

STACY GIST

Personal & Confidential

Date Generated Feb 11, 2021

Report Number 2426-4089-90

At a Glance

19 Accounts

0 Public Records

7 Hard Inquiries

Personal Information

6 Names

29 Addresses

4 Employers

40 Other Records

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

Names

STACY GIST

Name ID #14800

STACY L GIST

Name ID #9558

**STACY
LAVELLE GIST**

Name ID #8288

**STACY GIST
DICKS**

Name ID #27633

**STACY
GISTDICKS**

Name ID #22477

**STACY GIST
DICKS**

Name ID #17809

Addresses

**5601
EDENFIELD
RD APT706
JACKSONVILLE
FL, 32277-9428**

Address ID
#0527822050 ⓘ
Apartment
complex

**5601
EDENFIELD
RD APT410
JACKSONVILLE
FL, 32277-9424**

Address ID
#0592632425 ⓘ
Apartment
complex

**1038
CALIENTE DR
APT11
JACKSONVILLE
FL, 32211-5509**

Address ID
#0061669434 ⓘ
Apartment
complex

**2260
UNIVERSITY
N BLVD
APT55
JACKSONVILLE
FL, 32211-3242**

Address ID
#0061662460 ⓘ
Apartment
complex

**3534
SMITHFIELD
ST APT905
JACKSONVILLE
FL, 32217-2541**

Address ID
#0215693722 ⓘ
Apartment
complex

**3534
SMITHFIELD
ST APT508
JACKSONVILLE
FL, 32217-2517**

Address ID
#0061721342 ⓘ
Apartment
complex

**1645
BOULEVARD
JACKSONVILLE
FL, 32206-4338**

Address ID
#0061536535 ⓘ
Single family

**5601
EDENFIELD
RD
JACKSONVILLE
FL, 32277-9419**

Address ID
#0494920941 ⓘ
Multifamily

**2149
BROADWAY
AVE
JACKSONVILLE
FL, 32209-7549**

Address ID
#0061611133 ⓘ
Single family

**5350
ARLINGTON
EXPY
JACKSONVILLE
FL, 32211-6802**

Address ID
#0391267432 ⓘ
Multifamily

**1038
CALIENTE DR
JACKSONVILLE
FL, 32211-9208**

Address ID
#0061680208 ⓘ
Multifamily

**1038 1038
CALIENTE DR
JACKSONVILLE
FL, 32211**

Address ID
#0870921164 ⓘ
Single family

**5350
ARLINGTON
EXPY
APT3003
JACKSONVILLE
FL, 32211-6823**

Address ID
#0061672474 ⓘ
Apartment
complex

**2260
UNIVERSITY
N BLVD
JACKSONVILLE
FL, 32211-3281**

Address ID
#0806522598 ⓘ
Multifamily

**5601
EDENFIELD
RD
#RDAPT410
JACKSONVILLE
FL, 32277-9419**

Address ID
#0797967663 ⓘ
Apartment
complex

**2943 SPRING
PARK RD
JACKSONVILLE
FL, 32207-5630**

Address ID
#0061557434 ⓘ
Multifamily

**EMERSON
SPRING PARK
ROAD SPRING
JACKSONVILLE
FL, 32207**

**2943 SPRING
PARK RD
APT8
JACKSONVILLE
FL, 32207-5630**

**1913 ART
MUSEUM DR
APT24
JACKSONVILLE
FL, 32207-2556**

**1913 ART
MUSEUM DR
JACKSONVILLE
FL, 32207-2589**

Address ID ⓘ

<div>Address ID #0792629584 ⓘ</div>	<div>Address ID #0600665298 ⓘ Apartment complex</div>	<div>Address ID #0061549401 ⓘ Apartment complex</div>	<div>#0061549450 ⓘ Multifamily</div>
<div>3534 SMITHFIELD ST JACKSONVILLE FL, 32217-2548 Address ID #0061721451 ⓘ Multifamily</div>	<div>8030 OLD KINGS RD JACKSONVILLE FL, 32217-4102 Address ID #0061754143 ⓘ Single family</div>	<div>8030 OLD KINGS RD #SAPT27 JACKSONVILLE FL, 32217-4102 Address ID #0720761642 ⓘ Single family</div>	<div>3534 SMITHFIELD ST #STAPT508 JACKSONVILLE FL, 32217-2548 Address ID #0720761643 ⓘ Apartment complex</div>
<div>5601 EDENFIELD RD APT1215 JACKSONVILLE FL, 32277-9426 Address ID #0525801389 ⓘ Apartment complex</div>	<div>2943 SPRING PARK RD APT808APT JACKSONVILLE FL, 32207-5630 Address ID #0790851665 ⓘ Apartment complex</div>	<div>2943 SPRING PARK RD APT508 JACKSONVILLE FL, 32207-5677 Address ID #0492010106 ⓘ Apartment complex</div>	<div>1600 LANSLOWNE DR APT109 JACKSONVILLE FL, 32211-5151 Address ID #0061668498 ⓘ Apartment complex</div>
<div>1913 ART MUSEUM DR APT508 JACKSONVILLE FL, 32207-2589 Address ID #0752893602 ⓘ Apartment complex</div>			

Year of Birth

1983

Phone Numbers

(904) 203-0766

(904) 219-8027

(904) 229-9197

Spouse or Co-Applicant

GLORIA

Employers

MCDONALDS

VENUS
FASHION
WEARHOUSE

SALLY
BEAUTY
SUPPLY
WAREHOUSE

HARDEES

Accounts

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

ALLIED COLLECTION SERVIC

Potentially Negative



Account Info

Account Name	ALLIED COLLECTION SERVIC
Account Number	111981XXXX
Account Type	Collection
Responsibility	Individual
Date Opened	09/29/2020
Status	Collection account. \$1,383 past due as of Feb

2021.

Status Updated	Sep 2020
Balance	\$1,383
Balance Updated	02/05/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,383
Highest Balance	\$0
Terms	1 Months
On Record Until	Jun 2026

**Payment History**

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

C Collection**Balance History**

Date **Jan 2021**
 Balance **\$1,383**
 Scheduled
 Payment **\$0**
 Paid **\$0**

Date **Dec 2020**
 Balance **\$1,383**
 Scheduled
 Payment **\$0**
 Paid **\$0**

Date **Nov 2020**
 Balance **\$1,383**
 Scheduled
 Payment **\$0**
 Paid **\$0**

**Historical Info**

Original **SPRINT.**
Creditor

**Contact Info**

Address **3090 S DURANGO
DR STE 101,
LAS VEGAS NV
89117**

Phone **(702) 737-
Number 5506**

APPLIED BANK**Potentially Negative****Account Info**

Account Name	APPLIED BANK
Account Number	435583XXXXXXXXXX
Account Type	Business Card
Responsibility	Individual
Date Opened	06/06/2018
Status	Account charged off. \$1,005 written off. \$1,005 past due as of Feb 2021.
Status Updated	Apr 2019
Balance	\$1,005
Balance Updated	02/05/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$500
Highest Balance	\$1,006
Terms	NA
On Record Until	Jun 2025

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	CO	—	—	—	—	—	—	—	—	—	—
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	120	150	180	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	—	—	—	—	—	—	•	•	•	30	60	90

• Current on payments 30 30 Days Past Due 60 60 Days Past Due
 90 90 Days Past Due 120 120 Days Past Due 150 150 Days Past Due
 180 180 Days Past Due CO Charge off



Balance History

Date **Jan 2021**
 Balance **\$1,006**
 Scheduled
 Payment **\$0**
 Paid **\$0**

Date **Dec 2020**
 Balance **\$1,005**
 Scheduled
 Payment **\$0**
 Paid **\$0**

Date **Nov 2020**
 Balance **\$1,005**
 Scheduled
 Payment **\$0**
 Paid **\$0**

Date **Oct 2020**
 Balance **\$1,005**
 Scheduled
 Payment **\$0**
 Paid **\$0**

Date **Sep 2020**
 Balance **\$1,005**
 Scheduled
 Payment **\$0**
 Paid **\$0**

Date **Aug 2020**

Balance **\$1,005**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$1,005**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$1,005**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$1,005**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$1,006**

Scheduled

Payment **\$85**

Paid **\$0**

Date **Feb 2019**

Balance **\$935**

Scheduled

Payment **\$81**

Paid **\$0**



Contact Info

Address **PO BOX 70165,
PHILADELPHIA
PA 19176**

Phone **(800) 947-
Number 1090**



Reinvestigation Information

This item was updated from our processing of your dispute in Jan 2021.

BK OF MISSOURI/TOTAL CARD

Potentially Negative



Account Info

Account Name	BK OF MISSOURI/TOTAL CARD
Account Number	405731XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	05/24/2018
Status	Account charged off. \$510 written off.
Status Updated	Sep 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$300
Highest Balance	\$510
Terms	NA
On Record Until	Mar 2026



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	90	120	•	•	•	30	60	90	CO	—	—	—
2018	—	—	—	—	—	•	•	•	•	30	60	60
•	Current on payments		30	30 Days Past Due		60	60 Days Past Due					
90	90 Days Past Due		120	120 Days Past Due		CO	Charge off					



Balance History

Date **Aug 2019**

Balance **\$485**

Scheduled

Payment **\$39**

Paid **\$0**

Date **Jul 2019**

Balance **\$467**

Scheduled

Payment **\$39**

Paid **\$0**

Date **Jun 2019**

Balance **\$412**

Scheduled

Payment **\$39**

Paid **\$0**

Date **May 2019**

Balance **\$315**

Scheduled

Payment **\$38**

Paid **\$0**

Date **Apr 2019**

Balance **\$270**

Scheduled

Payment **\$38**

Paid **\$38**

Date **Mar 2019**

Balance **\$301**

Scheduled

Payment **\$38**

Paid **\$200**

Date **Feb 2019**

Balance **\$489**

Scheduled

Payment **\$38**

Paid **\$0**



Historical Info

Compan **TOTAL CARD**
y Sold **FUNDING I LLC**



Contact Info

Address **5109 S
BROADBAND LN,
SIOUX FALLS SD
57108**

Phone **(800) 800-**
Number **2143**



Comment

Purchased by another lender.

CB INDIGO/GF

Potentially Negative



Account Info

Account Name	CB INDIGO/GF
Account Number	510004XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	04/20/2018
Status	Closed. \$1,102 written off.
Status Updated	Aug 2019
Balance	\$0
Balance Updated	08/02/2019
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$300
Highest Balance	\$1,102
Terms	NA



Payment History

J F M A M J J A S O N D

2019	•	30	60	90	120	150	CO	CO	—	—	—	—
2018	—	—	—	—	•	•	•	•	•	30	30	•
•		Current on payments		30	30 Days Past Due		60	60 Days Past Due				
90		90 Days Past Due		120	120 Days Past Due		150	150 Days Past Due		CO	Charge off	



Balance History

Date **Jul 2019**
Balance **\$1,102**
Scheduled
Payment **\$75**
Paid **\$0**

Date **Jun 2019**
Balance **\$1,039**
Scheduled
Payment **\$70**
Paid **\$0**

Date **May 2019**
Balance **\$976**
Scheduled
Payment **\$66**
Paid **\$0**

Date **Apr 2019**
Balance **\$822**
Scheduled
Payment **\$55**
Paid **\$0**

Date **Mar 2019**
Balance **\$769**
Scheduled
Payment **\$51**
Paid **\$0**

Date **Feb 2019**
Balance **\$717**
Scheduled
Payment **\$48**
Paid **\$0**



Contact Info

Address **PO BOX 4499,
BEAVERTON OR
97076**

Phone **(866) 946-
Number 9545**



Comment

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

Purchased by another lender.



Reinvestigation Information

This item was updated from our processing of your dispute in Jan 2021.

CELTIC BANK/CONFINCO

Potentially Negative



Account Info

Account Name	CELTIC BANK/CONFINCO
Account Number	534636XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	11/06/2018
Status	Closed. \$1,247 written off.
Status Updated	Mar 2020
Balance	\$0
Balance Updated	03/09/2020
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$500
Highest Balance	\$1,247
Terms	NA

Payment History



	J	F	M	A	M	J	J	A	S	O	N	D
2020	CO	CO	CLS	—	—	—	—	—	—	—	—	—
2019	•	30	•	•	•	•	•	•	•	30	60	90
2018	—	—	—	—	—	—	—	—	—	—	•	•

•

 Current on payments

30

 30 Days Past Due

60

 60 Days Past Due

90

 90 Days Past Due

CLS

 Closed

CO

 Charge off

Balance History

Date **Feb 2020**
Balance **\$1,247**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jan 2020**
Balance **\$1,247**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Dec 2019**
Balance **\$1,170**
Scheduled
Payment **\$85**
Paid **\$0**

Date **Nov 2019**
Balance **\$1,095**
Scheduled
Payment **\$82**
Paid **\$0**

Date **Oct 2019**
Balance **\$928**
Scheduled
Payment **\$76**
Paid **\$0**

Date **Sep 2019**
Balance **\$869**

Scheduled
Payment **\$70**
Paid **\$0**

Date **Aug 2019**
Balance **\$209**
Scheduled
Payment **\$35**
Paid **\$335**

Date **Jul 2019**
Balance **\$497**
Scheduled
Payment **\$35**
Paid **\$35**

Date **Jun 2019**
Balance **\$156**
Scheduled
Payment **\$35**
Paid **\$400**

Date **May 2019**
Balance **\$544**
Scheduled
Payment **\$70**
Paid **\$0**

Date **Apr 2019**
Balance **\$467**
Scheduled
Payment **\$35**
Paid **\$35**

Date **Mar 2019**
Balance **\$434**
Scheduled
Payment **\$35**
Paid **\$200**

Date **Feb 2019**
Balance **\$621**
Scheduled
Payment **\$73**
Paid **\$0**

**Historical Info**

Company Sold **NCA 800-286-5427**

**Contact Info**

Address **4550 NEW
LINDEN HILL RD
#400,
WILMINGTON DE
19808**

Phone Number **(302) 456-1930**

**Comment**

Purchased by another lender.

COMMUNITY FIRST CU OF FL

Potentially Negative

**Account Info**

Account Name	COMMUNITY FIRST CU OF FL
Account Number	100000XXXXXXXXXXXX
Account Type	Deposit
Responsibility	Individual
Date Opened	08/13/2015
Status	Account charged off. \$374 written off. \$374 past due as of Jan 2021.
Status Updated	Apr 2017
Balance	\$374
Balance Updated	01/31/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$374
Highest Balance	\$0
Terms	1 Months

On Record Until **Nov 2023**



Payment History

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

CO Charge off



Balance History

Date **Dec 2020**
Balance **\$374**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Nov 2020**
Balance **\$374**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2020**
Balance **\$374**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Sep 2020**
Balance **\$374**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Aug 2020**
Balance **\$374**
Scheduled
Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2019**

Balance **\$374**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **623 N MAIN ST,
JACKSONVILLE
FL 32202**

Phone **(904) 354-
Number 8537**



Reinvestigation Information

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

LEAD BANK



Account Info

Account Name	LEAD BANK
Account Number	60455XXXX
Account Type	Secured Card
Responsibility	Individual
Date Opened	01/08/2021
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$142
Balance Updated	01/31/2021

Balance Updated 01/31/2021

Recent Payment \$0

Monthly Payment \$0

Credit Limit \$150

Highest Balance \$142

Terms NA

**Payment History**

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

● Current on payments

**Contact Info**Address **200 N 3RD ST,
GARDEN CITY MO
64747**Phone **(866) 845-
Number 9545****MARINER FINANCE****Account Info**Account Name **MARINER FINANCE**Account Number **811100XXXXXX**Account Type **Secured Loan**Responsibility **Individual**Date Opened **11/15/2013**Status **Transferred,closed.**Status Updated **Sep 2017**

Balance -

Balance Updated -

Recent Payment -

Monthly Payment **\$0**

Original Balance	\$1,579
Highest Balance	\$0
Terms	18 Months
On Record Until	Sep 2027

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2017	—	—	—	—	—	—	—	—	CLS	—	—	—

CLS Closed

**Contact Info**

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

**Comment**

Account closed due to transfer.

NATIONAL CREDIT ADJUSTERS, L.L.C

Potentially Negative

**Account Info**

Account Name	NATIONAL CREDIT ADJUSTERS, L.L.C
Account Number	534636XXXXXXXXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	02/26/2020
Status	Collection account. \$1,247 past due as of Feb 2021.

Status Updated	Feb 2020
Balance	\$1,247
Balance Updated	02/01/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,247
Highest Balance	\$0
Terms	1 Months
On Record Until	Jun 2026



Payment History

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

C Collection



Historical Info

Original **REFLEX**
Creditor **MASTERCARD**



Contact Info

Address **327 W 4TH AVE,
HUTCHINSON KS
67501**

Phone **(888) 768-**
Number **0674**



Comment

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



Reinvestigation Information

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

NATIONAL CREDIT SYSTEMS

Potentially Negative



Account Info

Account Name	NATIONAL CREDIT SYSTEMS
Account Number	363924X
Account Type	Collection
Responsibility	Individual
Date Opened	08/17/2017
Status	Collection account. \$3,081 past due as of Jan 2021.
Status Updated	Aug 2017
Balance	\$3,081
Balance Updated	01/31/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$3,081
Highest Balance	\$0
Terms	1 Months
On Record Until	Sep 2023



Payment History

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

C Collection



Balance History

Date **Dec 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Nov 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Sep 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Aug 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jul 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jun 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**

Date **May 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2020**
Balance **\$3,081**
Scheduled
Payment **\$0**
Paid **\$0**



Historical Info

Original **CHELSEA**
Creditor **COURTYARDS**
APTS



Contact Info

Address **PO BOX 312125,**
ATLANTA GA
31131

Phone **(404) 629-**
Number **9595**



Comment

Completed investigation of FCRA dispute - consumer disagrees.



Reinvestigation Information

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

PORTFOLIO RECOVERY ASSOCIATES

Potentially Negative



Account Info

Account Name **PORTFOLIO RECOVERY ASSOCIATES**

Account Number	517805XXXXXXXXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	06/12/2020
Status	Collection account. \$913 past due as of Jan 2021.
Status Updated	June 2020
Balance	\$913
Balance Updated	01/27/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$913
Highest Balance	\$0
Terms	1 Months
On Record Until	Jul 2025



Payment History

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

C Collection



Balance History

Date **Dec 2020**

Balance **\$913**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$913**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$913**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

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



Contact Info

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

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



Comment

Completed investigation of FCRA dispute - consumer disagrees.



Reinvestigation Information

This item was updated from our processing of your dispute in Jan 2021.

PREMIER BKCRD/FIRST PREMIER

Potentially Negative

**Account Info**

Account Name	PREMIER BKCRD/FIRST PREMIER
Account Number	517800XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	07/12/2017
Status	Account charged off. \$503 written off. \$503 past due as of Jan 2021.
Status Updated	Apr 2019
Balance	\$503
Balance Updated	01/03/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$300
Highest Balance	\$503
Terms	NA
On Record Until	Sep 2025

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	—	—	—	—	—	—	—	—	—	—	—
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	30	60	90	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	—	—	—	—	—	—	—	—	—	—	—	●

● Current on payments **30** 30 Days Past Due **60** 60 Days Past Due
90 90 Days Past Due **CO** Charge off

**Balance History**

Date **Dec 2020**
 Balance **\$503**
 Scheduled
 Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$503**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$503**

Scheduled

Payment **\$36**

Paid **\$0**

Date **Mar 2019**

Balance **\$482**

Scheduled

Payment **\$34**

Paid **\$0**

Date **Feb 2019**

Balance **\$462**

Scheduled

Payment **\$33**

Paid **\$0**



Contact Info

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

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

**Comment**

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

**Reinvestigation Information**

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

PREMIER BKCRD/FIRST PREMIER

Potentially Negative

**Account Info**

Account Name	PREMIER BKCRD/FIRST PREMIER
Account Number	517800XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	08/22/2018
Status	Account charged off. \$847 written off. \$847 past due as of Jan 2021.
Status Updated	Jan 2019
Balance	\$847
Balance Updated	01/03/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$700
Highest Balance	\$847
Terms	NA
On Record Until	Aug 2025

**Payment History**

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

2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	—	—	—	—	—	—	—	—	—	—	—	30
	30	30 Days Past Due		CO	Charge off							



Balance History

Date **Dec 2020**

Balance **\$847**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$847**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$847**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$847**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$847**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$847**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$847**

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

Date **May 2020**
Balance **\$847**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2020**
Balance **\$847**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Mar 2020**
Balance **\$847**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Feb 2020**
Balance **\$847**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Mar 2019**
Balance **\$847**
Scheduled
Payment **\$0**
Paid **\$0**

**Contact Info**

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

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

**Comment**

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



Reinvestigation Information

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

RESURGENT/LVNV FUNDING

Potentially Negative



Account Info

Account Name	RESURGENT/LVNV FUNDING
Account Number	636992XXXXXXXXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	03/28/2019
Status	Collection account. \$526 past due as of Feb 2021.
Status Updated	Mar 2019
Balance	\$526
Balance Updated	02/03/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$526
Highest Balance	\$0
Terms	1 Months
On Record Until	Jun 2025



Payment History

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

C Collection**Balance History**Date **Jan 2021**Balance **\$526**

Scheduled

Payment **\$0**Paid **\$0**Date **Nov 2020**Balance **\$526**

Scheduled

Payment **\$0**Paid **\$0**Date **Oct 2020**Balance **\$526**

Scheduled

Payment **\$0**Paid **\$0**Date **Sep 2020**Balance **\$526**

Scheduled

Payment **\$0**Paid **\$0**Date **Aug 2020**Balance **\$526**

Scheduled

Payment **\$0**Paid **\$0**Date **Jul 2020**Balance **\$526**

Scheduled

Payment **\$0**Paid **\$0**Date **Jun 2020**Balance **\$526**

Scheduled

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

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$526**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

Original **WEBBANK**
Creditor **FINGERHUT**



Contact Info

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

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



Comment

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



Reinvestigation Information

This item was updated from our processing of your dispute in Jan 2021.

SELF, INC.

Potentially Negative



Account Info

Account Name	SELF, INC.
Account Number	1183XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	05/27/2020
Status	Open.
Status Updated	Dec 2020
Balance	\$562
Balance Updated	12/31/2020
Recent Payment	\$70
Monthly Payment	\$35
Original Balance	\$724
Highest Balance	\$0
Terms	24 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	—	—	—	—	•	•	•	•	•	•	30	•
	•	Current on payments										
				30	30 Days Past Due							



Balance History

Date **Nov 2020**

Balance **\$618**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Oct 2020**

Balance **\$618**

Scheduled

Payment **\$35**

Paid **\$35**

Date **Sep 2020**

Balance **\$645**

Scheduled

Payment **\$35**

Paid **\$35**

Date **Aug 2020**

Balance **\$671**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Jul 2020**

Balance **\$671**

Scheduled

Payment **\$35**

Paid **\$35**

Date **Jun 2020**

Balance **\$698**

Scheduled

Payment **\$35**

Paid **\$35**

Date **May 2020**

Balance **\$724**

Scheduled

Payment **\$35**

Paid **\$0**



Contact Info

Address **515 CONGRESS
AVE STE 2200,**

AUSTIN TX 78701

Phone (877) 883-
Number 0999

VYSTAR CREDIT UNION



Account Info

Account Name	VYSTAR CREDIT UNION
Account Number	450750XXXXXX
Account Type	Line of Credit
Responsibility	Individual
Date Opened	08/31/2017
Status	Open/Never late.
Status Updated	Feb 2021
Balance	\$501
Balance Updated	02/03/2021
Recent Payment	\$25
Monthly Payment	\$25
Credit Limit	\$500
Highest Balance	\$502
Terms	NA



Payment History

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

● Current on payments

**Balance History**

Date **Jan 2021**
Balance **\$499**
Scheduled
Payment **\$25**
Paid **\$25**

Date **Dec 2020**
Balance **\$501**
Scheduled
Payment **\$25**
Paid **\$40**

Date **Nov 2020**
Balance **\$470**
Scheduled
Payment **\$25**
Paid **\$25**

Date **Oct 2020**
Balance **\$499**
Scheduled
Payment **\$25**
Paid **\$26**

Date **Sep 2020**
Balance **\$501**
Scheduled
Payment **\$25**
Paid **\$25**

Date **Aug 2020**
Balance **\$500**
Scheduled
Payment **\$25**
Paid **\$25**

Date **Jul 2020**
Balance **\$501**
Scheduled
Payment **\$25**
Paid **\$0**

Date **Jun 2020**
Balance **\$500**
Scheduled
Payment **\$25**

Paid **\$500**

Date **May 2020**

Balance **\$502**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Apr 2020**

Balance **\$500**

Scheduled

Payment **\$25**

Paid **\$25**

Date **Mar 2020**

Balance **\$502**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Feb 2020**

Balance **\$500**

Scheduled

Payment **\$25**

Paid **\$73**

Date **Jan 2020**

Balance **\$501**

Scheduled

Payment **\$25**

Paid **\$16**

Date **Dec 2019**

Balance **\$500**

Scheduled

Payment **\$25**

Paid **\$110**

Date **Nov 2019**

Balance **\$501**

Scheduled

Payment **\$25**

Paid **\$85**

Date **Oct 2019**

Balance **\$501**

Scheduled

Payment **\$25**

Paid **\$20**

Date **Sep 2019**

Balance **\$500**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Aug 2019**

Balance **\$500**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jul 2019**

Balance **\$494**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jun 2019**

Balance **\$501**

Scheduled

Payment **\$25**

Paid **\$0**

Date **May 2019**

Balance **\$500**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Apr 2019**

Balance **\$498**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Mar 2019**

Balance **\$116**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Feb 2019**

Balance **\$502**

Scheduled

Payment **\$25**

Paid \$0



Contact Info

Address **PO BOX 45085,
JACKSONVILLE
FL 32232**

Phone **(904) 777-
Number 6000**

VYSTAR CREDIT UNION

Potentially Negative



Account Info

Account Name **VYSTAR CREDIT UNION**

Account Number **400519XXXXXXXXXX**

Account Type **Credit card**

Responsibility **Individual**

Date Opened **09/23/2016**

Status **Open.**

Status Updated **Feb 2020**

Balance **\$822**

Balance Updated **01/15/2021**

Recent Payment **\$17**

Monthly Payment **\$16**

Credit Limit **\$750**

Highest Balance **\$937**

Terms **NA**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	30	●	●	●	●	●	●	●	●	●	●	●

2019	30	30	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	—	—	—	—	—	—	—	—	—	●	●	●

● Current on payments 30 30 Days Past Due



Balance History

Date **Dec 2020**

Balance **\$829**

Scheduled

Payment **\$17**

Paid **\$25**

Date **Nov 2020**

Balance **\$772**

Scheduled

Payment **\$15**

Paid **\$300**

Date **Oct 2020**

Balance **\$329**

Scheduled

Payment **\$10**

Paid **\$100**

Date **Sep 2020**

Balance **\$435**

Scheduled

Payment **\$10**

Paid **\$0**

Date **Aug 2020**

Balance **\$838**

Scheduled

Payment **\$17**

Paid **\$17**

Date **Jul 2020**

Balance **\$846**

Scheduled

Payment **\$17**

Paid **\$17**

Date **Jun 2020**

Balance **\$854**

Scheduled

Payment **\$17**

Paid **\$17**

Date **May 2020**

Balance **\$862**

Scheduled

Payment **\$17**

Paid **\$0**

Date **Apr 2020**

Balance **\$853**

Scheduled

Payment **\$17**

Paid **\$0**

Date **Mar 2020**

Balance **\$844**

Scheduled

Payment **\$17**

Paid **\$17**

Date **Feb 2020**

Balance **\$851**

Scheduled

Payment **\$17**

Paid **\$51**

Date **Jan 2020**

Balance **\$867**

Scheduled

Payment **\$17**

Paid **\$0**

Date **Dec 2019**

Balance **\$839**

Scheduled

Payment **\$17**

Paid **\$0**

Date **Nov 2019**

Balance **\$829**

Scheduled

Payment **\$17**

Paid **\$17**

Date **Oct 2019**

Balance **\$836**

Scheduled

Payment **\$17**

Paid **\$30**

Date **Sep 2019**

Balance **\$776**

Scheduled

Payment **\$16**

Paid **\$23**

Date **Aug 2019**

Balance **\$775**

Scheduled

Payment **\$16**

Paid **\$9**

Date **Jul 2019**

Balance **\$774**

Scheduled

Payment **\$15**

Paid **\$10**

Date **Jun 2019**

Balance **\$322**

Scheduled

Payment **\$10**

Paid **\$500**

Date **May 2019**

Balance **\$814**

Scheduled

Payment **\$16**

Paid **\$16**

Date **Apr 2019**

Balance **\$820**

Scheduled

Payment **\$16**

Paid **\$20**

Date **Mar 2019**

Balance **\$830**

Scheduled

Payment **\$17**

Paid **\$51**

Date **Feb 2019**

Balance **\$845**
Scheduled
Payment **\$17**
Paid **\$18**



Contact Info

Address **PO BOX 45085,
JACKSONVILLE
FL 32232**

WEBBANK/FINGERHUT
Potentially Negative



Account Info

Account Name	WEBBANK/FINGERHUT
Account Number	636992XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	07/18/2018
Status	Closed. \$526 written off.
Status Updated	Apr 2019
Balance	\$0
Balance Updated	04/17/2019
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$500
Highest Balance	\$526
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	120	150	CO	CLS	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	●	●	30	60	90

● Current on payments 30 30 Days Past Due 60 60 Days Past Due
90 90 Days Past Due 120 120 Days Past Due 150 150 Days Past Due CLS Closed
CO Charge off

**Balance History**Date **Mar 2019**Balance **\$526**

Scheduled

Payment **\$0**Paid **\$0**Date **Feb 2019**Balance **\$526**

Scheduled

Payment **\$34**Paid **\$0****Contact Info**

Address **6250 RIDGEWOOD
RD,
SAINT CLOUD MN
56303**

**Comment****Purchased by another lender.****WESTLAKE FINANCIAL SVCS****Potentially Negative****Account Info**

Account Name	WESTLAKE FINANCIAL SVCS
Account Number	1027XXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	03/17/2018

Status	Account charged off. \$8,843 written off. \$7,620 past due as of Jan 2021.
Status Updated	Mar 2019
Balance	\$7,620
Balance Updated	01/06/2021
Recent Payment	\$354
Monthly Payment	\$0
Original Balance	\$20,778
Highest Balance	\$0
Terms	72 Months
On Record Until	Aug 2025



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	—	—	—	—	—	—	—	—	—	—	—
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	R	R	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	—	—	•	•	•	•	•	ND	•	•	•	30

- Current on payments
- 30

30 Days Past Due
- ND

No data for this time period
- R

Repossession
- CO

Charge off



Balance History

Date **Oct 2020**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Sep 2020**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Aug 2020**
Balance **\$7,620**

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

Date **Jul 2020**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jun 2020**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **May 2020**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2020**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Mar 2020**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Feb 2020**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jan 2020**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Dec 2019**
Balance **\$7,620**

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

Date **Nov 2019**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2019**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Sep 2019**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Aug 2019**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jul 2019**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jun 2019**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **May 2019**
Balance **\$7,620**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2019**
Balance **\$22,382**

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

Date **Mar 2019**
Balance **\$21,137**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Feb 2019**
Balance **\$21,089**
Scheduled
Payment **\$0**
Paid **\$0**



Historical Info

Original **WFS**
Creditor



Contact Info

Address **4751 WILSHIRE
BLVD,
LOS ANGELES CA
90010**

Phone **(323) 692-
Number 8800**



Reinvestigation Information

This item was updated from our processing of your dispute in Jan 2021.

Public Records

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

No public records reported.

Hard Inquiries

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

US SM BUS ADMIN ODA

Inquired on
07/01/2020

409 3RD ST SW
WASHINGTON
DC, 20416

Business. This inquiry is scheduled to continue on record until Aug 2022.

JPMCB CARD

Inquired on
09/20/2019

PO BOX 15298
WILMINGTON
DE, 19850

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

RENTAL PROPERTY SOLUTION

Inquired on
07/31/2019

PO BOX 509124
SAN DIEGO CA,
92150

Rental on behalf of CANOPY PLACE. This inquiry is scheduled to continue on record until Aug 2021.

USAA FEDERAL SAVINGS BAN

Inquired on
04/25/2019

10750
MCDERMOTT
FWY SAN
ANTONIO TX,
78288

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

DISCOVER FINANCIAL SERVI

Inquired on
03/13/2019

12 READS WAY
NEW CASTLE
DE, 19720

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

RESIDENTCHE CK.COM

Inquired on
02/07/2019

5005 LBJ FWY
STE 225
FARMERS
BRANCH TX,
75244

Rental on behalf of STARDUST. This inquiry is scheduled to continue on record until Mar 2021.

RESIDENTCHE CK.COM

Inquired on
02/06/2019

Rental on behalf of STARDUST. This inquiry is scheduled to continue on record until Mar 2021.

Soft Inquiries

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts. Soft inquiries also occur

when you check your own credit report or when you use credit monitoring services from companies like Experian. These inquiries do not impact your credit score. Soft inquiries are not disputable but are available here for reference.

EXPERIAN

Inquired on
02/11/2021 and
08/02/2020

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
02/11/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626

**CONVERGENT
OUTSOURCING**

Inquired on
02/07/2021,
06/07/2020,
11/22/2019 and
03/14/2019

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

**PORTFOLIO
RECOV ASSOC**

Inquired on
02/07/2021,
07/02/2020,
06/24/2020,
06/07/2020,
05/11/2020,
03/12/2020,
11/22/2019,
09/21/2019,
08/01/2019,
04/26/2019,
04/19/2019,
03/17/2019,
03/14/2019,
03/03/2019,
02/08/2019,
02/07/2019 and
01/04/2019

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

EXPERIAN

Inquired on
02/06/2021,
02/04/2021,
02/01/2021,
01/08/2021,
12/17/2020,
12/16/2020,
12/04/2020,
11/18/2020,
11/01/2020,
09/01/2020,
07/07/2020,
07/01/2020,
06/24/2020,
06/06/2020,

NAV

Inquired on
02/06/2021,
02/04/2021,
02/01/2021,
01/07/2021,
12/17/2020,
12/16/2020,
12/04/2020,
11/18/2020,
11/04/2020,
11/01/2020,
10/04/2020,
09/01/2020,
07/07/2020,
07/01/2020,

EXPERIAN

Inquired on
02/02/2021,
01/09/2021,
12/29/2020,
11/19/2020,
11/02/2020,
11/01/2020,
10/20/2020,
10/02/2020,
09/30/2020,
09/02/2020,
09/01/2020 and
08/02/2020

**EXPERIAN
CREDITMATCH**

Inquired on
02/02/2021,
01/31/2021,
01/30/2021,
01/19/2021,
01/14/2021,
01/11/2021,
01/09/2021,
12/29/2020,
11/27/2020,
11/22/2020,
11/20/2020,
11/19/2020,
11/17/2020,

06/04/2020,	06/24/2020,	475 ANTON	11/14/2020,
05/10/2020,	06/06/2020,	BLVD,	11/13/2020,
05/02/2020,	06/04/2020,	COSTA MESA	11/10/2020,
04/16/2020,	05/02/2020,	CA 92626	11/08/2020,
03/17/2020,	04/16/2020,	(866) 431-3471	11/05/2020,
03/16/2020,	03/17/2020,		11/04/2020,
03/10/2020,	03/16/2020,		11/03/2020,
03/04/2020,	03/04/2020,		11/02/2020,
02/21/2020,	02/15/2020,		11/01/2020,
02/15/2020,	02/11/2020,		10/31/2020,
02/11/2020,	01/21/2020,		10/30/2020,
01/21/2020,	01/16/2020,		10/29/2020,
01/16/2020,	01/10/2020,		10/28/2020,
01/10/2020,	12/16/2019,		10/27/2020,
12/16/2019,	12/10/2019,		10/26/2020,
12/10/2019,	11/16/2019,		10/25/2020,
11/16/2019,	11/09/2019,		10/24/2020,
11/09/2019,	10/16/2019,		10/22/2020,
10/16/2019,	10/10/2019,		10/21/2020,
10/10/2019,	10/08/2019,		10/20/2020,
10/08/2019,	09/20/2019,		10/19/2020,
09/20/2019,	09/11/2019,		10/18/2020,
09/11/2019,	09/03/2019,		10/14/2020,
09/03/2019,	08/03/2019,		10/13/2020,
08/17/2019,	07/31/2019,		10/12/2020,
08/11/2019,	07/26/2019,		10/10/2020,
08/10/2019,	07/11/2019,		10/08/2020,
08/03/2019,	07/09/2019,		10/07/2020,
07/31/2019,	07/05/2019,		10/06/2020,
07/26/2019,	07/04/2019,		10/05/2020,
07/11/2019,	06/08/2019,		10/03/2020,
07/09/2019,	06/03/2019,		10/02/2020,
07/04/2019,	05/17/2019,		10/01/2020,
06/11/2019,	05/11/2019,		09/30/2020,
06/08/2019,	05/08/2019,		09/29/2020,
06/03/2019,	05/06/2019,		09/28/2020,
05/17/2019,	04/30/2019,		09/26/2020,
05/11/2019,	04/25/2019,		09/25/2020,
05/08/2019,	04/18/2019,		09/24/2020,
05/06/2019,	04/17/2019,		09/23/2020,
04/30/2019,	04/12/2019,		09/22/2020,
04/25/2019,	04/11/2019,		09/21/2020,
04/18/2019,	04/09/2019,		09/20/2020,
04/17/2019,	04/04/2019,		09/19/2020,
04/12/2019,	03/19/2019,		09/18/2020,
04/09/2019,	03/18/2019,		09/17/2020,

03/22/2019,
03/19/2019,
03/18/2019,
03/17/2019,
03/15/2019,
03/13/2019,
03/10/2019,
03/09/2019,
03/08/2019,
03/05/2019,
03/03/2019,
03/02/2019,
02/19/2019,
02/18/2019,
02/17/2019,
02/09/2019,
02/08/2019,
02/07/2019,
02/06/2019,
02/05/2019,
02/02/2019,
01/31/2019,
01/26/2019,
01/22/2019,
01/19/2019,
01/18/2019,
01/16/2019,
01/11/2019,
01/09/2019,
01/08/2019,
01/04/2019 and
01/03/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

**NAV
TECHNOLOGIE
S INC**
Inquired on
02/01/2021,
12/02/2020 and
10/02/2020

03/17/2019,
03/15/2019,
03/13/2019,
03/10/2019,
03/08/2019,
03/05/2019,
02/19/2019,
02/18/2019,
02/17/2019,
02/09/2019,
02/08/2019,
02/07/2019,
02/06/2019,
02/05/2019,
02/02/2019,
01/31/2019,
01/26/2019,
01/22/2019,
01/19/2019,
01/18/2019,
01/16/2019,
01/11/2019,
01/08/2019 and
01/04/2019

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

EXPERIAN
Inquired on
01/30/2021 and
06/13/2017

PO BOX 9600,
ALLEN TX
75013

09/16/2020,
09/15/2020,
09/14/2020,
09/13/2020,
09/12/2020,
09/11/2020,
09/10/2020,
09/08/2020,
09/07/2020,
09/05/2020,
09/04/2020,
09/03/2020,
09/02/2020,
09/01/2020,
08/31/2020,
08/30/2020,
08/29/2020,
08/24/2020,
08/22/2020,
08/21/2020,
08/18/2020,
08/17/2020,
08/16/2020,
08/15/2020,
08/13/2020,
08/09/2020,
08/08/2020,
08/07/2020,
08/05/2020,
08/04/2020,
08/03/2020 and
08/02/2020

475 ANTON
BLVD,
COSTA MESA
CA 92626

**EXPERIAN CS
IDENTITY**
Inquired on
01/27/2021,
12/27/2020,
11/27/2020,
10/27/2020,

EXPERIAN
Inquired on
01/25/2021,
01/04/2021,
12/28/2020,
12/14/2020,
11/30/2020,

12936 S
FRONTRUNNER
BLVD # 550,
DRAPER UT
84020

(800) 311-4769

09/27/2020,
08/27/2020,
07/27/2020,
07/09/2020,
06/27/2020 and
05/27/2020

535 ANTON
BLVD STE 100,
COSTA MESA
CA 92626

11/16/2020,
11/02/2020,
10/19/2020,
10/05/2020,
09/21/2020,
09/07/2020,
08/24/2020,
08/10/2020,
07/27/2020,
07/13/2020,
06/29/2020,
06/15/2020,
06/01/2020,
05/18/2020,
05/04/2020,
04/20/2020,
04/06/2020,
03/23/2020,
03/09/2020,
02/24/2020,
02/10/2020,
01/27/2020,
01/13/2020,
12/30/2019,
12/16/2019,
12/02/2019,
11/18/2019,
11/04/2019,
10/21/2019,
10/07/2019,
09/23/2019,
09/09/2019,
08/26/2019,
08/12/2019,
07/29/2019,
07/15/2019,
07/01/2019,
06/17/2019,
06/03/2019,
05/20/2019,
05/06/2019,
04/22/2019,
04/08/2019,
03/25/2019,
03/11/2019,
02/25/2019,

02/11/2019,
01/28/2019 an
d 01/14/2019

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

**SELF
FINANCIAL INC**

Inquired on
01/21/2021

515 CONGRESS
AVE STE 2200,
AUSTIN TX
78701

**BETTER
FINANCE**

Inquired on
01/16/2021

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

CREDIT KARMA

Inquired on
01/10/2021,
01/08/2021,
01/07/2021,
12/30/2020,
12/27/2020,
12/22/2020,
12/20/2020,
12/16/2020,
12/13/2020,
12/08/2020,
12/05/2020,
12/01/2020,
11/29/2020,
11/25/2020,
11/21/2020,
11/18/2020,
11/16/2020,
11/10/2020,
11/07/2020,
11/05/2020,
10/31/2020,
10/28/2020,
10/24/2020,
10/21/2020,
10/18/2020,
10/13/2020,
10/12/2020,
10/07/2020,
10/04/2020,
10/03/2020,
09/11/2020,
09/07/2020,
08/28/2020,
08/22/2020,

**INTERNAL
REVENUE
SERVICE**

Inquired on
12/07/2020 an
d 05/21/2019

4057
CARMICHAEL
RD,
JACKSONVILLE
FL 32207

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

760 MARKET
ST FL 2,
SAN
FRANCISCO CA
94102

**INTERNAL
REVENUE
SERVICE**

Inquired on
12/07/2020 and
05/21/2019

**AFFIRM
INC/CROSS
RIVER B**

Inquired on
11/18/2020

**CLARITY
SERVICES INC**

Inquired on
11/18/2020

**FIRST
ADVANTAGE/E
MPLOYMENT**

Inquired on
10/01/2020

250 MURALL
DR,
KEARNEYSVILL
E WV 25430

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

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

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

**CREDIT
CONTROL, LLC**

Inquired on
09/23/2020

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

EXPERIAN

Inquired on
08/02/2020

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

EXPERIAN

Inquired on
08/02/2020

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
07/09/2020

475 ANTON
BLVD,
COSTA MESA
CA 92626

QUADPAY INC

Inquired on
06/20/2020

27 W 24TH ST
FL 2,
NEW YORK NY
10010

**EXPERIAN CS
IDENTITY**

Inquired on
05/27/2020

535 ANTON
BLVD,
COSTA MESA
CA 92626

**PROGRESSIVE
INSURANCE**

Inquired on
04/17/2020

6300 WILSON
MILLS RD,
CLEVELAND OH
44143

**CONVERGENT
OUTSOURCING,**

Inquired on
04/01/2020

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

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

Inquired on
03/23/2020

1000
ALDERMAN DR,

ALPHARETTA
GA 30005
(866) 323-0932

**CREDIT ONE
BANK**

Inquired on
03/21/2020

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

**CLARITY
SERVICES INC**

Inquired on
02/08/2020

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

**CLARITY
SERVICES/CNU
ONL**

Inquired on
02/08/2020 an
d 09/27/2019

175 W
JACKSON BLVD
STE 1000,
CHICAGO IL
60604

**CLARITY/CNU
ONLINE**Inquired on
02/08/2020175 W
JACKSON BLVD
STE 1000,
CHICAGO IL
60604**ONEMAIN**Inquired on
02/08/2020PO BOX 1010,
EVANSVILLE IN
47706
(844) 298-9773**CAROL
WRIGHT/DR
LEONARD/**Inquired on
01/16/2020 and
12/31/2019100 NIXON LN,
EDISON NJ
08837
(732) 225-0100**CAROL
WRIGHT/DR
LEONARD/**Inquired on
12/31/2019

None Provided

**CLARITY
SERVICES INC**Inquired on
09/27/201915550
LIGHTWAVE
DR,
CLEARWATER
FL 33760**CLARITY
SERVICES INC**Inquired on
09/27/2019

None Provided

**CLARITY
SERVICES INC**Inquired on
09/27/2019

None Provided

**CLARITY
SERVICES INC**Inquired on
09/27/2019PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118**CLARITY
SERVICES INC**Inquired on
09/27/2019PO BOX 5717,
CLEARWATER
FL 33758**CLARITY/FINWI
SE BANK**Inquired on
09/27/2019130 E
RANDOLPH ST
STE 1650,
CHICAGO IL
60601**CLARITY/LAKE
SHORE LOANS**Inquired on
09/27/2019597 PEACE
PIPE RD FL 2,
LAC DU
FLAMBEAU WI
54538**CLARITY/RADI
ANT CASH**Inquired on
09/27/2019597 PEACE
PIPE RD,
LAC DU
FLAMBEAU WI
54538**CLARITY/REDH
AWKFINANCIAL**Inquired on
09/27/2019125 MISSION
RANCH BLVD,**RESURGENT
CAPITAL
SERVIC**Inquired on
04/15/2019PO BOX 10497,
GREENVILLE
SC 29603**RESURGENT
CAPITAL
SERVIC**Inquired on
04/07/2019

None Provided

CAPITAL ONEInquired on
03/12/2019PO BOX 30281,
SALT LAKE
CITY UT 84130
(800) 955-7070

CHICO CA
95926

(866) 464-1183

**BLUESTEM
BRANDS INC**

Inquired on
03/03/2019

7075 FLYING
CLOUD DR,
EDEN PRAIRIE
MN 55344
(952) 656-3700

CARVANA, LLC

Inquired on
02/03/2019

1930 W RIO
SALADO PKWY,
TEMPE AZ
85281

**BLUESTEM
BRANDS INC**

Inquired on
01/03/2019

7075 FLYING
CLOUD DR,
EDEN PRAIRIE
MN 55344
(952) 656-3700

**FIRST
ADVANTAGE
ENTERPRIZE
SCREE**

Inquired on
07/06/2017

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

Important Messages

Medical Information

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

Public Records Information

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

Contact Experian

Online

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

Phone**Monday - Friday**

9am to 5pm

(855) 414-6047

Mail**Experian**

PO Box 9701

Allen, TX 75013

Know Your Rights**Fair Credit Reporting Act (FCRA)**

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

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

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

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

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

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

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

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

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need — usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

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

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

Consumers Have The Right To Obtain A Security Freeze

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

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

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

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

FOR QUESTIONS OR CONCERNS REGARDING:

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

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

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

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

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

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

d. Federal Credit Unions

PLEASE CONTACT:

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

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

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

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

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

	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor

Washington, DC 20416

7. Brokers and Dealers

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

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

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

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

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

Notification of Rights

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