**

**Account Status**

PAYS\_AS\_AGREED

**Available Credit**

\$150.00

**Reported Balance**

\$142.00

**Debt-to-Credit Ratio**

95%

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

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

### Account Details

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

High Credit	\$142.00
Owner	INDIVIDUAL
Credit Limit	\$150.00
Account Type	REVOLVING
Terms Frequency	MONTHLY
Term Duration	0
Balance	\$142.00
Date Opened	01/08/2021
Amount Past Due	
Date Reported	01/31/2021
Actual Payment Amount	
Date of Last Payment	
Date of Last Activity	
Scheduled Payment Amount	
Months Reviewed	0
Delinquency First Reported	
Activity Designator	
Creditor Classification	UNKNOWN
Deferred Payment Start Date	
Charge Off Amount	
Balloon Payment Date	
Balloon Payment Amount	
Loan Type	Secured Credit Card
Date Closed	
Date of First Delinquency	

#### Comments

Variable/adjustable rate

#### Contact

SF/LEAD BANK  
200 N 3RD ST  
GARDEN CITY, MO 64747  
816-773-6207

## 2.5 VYSTAR CREDIT UNION

### Summary

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

#### Account Number

#### Account Status

PAYS\_AS\_AGREED

#### Available Credit

\$500.00

#### Reported Balance

\$501.00

#### Debt-to-Credit Ratio

100%

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$498.00		\$501.00		\$500.00			\$501.00	\$501.00	\$501.00	
2020	\$502.00		\$502.00		\$501.00		\$500.00	\$501.00	\$470.00		\$501.00	\$499.00
2021												

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$25.00		\$25.00		\$25.00			\$25.00	\$25.00	\$25.00	
2020	\$25.00		\$25.00		\$25.00		\$25.00	\$25.00	\$25.00		\$25.00	\$25.00
2021												

#### Actual Payment

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



2019					\$20.00	\$85.00	\$16.00					
2020			\$25.00	\$25.00	\$25.00			\$40.00	\$25.00			
2021												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$502.00		\$502.00		\$502.00			\$502.00	\$502.00	\$502.00	
2020	\$502.00		\$502.00		\$502.00		\$502.00	\$502.00	\$502.00		\$502.00	\$502.00
2021												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$500.00		\$500.00		\$500.00			\$500.00	\$500.00	\$500.00	
2020	\$500.00		\$500.00		\$500.00		\$500.00	\$500.00	\$500.00		\$500.00	\$500.00
2021												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Comments 1

Date	Comment
02/2019	Variable/adjustable rate
04/2019	Variable/adjustable rate
06/2019	Variable/adjustable rate
09/2019	Variable/adjustable rate

10/2019	Variable/adjustable rate
11/2019	Variable/adjustable rate
01/2020	Variable/adjustable rate
03/2020	Affected by natural disaster
05/2020	Variable/adjustable rate
07/2020	Variable/adjustable rate
08/2020	Variable/adjustable rate
09/2020	Variable/adjustable rate
11/2020	Variable/adjustable rate
12/2020	Variable/adjustable rate

## Comments 2

Date	Comment
02/2020	Variable/adjustable rate

## Payment History

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

### 2021

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

### 2020

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

### 2019

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

### 2018

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

### 2017

Jan	Feb	Mar	Apr	May	Jun
-----	-----	-----	-----	-----	-----

	Jul	Aug	Sep	Oct	Nov	Dec
✓ Paid on Time				30	30 Days Past Due	
60 60 Days Past Due				90	90 Days Past Due	
120 120 Days Past Due				150	150 Days Past Due	
180 180 Days Past Due				C	Collection Account	
CO Charge-off				B	Included in Bankruptcy	
V Voluntary Surrender				R	Repossession	
F Foreclosure				TN	Too New to Rate	
No data available						

## Account Details

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

<b>High Credit</b>	\$502.00
<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$500.00
<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY
<b>Term Duration</b>	0
<b>Balance</b>	\$501.00
<b>Date Opened</b>	08/31/2017
<b>Amount Past Due</b>	
<b>Date Reported</b>	02/03/2021
<b>Actual Payment Amount</b>	\$25.00
<b>Date of Last Payment</b>	01/01/2021
<b>Date of Last Activity</b>	
<b>Scheduled Payment Amount</b>	\$25.00
<b>Months Reviewed</b>	27
<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	
<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>	
<b>Charge Off Amount</b>	

**Balloon Payment Date**

**Balloon Payment Amount**

**Loan Type**

Line of Credit

**Date Closed**

**Date of First Delinquency**

### Comments

Variable/adjustable rate

### Contact

VYSTAR CREDIT UNION  
4949 BLANDING BLVD  
JACKSONVILLE, FL 32210  
904-777-6000

## 2.6 INDIGO - CELTIC BANK (CLOSED)

### Summary

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

**Account Number**

**Account Status**

CHARGE\_OFF

**Available Credit**

\$300.00

**Reported Balance**

\$0.00

**Debt-to-Credit Ratio**

0%

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

#### Available Credit

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

2019

2020

2021

### Scheduled Payment

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

2019

2020

2021

### Actual Payment

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

2019

2020

2021

### High Credit

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

2019

2020

2021

### Credit Limit

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

2019

2020

2021

### Amount Past Due

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

2019

2020

2021

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

## Payment History

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

### 2020

Jan ✓	Feb ✓	Mar 30	Apr 30	May ✓	Jun ✓
Jul 30	Aug 60	Sep	Oct	Nov	Dec CO

### 2019

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

### 2018

Jan	Feb	Mar	Apr TN	May ✓	Jun ✓
Jul ✓	Aug ✓	Sep ✓	Oct 30	Nov 30	Dec ✓

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

## Account Details

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

### High Credit

Owner	INDIVIDUAL
Credit Limit	\$300.00
Account Type	REVOLVING
Terms Frequency	MONTHLY

<b>Term Duration</b>	0
<b>Balance</b>	\$0.00
<b>Date Opened</b>	04/20/2018
<b>Amount Past Due</b>	
<b>Date Reported</b>	01/30/2021
<b>Actual Payment Amount</b>	
<b>Date of Last Payment</b>	12/01/2018
<b>Date of Last Activity</b>	
<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	15
<b>Delinquency First Reported</b>	01/01/2021
<b>Activity Designator</b>	TRANSFER_OR_SOLD
<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>	
<b>Charge Off Amount</b>	\$1,102.00
<b>Balloon Payment Date</b>	
<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card
<b>Date Closed</b>	
<b>Date of First Delinquency</b>	01/01/2019

#### Comments

Consumer disputes this account information

Charged off account

#### Contact

INDIGO - CELTIC BANK  
PO BOX 4499  
BEAVERTON, OR 97076  
866-946-9545

## 2.7 CELTIC BANK CORP. (CLOSED)

### Summary

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

**Account Number**

**Account Status**

CHARGE\_OFF

**Available Credit**

\$500.00

**Reported Balance**

\$0.00

**Debt-to-Credit Ratio**

0%

## Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$434.00		\$544.00		\$156.00	\$497.00	\$1,247.00				
2020												
2021												

### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$35.00		\$70.00		\$35.00	\$35.00					
2020												
2021												

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$200.00			\$400.00	\$35.00						
2020												
2021												

### High Credit



Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$621.00		\$621.00		\$621.00	\$621.00					
2020												
2021												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$500.00		\$500.00		\$500.00	\$500.00	\$500.00				
2020												
2021												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$486.00								
2020												
2021												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Comments 1

Date	Comment
04/2019	Charged off account

### Payment History

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

#### 2020

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

#### 2019

Jan	Feb	Mar	Apr	May	Jun
-----	-----	-----	-----	-----	-----

✓	30	✓	✓	✓	✓
Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	30	60	90
2018					
Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec
				✓	✓

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

## Account Details

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

### High Credit

Owner	INDIVIDUAL
Credit Limit	\$500.00
Account Type	REVOLVING
Terms Frequency	MONTHLY
Term Duration	0
Balance	\$0.00
Date Opened	11/06/2018
Amount Past Due	
Date Reported	03/09/2020
Actual Payment Amount	
Date of Last Payment	08/01/2019
Date of Last Activity	
Scheduled Payment Amount	
Months Reviewed	16
Delinquency First Reported	01/01/2020

Activity Designator	TRANSFER_OR_SOLD
Creditor Classification	UNKNOWN
Deferred Payment Start Date	
Charge Off Amount	\$1,247.00
Balloon Payment Date	
Balloon Payment Amount	
Loan Type	Credit Card
Date Closed	
Date of First Delinquency	09/01/2019

## Comments

Charged off account

## Contact

CELTIC BANK CORP.  
268 S. STATE ST, SUITE 300  
SALT LAKE CITY, UT 84111  
801-363-6500

## 2.8 THE BANK OF MISSOURI (CLOSED)

## Summary

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

Account Number	
Account Status	CHARGE_OFF
Available Credit	\$300.00
Reported Balance	\$0.00
Debt-to-Credit Ratio	0%

## Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

## Balance

[illegible]

2021

### Available Credit

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

2019

2020

2021

### Scheduled Payment

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

2019	\$38.00	\$39.00
------	---------	---------

2020

2021

### Actual Payment

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

2019	\$200.00
------	----------

2020

2021

## High Credit

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

2019	\$489.00	\$489.00
------	----------	----------

2020

2021

### Credit Limit

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

2019	\$300.00	\$300.00
------	----------	----------

2020

2021

### Amount Past Due

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

2019	\$154.00
------	----------

2020

2021

## Activity Designator

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

2019

2020

2021

## Payment History

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

### 2020

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

### 2019

Jan 30	Feb 60	Mar 90	Apr 120	May CO	Jun CO
Jul CO	Aug CO	Sep CO	Oct	Nov	Dec

### 2018

Jan	Feb	Mar	Apr	May 30	Jun 60
Jul 90	Aug 90	Sep 120	Oct 150	Nov ✓	Dec ✓

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

## Account Details

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

### High Credit

### Owner

INDIVIDUAL

<b>Credit Limit</b>	\$300.00
<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY
<b>Term Duration</b>	0
<b>Balance</b>	\$0.00
<b>Date Opened</b>	05/24/2018
<b>Amount Past Due</b>	
<b>Date Reported</b>	02/21/2020
<b>Actual Payment Amount</b>	
<b>Date of Last Payment</b>	03/01/2019
<b>Date of Last Activity</b>	
<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	21
<b>Delinquency First Reported</b>	09/01/2019
<b>Activity Designator</b>	TRANSFER_OR_SOLD
<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>	
<b>Charge Off Amount</b>	\$510.00
<b>Balloon Payment Date</b>	
<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card
<b>Date Closed</b>	
<b>Date of First Delinquency</b>	05/01/2019

**Comments**

Charged off account

Fixed rate

**Contact**

THE BANK OF MISSOURI  
 216 WEST 2ND ST  
 DIXON, MO 65459  
 605-977-5800

## 2.9 FINGERHUT/WEBBANK (CLOSED)

### Summary

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

**Account Number**

**Account Status**

CHARGE\_OFF

**Available Credit**

\$500.00

**Reported Balance**

\$0.00

**Debt-to-Credit Ratio**

0%

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

#### Actual Payment

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

2019

2020

2021

### High Credit

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

2019

2020

2021

### Credit Limit

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

2019

2020

2021

### Amount Past Due

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

2019

2020

2021

### Activity Designator

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

2019

2020

2021

## Payment History

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

2019

Jan 150	Feb 180+	Mar CO	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec



2018

Jan

Feb

Mar

Apr

May

Jun

Jul



Aug



Sep

30

Oct

60

Nov

90

Dec

120

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

## Account Details

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

### High Credit

Owner

INDIVIDUAL

Credit Limit

\$500.00

Account Type

REVOLVING

Terms Frequency

MONTHLY

Term Duration

0

Balance

\$0.00

Date Opened

07/18/2018

Amount Past Due

Date Reported

04/17/2019

Actual Payment Amount

Date of Last Payment

11/01/2018

Date of Last Activity

Scheduled Payment Amount

Months Reviewed

9

Delinquency First Reported

03/01/2019

Activity Designator

TRANSFER\_OR\_SOLD

Creditor Classification

UNKNOWN

**Deferred Payment Start Date**

**Charge Off Amount** \$526.00

**Balloon Payment Date**

**Balloon Payment Amount**

**Loan Type** Charge Account

**Date Closed**

**Date of First Delinquency** 09/01/2018

### Comments

Charged off account

### Contact

FINGERHUT/WEBBANK  
6250 RIDGEWOOD ROAD  
ST CLOUD, MN 56303  
866-734-0342

## 3. Mortgage Accounts

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

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

## 4. Installment Accounts

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

### 4.1 ATLANTIC CAPITAL BANK SELF

#### Summary

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

**Account Number** xxxxxx 57

**Account Status** PAYS\_AS\_AGREED

**Available Credit**

**Reported Balance** \$534.00

**Debt-to-Credit Ratio** 74%

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

## Balance

[illegible]

### Available Credit

[illegible]

### Scheduled Payment

[illegible]

### Actual Payment

[illegible]

## High Credit

[illegible]

## Credit Limit

[illegible]

2021

### Amount Past Due

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

2019

2020 \$35.00

2021

### Activity Designator

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

2019

2020

2021

### Comments 1

Date	Comment
------	---------

06/2020 Fixed rate

07/2020 Fixed rate

09/2020 Fixed rate

10/2020 Fixed rate

12/2020 Fixed rate

### Payment History

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

2020

Jan	Feb	Mar	Apr	May	Jun
				✓	✓
Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	30	✓

✓ Paid on Time

60 60 Days Past Due

120 120 Days Past Due

180 180 Days Past Due

CO Charge-off

V Voluntary Surrender

F Foreclosure

30 30 Days Past Due

90 90 Days Past Due

150 150 Days Past Due

C Collection Account

B Included in Bankruptcy

R Repossession

TN Too New to Rate

No data available

## Account Details

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

High Credit	\$724.00
Owner	INDIVIDUAL
Credit Limit	
Account Type	INSTALLMENT
Terms Frequency	MONTHLY
Term Duration	2
Balance	\$534.00
Date Opened	05/27/2020
Amount Past Due	
Date Reported	01/31/2021
Actual Payment Amount	\$35.00
Date of Last Payment	01/01/2021
Date of Last Activity	
Scheduled Payment Amount	\$35.00
Months Reviewed	8
Delinquency First Reported	
Activity Designator	
Creditor Classification	UNKNOWN
Deferred Payment Start Date	
Charge Off Amount	
Balloon Payment Date	
Balloon Payment Amount	
Loan Type	Secured
Date Closed	
Date of First Delinquency	

### Comments

Fixed rate

ATLANTIC CAPITAL BANK SELF  
515 CONGRESS AVE. STE. 2200  
AUSTIN, TX 78701  
877-883-0999

## Summary

Account Number	xxxxxxx 64
Account Status	CHARGE_OFF
Available Credit	
Reported Balance	\$7,620.00
Debt-to-Credit Ratio	N/A

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

[illegible][illegible][illegible]

2021

### Actual Payment

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

2019				\$354.00								
------	--	--	--	----------	--	--	--	--	--	--	--	--

2020

2021

### High Credit

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

2019

2020

2021

### Credit Limit

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

2019

2020

2021

### Amount Past Due

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

2019				\$7,620.00								
------	--	--	--	------------	--	--	--	--	--	--	--	--

2020

2021

### Activity Designator

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

2019

2020

2021

### Comments 1

Date	Comment
------	---------

04/2019	Charged off account
---------	---------------------

## Payment History

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

### 2020

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

### 2019

Jan R	Feb R	Mar CO	Apr CO	May CO	Jun CO
Jul CO	Aug CO	Sep CO	Oct CO	Nov CO	Dec CO

### 2018

Jan	Feb	Mar	Apr ✓	May ✓	Jun ✓
Jul ✓	Aug	Sep ✓	Oct ✓	Nov ✓	Dec 30

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

## Account Details

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

### High Credit

**Owner** INDIVIDUAL

### Credit Limit

**Account Type** INSTALLMENT

**Terms Frequency** MONTHLY

**Term Duration** 0

**Balance** \$7,620.00

**Date Opened** 03/17/2018

**Amount Past Due** \$7,620.00

**Date Reported** 01/06/2021



<b>Actual Payment Amount</b>	\$354.00
<b>Date of Last Payment</b>	04/01/2019
<b>Date of Last Activity</b>	
<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	24
<b>Delinquency First Reported</b>	04/01/2019
<b>Activity Designator</b>	
<b>Creditor Classification</b>	AUTOMOTIVE
<b>Deferred Payment Start Date</b>	
<b>Charge Off Amount</b>	\$8,843.00
<b>Balloon Payment Date</b>	
<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Auto
<b>Date Closed</b>	
<b>Date of First Delinquency</b>	12/01/2018

#### Comments

Charged off account

#### Contact

WESTLAKE SERVICE INC  
4751 WILSHIRE BLVD SUITE 100  
LOS ANGELES, CA 90010  
323-692-4159

## 5. Other Accounts

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

### 5.1 JACKSONVILLE ELECTRIC AUTHORITY (CLOSED)

#### Summary

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

**Account Number**

**Account Status** CHARGE\_OFF



2020

2021

### Credit Limit

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

2019

2020

2021

### Amount Past Due

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

2019			\$762.00		\$557.00	\$531.00			\$595.00	\$778.00		
------	--	--	----------	--	----------	----------	--	--	----------	----------	--	--

2020	\$486.00	\$419.00	\$732.00			\$694.00	\$543.00	\$529.00	\$524.00	\$480.00		
------	----------	----------	----------	--	--	----------	----------	----------	----------	----------	--	--

2021

### Activity Designator

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

2019

2020

2021

### Comments 1

Date	Comment
03/2019	Charged off account
05/2019	Charged off account
06/2019	Charged off account
09/2019	Charged off account
10/2019	Charged off account
01/2020	Charged off account
02/2020	Charged off account
03/2020	Charged off account
06/2020	Charged off account
07/2020	Charged off account
08/2020	Charged off account

09/2020 Charged off account

10/2020 Charged off account

## Payment History

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

### 2020

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

### 2019

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

### 2018

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

### 2017

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

### 2016

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

### 2015

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

### 2014

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

✓ Paid on Time

60 60 Days Past Due

30 30 Days Past Due

90 90 Days Past Due

120 120 Days Past Due  
180 180 Days Past Due  
CO Charge-off  
V Voluntary Surrender  
F Foreclosure  
No data available

150 150 Days Past Due  
C Collection Account  
B Included in Bankruptcy  
R Repossession  
TN Too New to Rate

## Account Details

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

### High Credit

**Owner** INDIVIDUAL

**Credit Limit**

**Account Type** OTHER

**Terms Frequency** UNKNOWN

**Term Duration** 0

**Balance** \$588.00

**Date Opened** 11/05/2003

**Amount Past Due** \$588.00

**Date Reported** 01/31/2021

**Actual Payment Amount** \$21.00

**Date of Last Payment** 01/01/2021

**Date of Last Activity**

**Scheduled Payment Amount**

**Months Reviewed** 24

**Delinquency First Reported** 10/01/2018

**Activity Designator**

**Creditor Classification** UNKNOWN

**Deferred Payment Start Date**

**Charge Off Amount** \$523.00

**Balloon Payment Date**

**Balloon Payment Amount**

**Loan Type**

**Date Closed**

**Date of First Delinquency**

08/01/2015

**Comments**

Charged off account

**Contact**

JACKSONVILLE ELECTRIC AUTHORITY  
21 WEST CHURCH STREET  
ATTN: SEPHIE MAULTSBY  
JACKSONVILLE, FL 32202  
904-632-5200

## 5.2 LVNV FUNDING LLC (CLOSED)

### Summary

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

**Account Number**

**Account Status**

COLLECTION

**Available Credit**

\$0.00

**Reported Balance**

\$526.00

**Debt-to-Credit Ratio**

Infinity%

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

**Balance**

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

2019

2020

2021

**Available Credit**

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

2019

2020

2021

**Scheduled Payment**



## Payment History

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

## Account Details

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

High Credit	\$526.00
Owner	INDIVIDUAL
Credit Limit	\$0.00
Account Type	OTHER
Terms Frequency	UNKNOWN
Term Duration	0
Balance	\$526.00
Date Opened	03/28/2019
Amount Past Due	\$526.00
Date Reported	02/03/2021
Actual Payment Amount	
Date of Last Payment	
Date of Last Activity	
Scheduled Payment Amount	
Months Reviewed	18
Delinquency First Reported	07/01/2019
Activity Designator	
Creditor Classification	RETAIL
Deferred Payment Start Date	
Charge Off Amount	
Balloon Payment Date	
Balloon Payment Amount	
Loan Type	Debt Buyer Account
Date Closed	
Date of First Delinquency	09/01/2018

## Comments



Consumer disputes this account information

Collection account

### Contact

LVNV FUNDING LLC  
55 BEATTIE PLACE  
GREENVILLE, SC 29601  
866-464-1183

## 5.3 NATIONAL CREDIT ADJUSTERS (CLOSED)

### Summary

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

**Account Number**

**Account Status**

COLLECTION

**Available Credit**

**Reported Balance**

\$1,247.00

**Debt-to-Credit Ratio**

100%

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

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

### Account Details

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

**High Credit**

\$1,247.00

**Owner**

INDIVIDUAL

**Credit Limit**

**Account Type**

OTHER

**Terms Frequency**

UNKNOWN

**Term Duration**

0

**Balance**

\$1,247.00

**Date Opened**

02/26/2020

**Amount Past Due**

\$1,247.00

**Date Reported**

02/01/2021

**Actual Payment Amount**

**Date of Last Payment**

**Date of Last Activity**

**Scheduled Payment Amount**

**Months Reviewed**

0

**Delinquency First Reported**

02/01/2021

**Activity Designator**

**Creditor Classification**

RETAIL

**Deferred Payment Start Date**

**Charge Off Amount**

**Balloon Payment Date**

**Balloon Payment Amount**

**Loan Type**

Debt Buyer Account

**Date Closed**

**Date of First Delinquency**

09/01/2019

### **Comments**

Consumer disputes this account information

Collection account

### **Contact**

NATIONAL CREDIT ADJUSTERS  
327 W 4TH ST  
HUTCHINSON, KS 67501  
800-542-1048

## **5.4 PORTFOLIO RECOVERY ASSOCIATES (CLOSED)**

### **Summary**

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

**Account Number**

**Account Status**

COLLECTION

**Available Credit**

**Reported Balance**

\$913.00

## Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

## Payment History

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

## Account Details

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

High Credit	\$913.00
Owner	INDIVIDUAL
Credit Limit	
Account Type	OTHER
Terms Frequency	UNKNOWN
Term Duration	0
Balance	\$913.00
Date Opened	06/12/2020
Amount Past Due	\$913.00
Date Reported	01/27/2021
Actual Payment Amount	
Date of Last Payment	

**Date of Last Activity**

**Scheduled Payment Amount**

**Months Reviewed**

1

**Delinquency First Reported**

10/01/2020

**Activity Designator**

**Creditor Classification**

BANKING

**Deferred Payment Start Date**

**Charge Off Amount**

**Balloon Payment Date**

**Balloon Payment Amount**

**Loan Type**

Debt Buyer Account

**Date Closed**

**Date of First Delinquency**

10/01/2018

### **Comments**

Consumer disputes after resolution

Collection account

### **Contact**

PORTFOLIO RECOVERY ASSOCIATES  
120 CORPORATE BLVD, STE 100  
NORFOLK, VA 23502  
757-519-9300

## **5.5 COMMUNITY FIRST CREDIT UNION (CLOSED)**

### **Summary**

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

**Account Number**

**Account Status**

CHARGE\_OFF

**Available Credit**

**Reported Balance**

\$374.00

**Debt-to-Credit Ratio**

N/A

# Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

## Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

## Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

## Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

## Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

## High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

## Credit Limit

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

2019

2020

2021

### Amount Past Due

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

2019

2020

2021

### Activity Designator

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

2019

2020

2021

### Payment History

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

#### 2020

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

#### 2019

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

#### 2018

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

#### 2017

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

#### 2016

Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec
2015					
Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec

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

## Account Details

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

### High Credit

Owner	INDIVIDUAL
Credit Limit	
Account Type	OTHER
Terms Frequency	UNKNOWN
Term Duration	0
Balance	\$374.00
Date Opened	08/13/2015
Amount Past Due	\$374.00
Date Reported	01/06/2021
Actual Payment Amount	
Date of Last Payment	
Date of Last Activity	
Scheduled Payment Amount	
Months Reviewed	25
Delinquency First Reported	10/01/2018



**Activity Designator****Creditor Classification**

UNKNOWN

**Deferred Payment Start Date****Charge Off Amount**

\$374.00

**Balloon Payment Date****Balloon Payment Amount****Loan Type****Date Closed****Date of First Delinquency**

02/01/2017

**Comments**

Charged off account

**Contact**

COMMUNITY FIRST CREDIT UNION  
623 NORTH MAIN STREET  
OF FLORIDA  
JACKSONVILLE, FL 32202-3097  
904-354-8537

## 6. Consumer Statements

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

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

## 7. Personal Information

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

### Identification

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

**Name**

STACY GIST

**Formerly known as****Social Security Number**

xxxxx 4910

**Age or Date of Birth**

04/02/1983

### Other Identification

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

## Alert Contact Information

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

## Contact Information

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

Address	Status	Date Reported
5601 EDENFIELD RD APT 706 JACKSONVILLE, FL 32277	Current	02/16/2021
1038 CALIENTE DR APT 11 JACKSONVILLE, FL 32211	Former	01/06/2021
2260 UNIVERSITY BLVD N APT 55 JACKSONVILLE, FL 32211	Former	02/01/2021

## Employment History

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

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

## 8. Inquiries

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

### Hard Inquiries

Inquiries that may impact your credit rating/score

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

Date	Company	Request Originator
11/25/2019	JACKSONVILLE FEDERAL CREDIT UN 562 PARK STREET JACKSONVILLE, FL 32204-2962 904-475-8000	
11/24/2019	STONEBERRY C/O DM SERVICES 1112 7TH AVE MONROE, WI 53566 608-328-8645	
09/20/2019	JPMCB - CARD SERVICES 301 N WALNUT ST FLOOR 09 WILMINGTON, DE 19801 800-677-7101	

07/10/2019 MICROBILT CORPORATION  
1640 AIRPORT ROAD, SUITE 115  
DBA DATAFAX INC.  
KENNESAW, GA 30144  
888-222-7621

03/24/2019 TD BANK USA/TARGET CREDIT  
7000 TARGET PARKWAY N,  
MAIL STOP NCD-0450  
BROOKLYN PARK, MN 55445-4301

PREMIUM DESTINATIONS

## Soft Inquiries

Inquiries that do not impact your credit rating/score

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

Date	Company	Request Originator	Description
02/17/2021	EQUIFAX CONSUMER SERVICES		
02/15/2021	CREDIT KARMA, INC		
02/14/2021	CREDIT KARMA, INC		
02/13/2021	CREDIT KARMA, INC		
02/12/2021	COMCAST-JACKSONVILLE		ID Report
02/12/2021	CREDIT KARMA, INC		
02/09/2021	CREDIT KARMA, INC		
02/06/2021	CREDIT KARMA, INC		
02/04/2021	CREDIT KARMA, INC		
02/02/2021	CREDIT KARMA, INC		
01/31/2021	CREDIT KARMA, INC		
01/19/2021	EQUIFAX INFORMATION SVS		Automated Consumer Interview System
01/12/2021	JACKSONVILLE FEDERAL CREDIT UN		Account Review Inquiry
01/06/2021	EQUIFAX AUTO MTNC UP		Automated Consumer Interview System
12/21/2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
12/21/2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
12/19/2020	CREDIT KARMA, INC		
12/18/2020	CREDIT KARMA, INC		
12/17/2020	CREDIT KARMA, INC		
12/16/2020	CREDIT KARMA, INC		

12/15/2020	EQUIFAX	Automated Consumer Interview System
12/10/2020	COMCAST	Account Review Inquiry
07/28/2020	OPPORTUNITY FINANCIAL, LLC	Promotional Inquiry
04/17/2020	BRISTOL WEST INSURANCE COMPANY	
03/23/2020	BRISTOL WEST INSURANCE COMPANY	
08/14/2019	ASPIRATION PARTNERS, INC.	Soft Inquiry

## 9. Public Records

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

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

### Bankruptcies

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

You currently do not have any Bankruptcies in your file.

### Judgments

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

You currently do not have any Judgments in your file.

### Liens

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

You currently do not have any Liens in your file.

## 10. Collections

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

### Date reported: 02/07/2021

<b>Collection Agency</b>	NATIONAL CREDIT SYSTEMS INC
<b>Original Creditor Name</b>	CHELSEA COURTYARDS APTS
<b>Date Assigned</b>	08/17/2017
<b>Original Amount Owed</b>	\$3,081.00
<b>Amount</b>	\$3,081.00

Status Date	02/07/2021
Status	UNPAID
Balance Date	02/07/2021
Account Designator Code	INDIVIDUAL_ACCOUNT
Account Number	xxxxx 49
Creditor Classification	Rental or Leasing
Last Payment Date	
Date of First Delinquency	12/14/2016

**Comments**

Consumer disputes after resolution

**Contact**

NATIONAL CREDIT SYSTEMS INC  
3750 NATURALLY FRESH BLVD  
ATLANTA, GA 30349  
404-629-9595

**Date reported: 02/05/2021**

Collection Agency	ALLIED COLLECTION SERVICE
Original Creditor Name	SPRINT
Date Assigned	09/29/2020
Original Amount Owed	\$1,383.00
Amount	\$1,383.00
Status Date	02/05/2021
Status	UNPAID

Balance Date	02/05/2021
Account Designator Code	INDIVIDUAL_ACCOUNT
Account Number	xxxxxx 9401
Creditor Classification	Cable or Cellular
Last Payment Date	
Date of First Delinquency	09/23/2019

**Comments**

**Contact**

ALLIED COLLECTION SERVICE  
3090 S. DURANGO DR, SUITE 101  
LAS VEGAS, NV 89118  
702-939-8395

**Date reported: 01/29/2021**

<b>Collection Agency</b>	AMERICOLLECT INC
<b>Original Creditor Name</b>	EMERGENCY RESOURCES GROUP
<b>Date Assigned</b>	06/06/2018
<b>Original Amount Owed</b>	\$228.00
<b>Amount</b>	\$228.00
<b>Status Date</b>	01/29/2021
<b>Status</b>	UNPAID
<b>Balance Date</b>	01/29/2021
<b>Account Designator Code</b>	INDIVIDUAL_ACCOUNT
<b>Account Number</b>	xxxxx 10
<b>Creditor Classification</b>	Medical or Health Care
<b>Last Payment Date</b>	
<b>Date of First Delinquency</b>	02/20/2018

**Comments**

Consumer disputes this account information  
Medical

**Contact**

AMERICOLLECT INC  
1851 SOUTH ALVERNO ROAD  
MANITOWOC, WI 54220  
920-682-0311

Dispute File Information

## 11. Dispute File Information

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

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

To initiate a dispute online please visit

To check the status or view the results of your dispute please visit

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la*

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

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

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - 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 for additional information

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See 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 .
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

### CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

**You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you

should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

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

- **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,

**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 b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552 b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
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	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 P.O. 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 Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 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
4.Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5.Creditors Subject to the 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, S.W., Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. 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	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

## Commonly Asked Questions About Credit Files

### Q. How can I correct a mistake in my credit file?

**A.** Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

### Q. If I do have credit problems, is there someplace where I can get advice and assistance?

**A.** Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

## Facts You Should Know

- The length of time an account or record remains in your credit file is shown below:  
Credit or Other reported accounts: Accounts paid as agreed remain for up to 10 years from the date last reported by the lender. Accounts not paid as agreed (i.e., delinquent, charged off, accounts placed for collection) remain for up to 7 years from the Date of First Delinquency.  
  
Public Records: Bankruptcy—  
  
Chapter 7 or 11 bankruptcies filed and discharged remain for 10 years from the date filed.  
  
Chapter 12 and 13 bankruptcies remain for 7 years from the date filed.  
  
Dismissed bankruptcies (all chapters) remain for 7 years from the date filed.  
  
**New York Residents Only** (must be a current resident): Paid collections remain on your Equifax credit report for 5 years from the date of the first missed payment. A paid Charged Off account remains on the file for 5 years from the Date of First Delinquency.
- Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

### Additional Notice to Consumer:

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit [www.Equifax.com](http://www.Equifax.com).

**FACT: A credit score isn't included on your credit report**

Check your VantageScore credit score.  
Choose an option below.

**Get your free credit score**

A free monthly credit score is available with Equifax Core Credit™. No credit card required.

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