



CREDIT REPORT

SANDRA NICKLOS

Report Confirmation

1540318246



Dear SANDRA NICKLOS:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:
www.investigate.equifax.com
- Please mail the dispute information to:
Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

1. Summary

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

Report Date	Feb 09, 2021
Credit File Status	File Blocked For Promotional Purposes
Alert Contacts	0 Records Found
Average Account Age	3 Years, 6 Months
Length of Credit History	8 Years
Accounts with Negative Information	9
Oldest Account	SYNCB/CARE CREDIT (Opened Feb 12, 2013)
Most Recent Account	SF/LEAD BANK (Opened Nov 14, 2020)

Credit Accounts

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

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	8	5	\$11,178	\$15,772	\$26,950	41.0%	\$789
Mortgage							
Installment	7	7	\$43,383	\$8,136	\$51,519	84.0%	\$995
Other	1	0	\$0	\$1,500	\$1,500	0.0%	\$1,500
Total	16	12	\$54,561	\$25,408	\$79,969	68.0%	\$3,284

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.

Consumer Statements	0 Statements Found
Personal Information	12 Items Found
Inquiries	121 Inquiries Found
Most Recent Inquiry	CREDIT KARMA, INCFeb 09, 2021
Public Records	0 Records Found
Collections	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 SYNCB/CARE CREDIT

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		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$7,500		

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	✓	✓	✓
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	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	\$1,076	Owner	UNDESIGNATED
Credit Limit	\$7,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Sep 28, 2020
Amount Past Due		Date Reported	Feb 07, 2021

Actual Payment Amount		Date of Last Payment		Dec 01, 2020
Date of Last Activity		Scheduled Payment Amount		
Months Reviewed	4	Delinquency First Reported		
Activity Designator		Creditor Classification		UNKNOWN
Deferred Payment Start Date		Charge Off Amount		
Balloon Payment Date		Balloon Payment Amount		
Loan Type	Charge Account	Date Closed		
Date of First Delinquency				

Comments

Contact

SYNCB/CARE CREDIT
C/O P.O. BOX 965036
ORLANDO, FL 32896-5036
1-866-396-8254

2.2 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		Reported Balance	\$898
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	100%
Available Credit	\$900		

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX 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	\$898	Owner	INDIVIDUAL
Credit Limit	\$900	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$898	Date Opened	Nov 14, 2020
Amount Past Due		Date Reported	Jan 31, 2021
Actual Payment Amount		Date of Last Payment	Dec 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	2	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
1-816-773-6207

2.3 CAPITAL ONE BANK USA NA

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		Reported Balance	\$5,607
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	112%
Available Credit	\$5,000		

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	30	60	90	✓	✓	✓
2019	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
✓ 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		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	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	\$6,404	Owner	UNDESIGNATED
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$5,607	Date Opened	Sep 09, 2019
Amount Past Due		Date Reported	Jan 25, 2021
Actual Payment Amount		Date of Last Payment	Dec 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$203

Months Reviewed	16	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

CAPITAL ONE BANK USA NA
PO BOX 85015
RICHMOND, VA 23285-5075
1-800-955-7070

2.4 DISCOVER 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		Reported Balance	\$2,521
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	101%
Available Credit	\$2,500		

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	30	60	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	TN	✓	✓
✓ 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		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	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	\$3,284	Owner	INDIVIDUAL
Credit Limit	\$2,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$2,521	Date Opened	Apr 20, 2018
Amount Past Due		Date Reported	Jan 26, 2021
Actual Payment Amount		Date of Last Payment	Dec 01, 2020

Date of Last Activity		Scheduled Payment Amount	\$199
Months Reviewed	32	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

Account previously in dispute – now resolved by data furnisher

Contact

DISCOVER BANK
PO BOX15316
ATT:CMS/PROD DEVELOP
WILMINGTON, DE 19850-5316
1-800-347-2683

2.5 CREDIT ONE 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	Reported Balance	\$812
Account Status NOT_MORE_THAN_TWO_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	125%
Available Credit	\$650	

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	30	✓	✓	✓	✓	30	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	TN	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ 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	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	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	\$812	Owner	INDIVIDUAL
Credit Limit	\$650	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$812	Date Opened	Aug 10, 2017

Amount Past Due	\$73	Date Reported	Jan 21, 2021
Actual Payment Amount		Date of Last Payment	Nov 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$41
Months Reviewed	37	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	Dec 01, 2020		

Comments

Contact

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113
1-877-825-3242

2.6 KAY JEWELERS (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	Reported Balance	\$20
Account Status NOT_MORE_THAN_TWO_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	1%
Available Credit	\$1,500	

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	30	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	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	\$1,500	Owner	INDIVIDUAL
Credit Limit	\$1,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$20	Date Opened	Nov 29, 2018
Amount Past Due	\$10	Date Reported	Jan 21, 2021
Actual Payment Amount		Date of Last Payment	Oct 01, 2020

Date of Last Activity		Scheduled Payment Amount		\$10
Months Reviewed	25	Delinquency First Reported		
Activity Designator	CLOSED	Creditor Classification		UNKNOWN
Deferred Payment Start Date		Charge Off Amount		
Balloon Payment Date		Balloon Payment Amount		
Loan Type	Charge Account	Date Closed		
Date of First Delinquency	Jan 01, 2021			

Comments

Consumer disputes after resolution
Account closed by credit grantor

Contact

KAY JEWELERS
PO BOX 4485
BEAVERTON, OR 97076
1-866-875-0891

2.7 CREDIT ONE 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	Reported Balance	\$1,340
Account Status NOT_MORE_THAN_TWO_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	122%
Available Credit	\$1,100	

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ 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	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	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	\$1,340	Owner	INDIVIDUAL
Credit Limit	\$1,100	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0

Balance	\$1,340	Date Opened	Jul 31, 2016
Amount Past Due	\$120	Date Reported	Jan 19, 2021
Actual Payment Amount		Date of Last Payment	Nov 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$68
Months Reviewed	53	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	Dec 01, 2020		

Comments

Contact

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113
1-877-825-3242

2.8 BARCLAYS BANK DELAWARE

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		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$1,300		

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
✓ 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	V	Voluntary Surrender	F	Foreclosure	C	Collection Account				
CO Charge-Off	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	\$1,395	Owner	UNDESIGNATED
Credit Limit	\$1,300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 10, 2018
Amount Past Due		Date Reported	Jan 10, 2021
Actual Payment Amount	\$1,395	Date of Last Payment	Jan 01, 2021

Date of Last Activity		Scheduled Payment Amount	\$29
Months Reviewed	26	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

BARCLAYS BANK DELAWARE
 PO BOX 8803
 ATT: CREDIT BUREAU
 WILMINGTON, DE 19899
 1-888-232-0780

2.9 SYNCB/CARE CREDIT

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		Reported Balance	
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
Available Credit	\$8,000		

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	XXXX	✓	✓	✓	✓	✓	✓	✓	✓	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2013	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ 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	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX 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	\$5,181	Owner	UNDESIGNATED
Credit Limit	\$8,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0

Balance		Date Opened	Feb 12, 2013
Amount Past Due		Date Reported	Oct 24, 2017
Actual Payment Amount	\$190	Date of Last Payment	Oct 01, 2017
Date of Last Activity		Scheduled Payment Amount	\$224
Months Reviewed	36	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

SYNCB/CARE CREDIT
C/O P.O. BOX 965036
ORLANDO, FL 32896-5036
1-866-396-8254

2.10 CAPITAL ONE BANK USA NA (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		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$500		

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	XXXX	✓	✓	✓	✓	✓	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX 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	\$1,071	Owner	INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 28, 2016
Amount Past Due		Date Reported	Jul 25, 2017
Actual Payment Amount		Date of Last Payment	Jul 01, 2017
Date of Last Activity		Scheduled Payment Amount	

Months Reviewed	16	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Jun 01, 2017
Date of First Delinquency			

Comments

Account closed by credit grantor

Contact

CAPITAL ONE BANK USA NA
PO BOX 85015
RICHMOND, VA 23285-5075
1-800-955-7070

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 96	Reported Balance	\$590
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	35%
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓	✓
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	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	\$1,663	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	1
Balance	\$590	Date Opened	Jun 07, 2020
Amount Past Due		Date Reported	Jan 31, 2021

Actual Payment Amount	\$150	Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$150
Months Reviewed	7	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

Contact

ATLANTIC CAPITAL BANK SELF
515 CONGRESS AVE. STE. 2200
AUSTIN, TX 78701
1-877-883-0999

4.2 DEPT OF ED/NAVIENT

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	xxxxxxxxxxxxxxxx 0130	Reported Balance	\$10,255
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	121%
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	⊗	✓	✓	✓	✓	✓	⊗	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	⊗	⊗	✓	✓	✓	✓
2018	⊗	✓	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	✓	✓	✓	⊗	⊗	✓	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	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	\$8,462	Owner	INDIVIDUAL
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Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	30
Balance	\$10,255	Date Opened	Apr 01, 2013
Amount Past Due		Date Reported	Jan 31, 2021
Actual Payment Amount		Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	67	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.3 DEPT OF ED/NAVIENT

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	xxxxxxxxxxxxxxxx 0160	Reported Balance	\$4,013
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	100%
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	⊗	✓	✓	✓	✓
2018	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	TN	✓	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ 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	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	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	\$4,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	30

Balance	\$4,013	Date Opened	Sep 16, 2016
Amount Past Due		Date Reported	Jan 31, 2021
Actual Payment Amount		Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	48	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.4 DEPT OF ED/NAVIENT

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	xxxxxxxxxxxxxxxx 0160	Reported Balance	\$2,215
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	95%
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	⊗	✓	✓	✓	✓
2018	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	TN	✓	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ 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	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	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	\$2,333	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	30

Balance	\$2,215	Date Opened	Sep 16, 2016
Amount Past Due		Date Reported	Jan 31, 2021
Actual Payment Amount		Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	48	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.5 DEPT OF ED/NAVIENT

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	xxxxxxxxxxxxxxxx 0150	Reported Balance	\$3,024
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	99%
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	⊗	✓	✓	✓	✓
2018	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗	⊗
2017	⊗	⊗	⊗	⊗	✓	✓	✓	⊗	⊗	✓	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ 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	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	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	\$3,068	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT

Terms Frequency	MONTHLY	Term Duration	30
Balance	\$3,024	Date Opened	May 13, 2015
Amount Past Due		Date Reported	Jan 31, 2021
Actual Payment Amount		Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	52	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.6 ONEMAIN (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	xxxxxxxxxxx 3133	Reported Balance	\$9,321
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	N/A
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	30	60	90	120	150	CO	CO	CO	CO	CO	CO	CO
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓
✓ 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		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	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		Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$9,321	Date Opened	Sep 21, 2018
Amount Past Due	\$9,321	Date Reported	Jan 31, 2021
Actual Payment Amount		Date of Last Payment	Nov 01, 2019

Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	27	Delinquency First Reported	Jun 01, 2020
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$9,321
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	
Date of First Delinquency	Jan 01, 2020		

Comments

Charged off account

Contact

ONEMAIN
100 INTERNATIONAL DRIVE
15TH FLOOR
BALTIMORE, MD 21202
1-844-298-9773

4.7 CARMAX AUTO FINANCE (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	xxxxxx 89	Reported Balance	\$5,680
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	N/A
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	⊗	⊗	⊗	60	60	90	CO	CO
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓	✓
2017	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	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		Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$5,680	Date Opened	Feb 25, 2017

Amount Past Due	\$4,222	Date Reported	Jan 29, 2021
Actual Payment Amount		Date of Last Payment	Aug 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	44	Delinquency First Reported	Dec 01, 2020
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$24,530
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency	May 01, 2020		

Comments

Consumer disputes after resolution
Charged off account
Fixed rate

Contact

CARMAX AUTO FINANCE
225 CHASTAIN MEADOWS COURT
KENNESAW, GA 30144
1-800-925-3612

4.8 JB MOTORS LLC

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	xxxxxxxxxxxxxx A111	Reported Balance	\$14,798
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	98%
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	XXXX
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX 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	\$15,070	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SEMI_MONTHLY	Term Duration	4
Balance	\$14,798	Date Opened	Oct 16, 2020
Amount Past Due		Date Reported	Dec 31, 2020
Actual Payment Amount	\$230	Date of Last Payment	Dec 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$460
Months Reviewed	2	Delinquency First Reported	

Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			
Comments		Contact	

JB MOTORS LLC
1612 W MEMORIAL BLVD
EZ AUTO
LAKELAND, FL 33815
1-863-940-9675

4.9 ALLY FINANCIAL

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	xxxxxxx 0599	Reported Balance	\$8,488
Account Status	NOT_MORE_THAN_THREE_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	50%
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	30
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ 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		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	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	\$16,923	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7

Balance	\$8,488	Date Opened	Sep 03, 2016
Amount Past Due	\$769	Date Reported	Jan 03, 2021
Actual Payment Amount		Date of Last Payment	Nov 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$385
Months Reviewed	52	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency	Oct 01, 2020		

Comments

Consumer disputes after resolution
Fixed rate

Contact

ALLY FINANCIAL
P O BOX 380901
BLOOMINGTON, MN 55438
1-888-925-2559

4.10 ROCK VALLEY 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	xxxxxxx 0003	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	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	\$3,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$0	Date Opened	Jan 25, 2017
Amount Past Due		Date Reported	Oct 01, 2019
Actual Payment Amount	\$577	Date of Last Payment	Sep 01, 2019

Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	27	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Sep 01, 2019
Date of First Delinquency			

Comments

Fixed rate

Contact

ROCK VALLEY CREDIT UNION
1201 CLIFFORD AVE
LOVES PARK, IL 61111
1-815-633-5682

4.11 AARON RENTS (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	xxxxx 5986	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

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	\$1,840	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	2
Balance	\$0	Date Opened	Jan 09, 2015
Amount Past Due		Date Reported	Nov 20, 2016
Actual Payment Amount		Date of Last Payment	Nov 01, 2016
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Lease	Date Closed	Nov 01, 2016
Date of First Delinquency			

Comments

Contact

AARON RENTS
1015 COBB PLACE BLVD.
KENNESAW, GA 30144
1-678-402-3629

4.12 DEPT OF ED/NELNET (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	xxxxxxxxxx 5334	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

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	\$3,068	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	May 13, 2015
Amount Past Due		Date Reported	Dec 19, 2015
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	7	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Dec 01, 2015
Date of First Delinquency			

Comments

Contact

DEPT OF ED/NELNET
121 SOUTH 13TH ST
LINCOLN, NE 68508

4.13 AARON RENTS (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	xxxxx 3398	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

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	\$340	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 03, 2014
Amount Past Due		Date Reported	Nov 19, 2014
Actual Payment Amount		Date of Last Payment	Nov 01, 2014
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Lease	Date Closed	Nov 01, 2014
Date of First Delinquency			

Comments

Contact

AARON RENTS
1015 COBB PLACE BLVD.
KENNESAW, GA 30144
1-678-402-3629

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 NELSON CRUZ AND 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		Reported Balance	\$1,220
Account Status	COLLECTION	Debt-to-Credit Ratio	100%
Available Credit			

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	\$1,220	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$1,220	Date Opened	Aug 05, 2020
Amount Past Due	\$1,220	Date Reported	Dec 31, 2020
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	3	Delinquency First Reported	Aug 01, 2020
Activity Designator		Creditor Classification	FINANCIAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

Loan Type	Debt Buyer Account	Date Closed
Date of First Delinquency	Oct 01, 2018	

Comments

Collection account

Contact

NELSON CRUZ AND ASSOCIATES
9535 FOREST LANE SUIT 1149535
DALLAS, TX 75243
1-888-757-3930

5.2 RENTTRACK

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		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

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

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.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	✓	✓	✓	✓	✓	✓	✓	✓	✓	XXXX
✓ 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			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX 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	\$1,500	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 01, 2020
Amount Past Due		Date Reported	Dec 16, 2020
Actual Payment Amount	\$3,282	Date of Last Payment	Nov 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$1,500
Months Reviewed	9	Delinquency First Reported	

Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Rental Agreement	Date Closed	
Date of First Delinquency			
Comments		Contact	

RENTTRACK
 13911 RIDGEDALE DRIVE STE 401C
 MINNETONKA, MN 55305
 1-651-212-2181

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	SANDRA D NICKLOS
Formerly known as	SANDRA NICHOLS
Social Security Number	xxxxx 4230
Age or Date of Birth	Mar 27, 1979

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
651 BASINGSTOKE CT KISSIMMEE, FL 34758	Current	Feb 03, 2021
35910 UNITY DR FRUITLAND PARK, FL 34731	Former	Aug 06, 2020
3234 N MAIN ST ROCKFORD, IL 61103	Former	May 19, 2020
5039 E STATE ST ROCKFORD, IL 61108	Former	Dec 17, 2019
3344 S SEMORAN BLVD APT 10 ORLANDO, FL 32822	Former	Oct 05, 2019
315 KENWOOD AVE BELOIT, WI 53511	Former	Nov 03, 2018

541 BLACKHAWK BLVD SOUTH BELOIT, IL 61080	Former	May 11, 2018
935 DREXEL BLVD MACHESNEY PARK, IL 61115	Former	Dec 07, 2017

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.

Company	Occupation
NICKLOSWEB	WEB DESIGNER
UNKNOWN	

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
Jan 02, 2021	VIVE FINANCIAL 203 E EMMA AVE SPRINGDALE, AR 72764 1-801-842-1619	
Dec 15, 2020	VIVE FINANCIAL 203 E EMMA AVE SPRINGDALE, AR 72764 1-801-842-1619	
Nov 17, 2020	ONEMAIN FINANCIAL SERVICES, INC 12231 E COLONIAL DR STE 170 ORLANDO, FL 32826 1-407-587-0045	
Jul 19, 2020	CERTIFIED CREDIT 3281 EAST GUASTI ROAD SUITE 290 ONTARIO, CA 91761 1-800-769-7615	FBC MORTGAGE LLC
Jun 08, 2020	ADVANTAGE CREDIT, INC 32065 CASTLE COURT #300 EVERGREEN, CO 80439 1-303-670-7993	QC LENDING LLC
Apr 13, 2020	FACTUAL DATA 5200 HAHNS PEAK DR LOVELAND, CO 80538 1-800-929-3400	DHI MORTGAGE ORLAND
Feb 18, 2020	FACTUAL DATA	MUTUAL MORTGAGE

	875 GREENTREE ROAD 8 PARKWAY CENTER PITTSBURGH, PA 15220-3508 1-877-237-8317	
Jan 23, 2020	UNIVERSAL CS / CREDIT LINK 370 REED RD SUITE 100 BROOMALL, PA 19008 1-800-588-0052	SMART MORTGAGE CENTE
Dec 06, 2019	PREMIUM CREDIT BUREAU LLC 2701 E ATLANTIC BLVD 2ND FLOOR POMPANO BEACH, FL 33062 1-866-676-8562	COLUMBUS CAPITAL LEN
Dec 04, 2019	FACTUAL DATA 5200 HAHNS PEAK DR LOVELAND, CO 80538 1-800-929-3400	DHI MORTGAGE ORLAND
Nov 21, 2019	FACTUAL DATA 5200 HAHNS PEAK DR LOVELAND, CO 80538 1-800-929-3400	DHI MORTGAGE SOUTH
Nov 04, 2019	ADVANTAGE CREDIT, INC 32065 CASTLE COURT #300 EVERGREEN, CO 80439 1-303-670-7993	MCWHORTER MORTGAGE
Oct 06, 2019	CAPITAL ONE BANK USA NA 15000 CAPITAL ONE DRIVE PO# US364401 RICHMOND, VA 23238	
Sep 27, 2019	UNIVERSAL CREDIT SERVICES - 370 REED RD SUITE 100 BROOMALL, PA 19008 1-610-284-1000	NATION ONE MORTGAGE
Sep 09, 2019	VERIZON WIRELESS-IW PO BOX 177 LAKELAND, FL 33802	

Apr 09, 2019 CITIBANK N A
ONE COURT SQUARE
LONG ISLAND CITY, NY 11120

Apr 01, 2019 COMCAST - CHICAGO
1500 MCCONNOR PKWY
SCHAUMBURG, IL 60173

Feb 24, 2019 CAPITAL ONE BANK USA NA
15000 CAPITAL ONE DRIVE
RICHMOND, VA 23238

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
Feb 09, 2021	CREDIT KARMA, INC		
Feb 06, 2021	CREDIT KARMA, INC		
Feb 04, 2021	CREDIT KARMA, INC		
Feb 03, 2021	VERIZON WIRELESS		Account Review Inquiry
Feb 02, 2021	CREDIT KARMA, INC		
Jan 31, 2021	CREDIT KARMA, INC		
Jan 19, 2021	VERIZON		Account Review Inquiry
Jan 11, 2021	CREDIT BUREAU CONNECTION	3700064	
Jan 05, 2021	COMCAST		Account Review Inquiry
Dec 29, 2020	EQUIFAX AUTO MTNC UP		Automated Consumer Interview System
Dec 21, 2020	CREDIT KARMA, INC		
Dec 20, 2020	CREDIT KARMA, INC		
Dec 17, 2020	CREDIT KARMA, INC		
Dec 16, 2020	CREDIT KARMA, INC		
Dec 12, 2020	CREDIT KARMA, INC		
Dec 11, 2020	CREDIT KARMA, INC		

Dec 06, 2020	EQUIFAX	Automated Consumer Interview System
Dec 04, 2020	CIC/EXPERIAN RPTS	
Nov 19, 2020	WELLS FARGO	Account Review Inquiry
Nov 19, 2020	WELLS FARGO BANK	Account Review Inquiry
Nov 18, 2020	ASCENTUM CAPITAL	Soft Inquiry
Nov 16, 2020	NATIONAL FUNDING, INC.	Soft Inquiry
Nov 15, 2020	ODK CAPITAL, LLC	Soft Inquiry
Nov 05, 2020	HARVARD COLLECTION SERVICES	
Oct 20, 2020	MCKENZIE CAPITAL LLC	Soft Inquiry
Oct 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 08, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 30, 2020	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Sep 21, 2020	WESTERN SURETY	
Sep 09, 2020	EQUIFAX	Automated Consumer Interview System
Sep 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 09, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System

Sep 08, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 08, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Aug 27, 2020	IOU CENTRAL INC	Soft Inquiry
Aug 21, 2020	EQUIFAX UPDATE	Automated Consumer Interview System
Aug 13, 2020	UNIVERSAL CREDIT SERVICES INC CLEARONE ADVANTAGE	
Aug 11, 2020	ODK CAPITAL, LLC	Soft Inquiry
Aug 11, 2020	ODK CAPITAL, LLC	
Aug 05, 2020	EQUIFAX	Soft Inquiry
Aug 05, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Aug 05, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Aug 05, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 30, 2020	EQUIFAX	Soft Inquiry
Jul 27, 2020	MCKENZIE CAPITAL LLC	Soft Inquiry
Jul 26, 2020	EQUIFAX	Automated Consumer Interview System
Jul 08, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 08, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 08, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 08, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jun 08, 2020	ADVANTAGE CREDIT,INC ORION LENDING	
Jun 05, 2020	EQUIFAX	Soft Inquiry
Jun 04, 2020	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
May 15, 2020	EQUIFAX - CUSTOMER ACCTS	Automated Consumer Interview System
May 11, 2020	EQUIFAX	Soft Inquiry
May 09, 2020	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Apr 15, 2020	FACTUAL DATA US DEPT OF HOUSIN	
Apr 15, 2020	EQUIFAX - CUSTOMER ACCTS	Automated Consumer Interview System
Apr 14, 2020	EQUIFAX	Soft Inquiry
Apr 14, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Apr 08, 2020	EQUIFAX	Soft Inquiry
Apr 03, 2020	EQUIFAX CONSUMER SERVICES	

Mar 30, 2020	NATIONAL FUNDING, INC.	Soft Inquiry
Feb 26, 2020	DUKE POWER	
Dec 26, 2019	ON-SITE MANAGER	Soft Inquiry
Dec 04, 2019	FACTUAL DATA	US DEPT OF HOUSIN
Dec 02, 2019	FACTUAL DATA	US DEPT OF HOUSIN
Nov 06, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Nov 04, 2019	ADVANTAGE CREDIT,INC	HOME POINT FINANC
Oct 30, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 06, 2019	MULLIGAN FUNDING LLC	Soft Inquiry
Sep 03, 2019	ODK CAPITAL, LLC	Soft Inquiry
Jul 27, 2019	EQUIFAX	Soft Inquiry
Jul 22, 2019	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Jul 18, 2019	ON-SITE MANAGER	Soft Inquiry
Jul 12, 2019	EQUIFAX - CUSTOMER ACCTS	Automated Consumer Interview System
Jun 24, 2019	EQUIFAX	Automated Consumer Interview System
Jun 12, 2019	EQUIFAX	Soft Inquiry
Jun 11, 2019	EQUIFAX	Automated Consumer Interview System
May 08, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 08, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 08, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Apr 25, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Apr 14, 2019	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Apr 14, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Apr 13, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Apr 13, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System

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: Jan 29, 2021

Collection Agency	AMERICOLLECT INC	Balance Date	Jan 29, 2021
Original Creditor Name	MERCY HEALTH SYSTEM	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Apr 13, 2020	Account Number	xxxxxxx 2174
Original Amount Owed	\$138	Creditor Classification	Medical or Health Care
Amount	\$138	Last Payment Date	
Status Date	Jan 29, 2021	Date of First Delinquency	Dec 05, 2018
Status	UNPAID		

Comments

Medical

Contact

AMERICOLLECT INC
1851 SOUTH ALVERNO ROAD
MANITOWOC, WI 54220
1-920-682-0311

Date Reported: Jan 25, 2021

Collection Agency	FIRST FEDERAL CREDIT CONTROL	Balance Date	Jan 25, 2021
Original Creditor Name	EMERGENCY PHYS OF CE	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Jul 13, 2020	Account Number	xxxxxx 29
Original Amount Owed	\$927	Creditor Classification	Medical or Health Care
Amount	\$927	Last Payment Date	
Status Date	Jan 25, 2021	Date of First Delinquency	Feb 24, 2020
Status	UNPAID		

Comments

Consumer disputes this account information
Medical

Contact

FIRST FEDERAL CREDIT CONTROL
INC.
24700 CHAGRIN BLVD #205
BEACHWOOD, OH 44122
1-216-360-2000

Date Reported: Oct 09, 2020

Collection Agency	RECEIVABLE MGMT SVCS LLC	Balance Date	Oct 09, 2020
Original Creditor Name	PROGRESSIVE SELECT INS CO	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Dec 21, 2017	Account Number	xxxxxxx 2206
Original Amount Owed	\$654	Creditor Classification	Insurance
Amount	\$0	Last Payment Date	Oct 08, 2019
Status Date	Oct 09, 2020	Date of First Delinquency	Sep 22, 2017
Status	PAID		

Comments

Consumer disputes this account information
Account paid for less than full balance

Contact

RECEIVABLE MGMT SVCS LLC
240 EMERY STREET
BETHLEHEM, PA 18015
1-877-575-8182

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 <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

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

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

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.

- **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, www.consumerfinance.gov/learnmore

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

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

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain up to 7 years from the Date of First Delinquency.

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.

o 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.