

Date Generated Feb 9, 2021

Report Number 1352-3580-53

At a Glance**24 Accounts****0 Public Records****4 Hard Inquiries****Personal Information**

16 Names

28 Addresses

2 Employers

49 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

KEICA GIST

Name ID #25136

KEICA

WILLIAMS

Name ID #15730

KEICA

RAKKIYA

WILLIAMS

Name ID #14968

KEICA R

WILLIAMS

Name ID #12371

KEICA R GIST

Name ID #14023

KEICA R

MCHELLEN

Name ID #1

KIECA

WILLIAMS

Name ID #23937

KECIA GIST

Name ID #10811

KECIA
WILLIAMS

Name ID #10167

WILLIAMS
KEICA

Name ID #6

KEISHA
MCHELLEN

Name ID #19357

KEICA
MCHELLEN
WILLIAMS

Name ID #17955

KEIEN
WILLIAMS

Name ID #2722

KEICA
WILLAMS

Name ID #9565

WILL KEICA

Name ID #11785

KEIC R
WILLIAMS

Name ID #22879

Addresses

5601
EDENFIELD
RD APT706
JACKSONVILLE
FL, 32277-9428

Address ID
#0527822050 [\(i\)](#)
Apartment
complex

1322
RODESSA ST
NACOGDOCHES
TX, 75964-3418

Address ID
#0148476725 [\(i\)](#)
Single family

5800
UNIVERSITY
W BLVD
APT353
JACKSONVILLE
FL, 32216-4942

Address ID
#0061706100 [\(i\)](#)
Apartment
complex

5800
UNIVERSITY
W BLVD
JACKSONVILLE
FL, 32216-4963

Address ID
#0061706218 [\(i\)](#)
Multifamily

3000
CORONET LN
APT136
JACKSONVILLE
FL, 32207-5119

Address ID
#0061555579 [\(i\)](#)
Apartment
complex

5170
COLLINS RD
APT1003
JACKSONVILLE
FL, 32244-5347

Address ID
#0061907690 [\(i\)](#)
Apartment
complex

2754 MYRA
ST
JACKSONVILLE
FL, 32205-7435

Address ID
#0061521212 [\(i\)](#)
Single family

9480
PRINCETON
SQUARE S
BLVD APT25
05
JACKSONVILLE
FL, 32256-8392

Address ID
#0061979326 [\(i\)](#)
Apartment
complex

9480 S
PRINCETON
BLVD
JACKSONVILLE
FL, 32256

Address ID
#0061978064 [\(i\)](#)
Single family

5800
UNIVERSITY
W BLVD
APT310
JACKSONVILLE
FL, 32216-4948

Address ID
#0061706136 [\(i\)](#)
Apartment
complex

5800 W
UNIVERSITY B
APT 310
JACKSONVILLE
FL, 32216

Address ID
#0774066251 [\(i\)](#)
Apartment
complex

2755 MYRA
ST APTD
JACKSONVILLE
FL, 32205-7434

Address ID
#0404584219 [\(i\)](#)
Single family

2149
BROADWAY
AVE
JACKSONVILLE
FL, 32209-7549

Address ID
#0061611133 [\(i\)](#)
Single family

JACKSONVILLE
E
JACKSONVILLE
FL, 32244

Address ID
#0356697094 [\(i\)](#)

5601 EDEN
FELD ROAD
JACKSONVILLE
FL, 32277

Address ID
#0717903593 [\(i\)](#)
Single family

5601
EDENFIELD
RD APT707
JACKSONVILLE
FL, 32277-9428

Address ID
#0571526947 [\(i\)](#)
Apartment
complex

9480
PRINCETON

1038
CALIENTE DR

825 NW
104TH ST

5885
EDENFIELD

SQUARE S
BLVD
JACKSONVILLE
FL, 32256-0302
Address ID
#0061983257 (i)
Multifamily

JACKSONVILLE
FL, 32211-9208
Address ID
#0061680208 (i)
Multifamily

OKLAHOMA CITY
OK, 73114-5526
Address ID
#0143390319 (i)
Single family

RD APTE7
JACKSONVILLE
FL, 32277-1224
Address ID
#0062042458 (i)
Apartment complex

9480
PRINCETON
APT 25
JACKSONVILLE
FL, 32256
Address ID
#0512577296 (i)
Apartment complex

9480
PRINCETON
SQUARE S
BLVD #A
JACKSONVILLE
FL, 32256-0302
Address ID
#0061978528 (i)
Apartment complex

5800
UNIVERSITY
W BLVD
APT502
JACKSONVILLE
FL, 32216-4958
Address ID
#0061706182 (i)
Apartment complex

5800
UNIVERSITY
W BLVD APT8
JACKSONVILLE
FL, 32216-4963
Address ID
#0832501195 (i)
Apartment complex

2755 MYRA
ST #1
JACKSONVILLE
FL, 32205-7434
Address ID
#0061508990 (i)
Single family

116 NW 82ND
ST
OKLAHOMA CITY
OK, 73114-3302
Address ID
#0143387546 (i)
Single family

RR 86 BOX 1
WEWOKA OK,
74884
Address ID
#0521274344 (i)
Rural route

PO BOX 2851
JACKSONVILLE
FL, 32203-2851
Address ID
#0061499293 (i)
Post office box

Social Security Numbers

XXX-XX-9999

XXX-XX-0688

XXX-XX-0680

Year of Birth

1973

Phone Numbers

(904) 240-2323

(904) 294-3017

(904) 374-3109

Spouse or Co-Applicant

RAKKIYA

Employers

US NAVY

SAM'S CLUB

Accounts

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

ARS ACCOUNT RESOLUTION S

Potentially Negative



Account Info

| | |
|----------------|---|
| Account Name | ARS ACCOUNT RESOLUTION S |
| Account Number | 873187XX |
| Account Type | Collection |
| Responsibility | Individual |
| Date Opened | 05/21/2019 |
| Status | Collection account. \$1,039 past due as of Feb 2021. |
| Status Updated | May 2019 |

| | |
|------------------|-------------------|
| Balance | \$1,039 |
| Balance Updated | 02/06/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$1,039 |
| Highest Balance | \$0 |
| Terms | 1 Months |
| On Record Until | Dec 2024 |



Payment History

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

ND No data for this time period C Collection



Balance History

Date **Jan 2021**

Balance **\$1,039**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2020**

Balance **\$1,039**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$1,039**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$1,039**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$1,039**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$1,039**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$1,039**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$1,039**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$1,039**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

Original **PARAGON EMER**
Creditor **SVC**



Contact Info

Address **1643 NW 136TH
AVE STE 100,
SUNRISE FL
33323**



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.

BK OF MISSOURI/TOTAL CARD

Potentially Negative



Account Info

| | |
|-----------------|---|
| Account Name | BK OF MISSOURI/TOTAL CARD |
| Account Number | 431732XXXXXXXXXX |
| Account Type | Credit card |
| Responsibility | Individual |
| Date Opened | 09/22/2015 |
| Status | Transferred,closed. \$435 written off. |
| Status Updated | Nov 2016 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Credit Limit | \$300 |
| Highest Balance | \$435 |
| Terms | NA |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|----|----|----|----|----|----|----|----|----|-----|---|
| 2016 | • | 30 | 60 | 90 | CO | ND | ND | ND | ND | ND | CLS | - |
| 2015 | - | - | - | - | - | - | - | - | - | • | • | • |

• Current on payments 30 30 Days Past Due 60 60 Days Past Due
90 90 Days Past Due ND No data for this time period CLS Closed CO Charge off

Historical Info



Compan **JTM CAPITAL**
y Sold **MANAGEMENT**
LLC



Contact Info

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

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

CELTIC BANK/CONTFINCO

Potentially Negative



Account Info

| | |
|-----------------|-----------------------------------|
| Account Name | CELTIC BANK/CONTFINCO |
| Account Number | 534636XXXXXXXXXX |
| Account Type | Credit card |
| Responsibility | Individual |
| Date Opened | 08/30/2015 |
| Status | Closed. \$764 written off. |
| Status Updated | June 2016 |
| Balance | \$0 |
| Balance Updated | 06/02/2016 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Credit Limit | \$500 |
| Highest Balance | \$764 |
| Terms | NA |



Payment History

| | J | F | IVI | A | IVI | J | J | A | S | U | N | D |
|------|-----------------------|------------------|------------------|-----------|------------------|------------|---|---|---|---|---|---|
| 2016 | 30 | 60 | 90 | CO | CO | CLS | — | — | — | — | — | — |
| 2015 | — | — | — | — | — | — | — | — | ● | ● | ● | ● |
| | ● Current on payments | 30 | 30 Days Past Due | 60 | 60 Days Past Due | | | | | | | |
| | 90 | 90 Days Past Due | CLS | Closed | CO | Charge off | | | | | | |

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



Historical Info

Company **UDH 800-860-1582**



Contact Info

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

Phone **(302) 456-1930**



Comment

Purchased by another lender.

CONVERGENT OUTSOURCING

Potentially Negative



Account Info

| | |
|----------------|---|
| Account Name | CONVERGENT OUTSOURCING |
| Account Number | 902041XX |
| Account Type | Collection |
| Responsibility | Individual |
| Date Opened | 07/30/2020 |
| Status | Collection account. \$585 past due as of Jan 2021. |
| Status Updated | Jul 2020 |
| Balance | \$585 |

| | |
|------------------|-------------------|
| Balance Updated | 01/30/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$585 |
| Highest Balance | \$0 |
| Terms | 1 Months |
| On Record Until | May 2026 |



Payment History

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

C Collection



Balance History

Date **Dec 2020**

Balance **\$585**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$585**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$585**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$585**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

Original **COMCAST**
Creditor



Contact Info

Address **800 SW 39TH ST,
RENTON WA
98057**

Phone **(888) 871-**
Number **2279**



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.

HUNTER WARFIELD

Potentially Negative



Account Info

| | |
|-----------------|---|
| Account Name | HUNTER WARFIELD |
| Account Number | 706713X |
| Account Type | Collection |
| Responsibility | Individual |
| Date Opened | 08/31/2017 |
| Status | Collection account. \$520 past due as of Jan 2021. |
| Status Updated | Aug 2017 |
| Balance | \$520 |
| Balance Updated | 01/23/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |

| | |
|------------------|-----------------|
| Original Balance | \$449 |
| Highest Balance | \$0 |
| Terms | 1 Months |
| On Record Until | Apr 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 | ND | ND | C | C | C | C | C | C |
| 2018 | C | C | C | C | C | C | C | C | C | C | C | C |

ND No data for this time period

C Collection



Balance History

Date **Dec 2020**

Balance **\$519**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$517**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$515**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$512**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$512**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$510**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$508**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$506**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$504**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$502**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$501**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$499**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$497**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$495**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$493**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

Original **GRANDE POINTE**
Creditor



Contact Info

Address **4620 WOODLAND
CORPORATE
BLVD,
TAMPA FL 33614**

Phone **(813) 283-**
Number **4500**



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.



Account Info

| | |
|------------------|---------------------------------|
| Account Name | MID ATLANTIC FINANCE |
| Account Number | 2701XXXX |
| Account Type | Auto Loan |
| Responsibility | Individual |
| Date Opened | 09/05/2013 |
| Status | Paid, Closed/Never late. |
| Status Updated | June 2016 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$10,226 |
| Highest Balance | \$0 |
| Terms | 42 Months |
| On Record Until | Jun 2026 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|------------|---|---|---|---|---|---|
| 2016 | • | • | • | • | • | CLS | — | — | — | — | — | — |
| 2015 | • | • | • | • | • | • | • | • | • | • | • | • |
| 2014 | — | — | • | • | • | • | • | • | • | • | • | • |

• Current on payments CLS Closed



Contact Info

Address **4592 ULMERTON
RD STE 200,
CLEARWATER FL
33762**

Phone **(727) 527-
7151**

NAVIENT

Potentially Negative



Account Info

| | |
|------------------|----------------------|
| Account Name | NAVIENT |
| Account Number | 930842XXXXXXXXXXXXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 04/08/2008 |
| Status | Transferred,closed. |
| Status Updated | Jan 2019 |
| Balance | - |
| Balance Updated | - |
| Recent Payment | - |
| Monthly Payment | \$0 |
| Original Balance | \$1,750 |
| Highest Balance | \$0 |
| Terms | 19 Months |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|-----|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | CLS | — | — | — | — | — | — | — | — | — | — | — |
| 2018 | ● | ● | ● | 90 | 120 | 150 | 180 | 180 | 180 | 180 | 180 | 180 |
| 2017 | ND | ● | ● | ● | ● | 90 | 150 | 180 | ND | ND | ND | ● |
| 2016 | ND | ● | ● | ● | ND | ND | ● | ● | ● | ND | ● | ● |
| 2015 | ● | ND | ND | ● | ND | ND | ● | ND | ND | ● | ● | ND |
| 2014 | ND | ND | ND | ● | ● | ND | ND | ● | ● | ● | ND | ND |
| 2013 | ● | ● | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2012 | — | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |

● Current on payments 90 90 Days Past Due 120 120 Days Past Due

150 150 Days Past Due 180 180 Days Past Due ND No data for this time period

CLS Closed



Contact Info

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



Comment

Account transferred to another lender.

PREMIER BKCRD/FIRST PREMIER

Potentially Negative



Account Info

| | |
|-----------------|---|
| Account Name | PREMIER BKCRD/FIRST PREMIER |
| Account Number | 517760XXXXXXXXXX |
| Account Type | Credit card |
| Responsibility | Individual |
| Date Opened | 08/05/2015 |
| Status | Account charged off. \$427 written off. \$427 past due as of Jan 2021. |
| Status Updated | Dec 2018 |
| Balance | \$427 |
| Balance Updated | 01/03/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Credit Limit | \$300 |
| Highest Balance | \$427 |
| Terms | NA |
| On Record Until | Aug 2022 |



Payment History

| | | | | | | | | | | | | | |
|------|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 2019 | CO |
|------|----|----|----|----|----|----|----|----|----|----|----|----|----|

| | | | | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|---|---|----|
| 2018 | — | — | — | — | — | — | — | — | — | — | — | — | CO |
|------|---|---|---|---|---|---|---|---|---|---|---|---|----|

CO Charge off



Balance History

Date **Dec 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$427**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$427**

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 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 | 09/14/2019 |
| Status | Account charged off. \$382 written off. \$382 past due as of Jan 2021. |
| Status Updated | Dec 2019 |
| Balance | \$382 |
| Balance Updated | 01/03/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Credit Limit | \$300 |
| Highest Balance | \$382 |
| Terms | NA |
| On Record Until | Jul 2026 |



Payment History

| | | | | | | | | | | | | | |
|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 2020 | CO |
| 2019 | — | — | — | — | — | — | — | — | — | • | • | 30 | CO |

• Current on payments 30 30 Days Past Due CO Charge off



Balance History

Date **Dec 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$382**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$382**

Scheduled

Payment **\$30**

Paid **\$0**

Date **Nov 2019**

Balance **\$332**

Scheduled

Payment **\$30**

Paid **\$0**

Date **Oct 2019**

Balance **\$282**

Scheduled

Payment **\$30**

Paid **\$0**

Date **Sep 2019**

Balance **\$75**

Scheduled

Payment **\$30**

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.

SBNASEFLNDR



Account Info

| | |
|-----------------|-------------------------|
| Account Name | SBNASEFLNDR |
| Account Number | 1940XXXX |
| Account Type | Secured Loan |
| Responsibility | Individual |
| Date Opened | 04/07/2020 |
| Status | Open/Never late. |
| Status Updated | Dec 2020 |
| Balance | \$534 |
| Balance Updated | 12/31/2020 |

| | |
|------------------|-----------|
| Recent Payment | \$35 |
| 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 | — | — | — | ● | ● | ● | ● | ● | ● | ● | ● | ● |



Current on payments



Balance History

Date **Nov 2020**

Balance **\$562**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Oct 2020**

Balance **\$562**

Scheduled

Payment **\$35**

Paid **\$35**

Date **Sep 2020**

Balance **\$590**

Scheduled

Payment **\$35**

Paid **\$35**

Date **Aug 2020**

Balance **\$618**

Scheduled

Payment **\$35**

Paid **\$35**

Date **Jul 2020**

Balance **\$645**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Jun 2020**

Balance **\$645**

Scheduled

Payment **\$35**

Paid **\$70**

Date **May 2020**

Balance **\$698**

Scheduled

Payment **\$35**

Paid **\$35**

Date **Apr 2020**

Balance **\$724**

Scheduled

Payment **\$35**

Paid **\$0**



Contact Info

**Address 515 CONGRESS
 AVE, SUITE 2200,
 AUSTIN TX 78701**

Phone **(605) 250-
Number **2620****

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

| | |
|------------------|--|
| Account Name | U.S. DEPARTMENT OF EDUCATION |
| Account Number | 4575XXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 10/15/2008 |
| Status | Collection account. \$11,797 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$11,797 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$5,789 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



Payment History

2019 — — — — C C C C C C C C

C Collection



Balance History

Date **Dec 2020**

Balance **\$11,797**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$11,797**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$11,797**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$11,797**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$11,797**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$11,797**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$11,797**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$11,797**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$11,797**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$11,730**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$11,730**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$11,615**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$11,615**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$11,544**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$11,468**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$11,311**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$11,311**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$11,311**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$11,235**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$11,080**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.

Reinvestigation Information



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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

| | |
|------------------|---|
| Account Name | U.S. DEPARTMENT OF EDUCATION |
| Account Number | 4575XXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 11/17/2008 |
| Status | Collection account. \$1,146 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$1,146 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$1,500 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$1,146**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$1,146**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$1,146**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$1,146**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$1,146**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$1,146**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$1,146**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$1,146**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$1,146**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$1,140**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$1,140**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$1,130**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$1,130**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$1,124**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$1,117**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$1,103**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$1,103**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$1,103**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$1,097**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$1,083**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-
Number **9490****



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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



Account Info

| | |
|------------------|---|
| Account Name | U.S. DEPARTMENT OF EDUCATION |
| Account Number | 4575XXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 10/15/2008 |
| Status | Collection account. \$5,384 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$5,384 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$3,565 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$5,384**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$5,384**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$5,384**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$5,384**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$5,384**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$5,384**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$5,384**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$5,384**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$5,384**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$5,356**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$5,356**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$5,309**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$5,309**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$5,280**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$5,248**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$5,184**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$5,184**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$5,184**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$5,153**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$5,089**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

4586XXXX

| | |
|------------------|---|
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 04/07/2011 |
| Status | Collection account. \$6,178 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$6,178 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$4,500 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$6,178**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$6,178**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$6,178**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$6,178**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$6,178**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$6,178**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$6,178**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$6,178**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$6,178**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$6,154**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$6,154**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$6,112**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$6,112**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$6,086**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$6,058**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$6,001**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$6,001**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$6,001**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$5,973**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$5,921**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name **U.S. DEPARTMENT OF EDUCATION**

Account Number **4586XXXX**

Account Type **Education**

Responsibility **Individual**

Date Opened **07/17/2009**

Status **Collection account. \$2,031 past due as of Jan 2021.**

| | |
|------------------|-------------------|
| Status Updated | May 2019 |
| Balance | \$2,031 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$1,371 |
| Highest Balance | \$0 |
| | |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$2,031**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$2,031**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$2,031**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$2,031**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$2,031**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$2,031**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$2,031**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$2,031**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$2,031**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$2,022**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$2,022**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$2,005**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$2,005**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$1,994**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$1,983**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$1,960**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$1,960**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$1,960**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$1,949**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$1,929**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

| | |
|-----------------|---|
| Account Name | U.S. DEPARTMENT OF EDUCATION |
| Account Number | 4586XXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 01/25/2012 |
| Status | Collection account. \$4,672 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$4,672 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |

| | |
|------------------|------------------|
| Monthly Payment | \$0 |
| Original Balance | \$3,666 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$4,672**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$4,672**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$4,672**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$4,672**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$4,672**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$4,672**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$4,672**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$4,677**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$4,677**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$4,658**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$4,658**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$4,633**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$4,633**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$4,618**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$4,601**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$4,568**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$4,568**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$4,568**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$4,551**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$4,521**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

| | |
|------------------|---|
| Account Name | U.S. DEPARTMENT OF EDUCATION |
| Account Number | 4586XXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 01/25/2012 |
| Status | Collection account. \$6,637 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$6,637 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$3,946 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$6,637**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$6,637**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$6,637**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$6,637**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$6,637**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$6,637**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$6,637**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$6,649**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$6,649**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$6,599**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$6,599**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$6,534**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$6,534**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$6,494**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$6,451**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$6,363**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$6,363**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$6,363**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$6,320**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$6,240**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

| | |
|------------------|---|
| Account Name | U.S. DEPARTMENT OF EDUCATION |
| Account Number | 4586XXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 08/18/2010 |
| Status | Collection account. \$4,804 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$4,804 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$3,500 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



Payment History

2019 - - - - C C C C C C C

C Collection



Balance History

Date **Dec 2020**

Balance **\$4,804**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$4,804**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$4,804**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$4,804**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$4,804**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$4,804**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$4,804**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$4,811**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$4,811**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$4,785**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$4,785**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$4,753**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$4,753**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$4,732**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$4,711**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$4,666**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$4,666**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$4,666**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$4,645**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$4,604**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.

Reinvestigation Information



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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

| | |
|------------------|---|
| Account Name | U.S. DEPARTMENT OF EDUCATION |
| Account Number | 4586XXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 11/20/2009 |
| Status | Collection account. \$5,187 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$5,187 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$3,500 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$5,187**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$5,187**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$5,187**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$5,187**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$5,187**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$5,187**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$5,187**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$5,195**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$5,195**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$5,162**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$5,162**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$5,119**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$5,119**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$5,093**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$5,064**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$5,006**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$5,006**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$5,006**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$4,977**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$4,925**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-
Number **9490****



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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



Account Info

| | |
|------------------|--|
| Account Name | U.S. DEPARTMENT OF EDUCATION |
| Account Number | 4586XXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 08/18/2010 |
| Status | Collection account. \$10,982 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$10,982 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$6,000 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**
Balance **\$10,982**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Nov 2020**

Balance **\$10,982**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$10,982**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$10,982**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$10,982**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$10,982**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$10,982**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$11,003**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$11,003**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$10,920**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$10,920**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$10,812**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$10,812**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$10,746**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$10,675**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$10,529**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$10,529**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$10,529**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$10,458**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$10,326**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

4586XXXX

| | |
|------------------|--|
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 11/20/2009 |
| Status | Collection account. \$11,499 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$11,499 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$6,000 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$11,499**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$11,499**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$11,499**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$11,499**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$11,499**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$11,499**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$11,499**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$11,521**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$11,521**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$11,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$11,434**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$11,350**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$11,303**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$11,220**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$11,140**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$11,140**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$10,951**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$10,951**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$10,951**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$10,813**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name **U.S. DEPARTMENT OF EDUCATION**

Account Number **4586XXXX**

Account Type **Education**

Responsibility **Individual**

Date Opened **04/07/2011**

Status **Collection account. \$8,553 past due as of Jan 2021.**

| | |
|------------------|-------------------|
| Status Updated | May 2019 |
| Balance | \$8,553 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Original Balance | \$4,874 |
| Highest Balance | \$0 |
| | |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$8,553**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$8,553**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$8,553**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$8,553**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$8,553**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$8,553**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$8,553**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$8,569**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$8,569**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$8,504**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$8,504**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$8,442**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$8,407**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2019**

Balance **\$8,345**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$8,285**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$8,285**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$8,145**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$8,145**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$8,145**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$8,042**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

| | |
|-----------------|---|
| Account Name | U.S. DEPARTMENT OF EDUCATION |
| Account Number | 4586XXXX |
| Account Type | Education |
| Responsibility | Individual |
| Date Opened | 04/28/2011 |
| Status | Collection account. \$1,974 past due as of Jan 2021. |
| Status Updated | May 2019 |
| Balance | \$1,974 |
| Balance Updated | 01/10/2021 |
| Recent Payment | \$0 |

| | |
|------------------|------------------|
| Monthly Payment | \$0 |
| Original Balance | \$1,126 |
| Highest Balance | \$0 |
| Terms | 36 Months |
| On Record Until | Oct 2024 |



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 Collection



Balance History

Date **Dec 2020**

Balance **\$1,974**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$1,974**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$1,974**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$1,974**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$1,974**

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

Date **Jul 2020**
Balance **\$1,974**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jun 2020**
Balance **\$1,974**
Scheduled
Payment **\$0**
Paid **\$0**

Date **May 2020**
Balance **\$1,977**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2020**
Balance **\$1,977**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Mar 2020**
Balance **\$1,962**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Feb 2020**
Balance **\$1,962**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jan 2020**
Balance **\$1,948**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Dec 2019**
Balance **\$1,940**

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

Date **Nov 2019**
Balance **\$1,926**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2019**
Balance **\$1,912**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Sep 2019**
Balance **\$1,912**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Aug 2019**
Balance **\$1,879**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jul 2019**
Balance **\$1,879**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jun 2019**
Balance **\$1,879**
Scheduled
Payment **\$0**
Paid **\$0**

Date **May 2019**
Balance **\$1,856**
Scheduled
Payment **\$0**
Paid **\$0**



Contact Info

Address **61 FORSYTH ST
SW STE 19T40,
ATLANTA GA
30303**

Phone **(404) 974-**
Number **9490**



Comment

Student loan permanently assigned to government.



Reinvestigation Information

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

WEBBANK/FINGERHUT

Potentially Negative



Account Info

| | |
|-----------------|-----------------------------------|
| Account Name | WEBBANK/FINGERHUT |
| Account Number | 636992XXXXXXXXXX |
| Account Type | Charge Card |
| Responsibility | Individual |
| Date Opened | 09/09/2015 |
| Status | Closed. \$545 written off. |
| Status Updated | Sep 2016 |
| Balance | \$0 |
| Balance Updated | 09/28/2016 |
| Recent Payment | \$0 |
| Monthly Payment | \$0 |
| Credit Limit | \$400 |
| Highest Balance | \$545 |
| Terms | NA |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|----|----|----|-----|-----|----|----|-----|---|---|---|
| 2016 | • | 30 | 60 | 90 | 120 | 150 | CO | CO | CLS | — | — | — |
| 2015 | — | — | — | — | — | — | — | — | • | • | • | • |

• 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



Contact Info

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



Comment

Purchased by another lender.

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 07/02/2020

409 3RD ST SW
WASHINGTON DC,
20416

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

CITI CARDS/CITIBANK

Inquired on 03/20/2020

PO BOX 6241 SIOUX
FALLS SD, 57117

Unspecified. This inquiry is
scheduled to continue on
record until Apr 2022.

USAA SAVINGS BANK

Inquired on 04/17/2019

PO BOX 33009 SAN
ANTONIO TX, 78265

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

RESIDENTCHECK.COM

Inquired on 02/06/2019

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.

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
02/09/2021 an
d 08/19/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
02/09/2021
475 ANTON
BLVD,
COSTA MESA
CA 92626

**EXPERIAN
CREDITMATCH**

Inquired on
02/09/2021,
02/08/2021,
02/07/2021,
02/03/2021,
01/30/2021,
01/29/2021,
01/27/2021,
01/24/2021,
01/23/2021,
01/22/2021,
01/21/2021,
01/20/2021,
01/16/2021,
01/14/2021,
01/11/2021,
01/09/2021,
01/06/2021,
01/05/2021,
12/30/2020,
12/29/2020,
12/27/2020,
12/25/2020,
12/24/2020,
12/23/2020,
12/22/2020,
12/07/2020,
11/14/2020,
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02/18/2020,
01/06/2020,
11/28/2019,
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09/18/2019,
09/16/2019 an
d 08/19/2019

EXPERIAN

Inquired on
02/08/2021,
02/03/2021,
01/09/2021,
01/05/2021,
12/30/2020,
12/29/2020,
12/25/2020,
12/24/2020,
12/23/2020,
12/22/2020,
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11/02/2020,
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01/06/2020,
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10/29/2019,
10/14/2019,
09/18/2019,
09/16/2019 an
d 08/19/2019

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

09/30/2020,
09/22/2020,
09/21/2020,
09/20/2020,
09/15/2020,
09/03/2020,
09/01/2020,
08/31/2020,
08/18/2020,
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08/05/2020,
08/02/2020,
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04/27/2020,
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12/22/2019,
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09/08/2019,
09/06/2019,
09/03/2019,
08/29/2019,
08/25/2019,
08/22/2019,

08/21/2019 an
d 08/19/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
01/31/2021,
01/17/2021,
01/03/2021,
12/20/2020,
12/06/2020,
11/22/2020,
11/08/2020,
10/25/2020,
10/11/2020,
09/27/2020,
09/13/2020,
08/30/2020,
08/16/2020,
08/02/2020,
07/19/2020,
07/05/2020,
06/21/2020,
06/07/2020,
05/24/2020,
05/10/2020,
04/26/2020,
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03/01/2020,
02/16/2020,
02/02/2020,
01/19/2020,
01/05/2020,
12/22/2019,
12/08/2019,
11/24/2019,
11/10/2019,
10/27/2019,
10/13/2019,
09/29/2019,

BETTER

FINANCE
Inquired on
01/14/2021
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,
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10/04/2020,
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09/07/2020,
08/28/2020,
08/22/2020,
08/15/2020,

EXPERIAN

Inquired on
01/09/2021,
12/30/2020,
12/29/2020,
12/23/2020,
08/16/2020 an
d 07/26/2020
PO BOX 9600,
ALLEN TX
75013
(800) 311-4769

09/15/2019 an
d 09/01/2019

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

08/10/2020,
08/01/2020,
07/24/2020,
07/18/2020,
07/12/2020,
07/05/2020,
06/28/2020,
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06/16/2020,
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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 an
d 12/13/2019

760 MARKET
ST FL 2,
SAN
FRANCISCO CA
94102

EXPERIAN CS
IDENTITY
Inquired on
01/07/2021,
12/07/2020,
11/07/2020,
10/07/2020,
09/07/2020,

EXPERIAN
Inquired on
12/29/2020,
12/23/2020,
10/14/2020,
10/07/2020,
07/10/2020,
07/02/2020,

CARVANA, LLC
Inquired on
12/22/2020 an
d 12/20/2020
1930 W RIO
SALADO PKWY,

WEBCOLLEX
LLC
Inquired on
12/21/2020
505
INDEPENDENC
E PKWY,

08/07/2020,
07/09/2020,
07/07/2020,
06/07/2020,
05/07/2020,
04/07/2020,
11/10/2019,
10/10/2019 and
09/10/2019

535 ANTON
BLVD STE 100,
COSTA MESA
CA 92626

05/08/2020,
05/04/2020,
04/14/2020,
04/07/2020,
04/01/2020,
03/20/2020,
12/31/2019,
12/18/2019,
12/10/2019,
11/21/2019,
10/18/2019 and
09/17/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

TEMPE AZ
85281

CHESAPEAKE
VA 23320
(757) 361-0018

CARVANA, LLC
Inquired on
12/20/2020

1930 W RIO
SALADO PKWY,
TEMPE AZ
85281

CARVANA, LLC
Inquired on
12/20/2020

1930 W RIO
SALADO PKWY,
TEMPE AZ
85281

ONEMAIN
Inquired on
10/11/2020 and
09/15/2020

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

**COMENITYCAP
ITAL/IKEAPC**
Inquired on
10/06/2020 and
08/21/2020

PO BOX
182120,
COLUMBUS OH
43218

**CLARITY
SERVICES INC**
Inquired on
09/15/2020

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

**CLARITY/CRED
IT NINJA FMS**
Inquired on
09/15/2020

222 S
RIVERSIDE PLZ
STE 2300,
CHICAGO IL
60606

**CLARITY/CRED
IT NINJA/FMS**
Inquired on
09/15/2020

222 S
RIVERSIDE PLZ
STE 2200,
CHICAGO IL
60606

**CLARITY/CRED
IT NINJA/FMS**
Inquired on
09/15/2020

222 S
RIVERSIDE PLZ
STE 2200,
CHICAGO IL
60606

**CLARITY/SKT
TRAIL CASH**

**SKY TRAIL
CASH**

**COMENITYCAP
ITAL/IKEAPC**

**CONVERGENT
OUTSOURCING,**

| | | | |
|---|---|---|--|
| Inquired on 09/15/2020 | Inquired on 09/15/2020 | Inquired on 08/21/2020 | Inquired on 07/30/2020 |
| 597 PEACE PIPE RD, LAC DU FLAMBEAU WI 54538 | 597 PEACE PIPE RD FL 2, LAC DU FLAMBEAU WI 54538 | PO BOX 182120, COLUMBUS OH 43218 | 800 SW 39TH ST, RENTON WA 98057 (888) 871-2279 |
| PORTFOLIO RECOV ASSOC Inquired on 07/11/2020, 07/03/2020, 05/09/2020, 03/22/2020, 09/18/2019, 04/18/2019 an d 02/07/2019 120 CORPORATE BLVD STE 100, NORFOLK VA 23502 (844) 675-3408 | EXPERIAN Inquired on 07/09/2020 475 ANTON BLVD, COSTA MESA CA 92626 | QUADPAY INC Inquired on 04/22/2020 27 W 24TH ST FL 2, NEW YORK NY 10010 | EXPERIAN CS IDENTITY Inquired on 04/07/2020 535 ANTON BLVD, COSTA MESA CA 92626 |
| CONVERGENT OUTSOURCING Inquired on 03/22/2020 800 SW 39TH ST, RENTON WA 98057 (888) 871-2279 | CBNA Inquired on 03/20/2020 5800 S CORPORATE PL # 234, SIOUX FALLS SD 57108 (800) 745-5473 | LEXISNEXIS/IN S/P&C Inquired on 12/27/2019 1000 ALDERMAN DR, ALPHARETTA GA 30005 (866) 323-0932 | JEA Inquired on 12/23/2019 an d 12/23/2019 21 W CHURCH ST, JACKSONVILLE FL 32202 (904) 665-6000 |
| JEA Inquired on 12/23/2019 None Provided | EXPERIAN Inquired on 12/10/2019 PO BOX 2002, ALLEN TX 75013 | CLARITY/OPPL NS/FINWISE Inquired on 11/18/2019 820 E 9400 S, SANDY UT | FIRST ADVANTAGE/E MPLOYMENT Inquired on 10/23/2019 |

(888) 397-3742

84094

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

CREDIT ONE

BANK NA

Inquired on
09/27/2019

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

ACCOUNT

CONTROL

TECHNOLO

Inquired on
09/18/2019

21700 OXNARD
ST STE 1400,
WOODLAND
HILLS CA
91367
(818) 712-4999

EXPERIAN

Inquired on
09/10/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
08/19/2019

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

EXPERIAN

Inquired on
08/19/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

APPFOLIO

RESIDENT

SCREENING

Inquired on
07/06/2019

50 CASTILIAN
DR,
GOLETA CA
93117
(866) 359-3630

IMMEDIATE

CREDIT

RECOVER

Inquired on
04/30/2019

6 NEPTUNE RD
STE 110,
POUGHKEEPSI
E NY 12601
(845) 298-0700

ACCOUNT

CONTROL

TECHNOLO

Inquired on
04/24/2019

21700 OXNARD
ST STE 1400,
WOODLAND
HILLS CA
91367
(818) 712-4999

FIRST

NATIONAL

COLLECTIO

Inquired on
04/12/2019

50 W LIBERTY
ST STE 250,
RENO NV
89501

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 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

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.

PLEASE CONTACT:

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

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

3. Air carriers

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

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