

**WILLIAM CRUZADO****Personal & Confidential**

Date Generated Feb 18, 2021

Report Number 1085-0383-26

**At a Glance****5** Accounts**0** Public Records**6** Hard Inquiries**Personal Information****2** Names**24** Addresses**2** Employers**29** 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****WILLIAM CRUZADO**

Name ID #15514

**CRUZADO WILLIAM**

Name ID #30586

## Addresses

**2402  
WINNIPEG DR  
LAKELAND FL,  
33805-9617**

Address ID  
#0702299427 ⓘ  
Single family

**3926 PRAIRIE  
RESERVE  
BLVD  
ORLANDO FL,  
32824-7334**

Address ID  
#0852603744 ⓘ  
Single family

**7540 HIDDEN  
HOLLOW DR  
ORLANDO FL,  
32822-7918**

Address ID  
#0070260207 ⓘ  
Single family

**931 ASPEN  
VIEW CIR  
GROVELAND FL,  
34736-8465**

Address ID  
#0883463080 ⓘ  
Single family

**7809 MANOR  
DR  
LAKELAND FL,  
33810-1380**

Address ID  
#0543095086 ⓘ  
Single family

**113  
CRANFIELD  
CT  
ORLANDO FL,  
32835-6816**

Address ID  
#0070332564 ⓘ  
Single family

**595 W  
CHURCH ST  
APT521  
ORLANDO FL,  
32805-7603**

Address ID  
#0536575271 ⓘ  
Apartment  
complex

**2003 ESTA  
NCIA CIR  
KISSIMMEE FL,  
34741**

Address ID  
#0634069385 ⓘ  
Single family

**677 CAREY  
WAY  
ORLANDO FL,  
32825-6916**

Address ID  
#0527568297 ⓘ  
Single family

**743  
STEVELYNN  
CIR  
WINTER GARDEN  
FL, 34787-3397**

Address ID  
#0307356491 ⓘ  
Single family

**5995 W  
CHURCH ST  
ORLANDO FL,  
32835-1437**

Address ID  
#0573293437 ⓘ  
Single family

**595 W  
CHURCH ST  
APT704  
ORLANDO FL,  
32805-7607**

Address ID  
#0545023577 ⓘ  
Apartment  
complex

**14025  
FAIRWAY  
ISLAND DR #A  
ORLANDO FL,  
32837-5236**

Address ID  
#0335846274 ⓘ  
Apartment  
complex

**14025  
FAIRWAY  
ISLAND DR  
APT323  
ORLANDO FL,  
32837-5251**

Address ID  
#0318625392 ⓘ  
Apartment  
complex

**7727 INDIAN  
RIDGE N TRL  
KISSIMMEE FL,  
34747-1911**

Address ID  
#0082263115 ⓘ  
Single family

**1235  
ISADORE DR  
ORLANDO FL,  
32825-5705**

Address ID  
#0381073896 ⓘ  
Single family

**2340 TURPIN  
DR  
ORLANDO FL,  
32837-6731**

Address ID  
#0070345060 ⓘ

**11724 REEDY  
CREEK DR  
APT1  
ORLANDO FL,  
32836-6813**

Address ID ⓘ

**UNIT 301 1  
725 MYSTIC  
POINT CI  
WILDWOOD FL,  
34785**

Address ID ⓘ

**4124  
SPITFIRE AVE  
KISSIMMEE FL,  
34741-2959**

Address ID  
#0082206401 ⓘ

Single family

#0237757440

Apartment  
complex

#0927183747

Apartment  
complex

Single family

**4738 NE 49TH  
BLVD  
WILDWOOD FL,  
34785-9467**

Address ID  
#0223099965  
Single family



**4124 E  
COUNTY  
ROAD 540A  
LAKELAND FL,  
33813-3939**

Address ID  
#0299356794  
Single family



**595 W CHUR  
APT 704  
ORLANDO FL,  
11111**

Address ID  
#0738915962  
Apartment  
complex



**595 W  
CHURCH ST  
APT704595W  
ORLANDO FL,  
32805-2285**

Address ID  
#0675982865  
Apartment  
complex



## Year of Birth

1979

## Phone Numbers

(407) 202-1278

(407) 239-3222

(407) 256-9259

## Spouse or Co-Applicant

JULISSA

## Employers

RADISSON

FLORIDA CELEBRATION

## Accounts

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

### AR RESOURCES INC

Potentially Negative



#### Account Info

Account Name	AR RESOURCES INC
Account Number	146528XX
Account Type	Collection
Responsibility	Individual
Date Opened	07/22/2020
Status	Collection account. \$177 past due as of Jan 2021.
Status Updated	Jul 2020
Balance	\$177
Balance Updated	01/29/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$177
Highest Balance	\$0
Terms	1 Months
On Record Until	Dec 2026



#### Payment History

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

2021	C	—	—	—	—	—	—	—	—	—	—	—
2020	—	—	—	—	—	—	—	—	C	C	C	C

C Collection

## Payment history guide

Collection as of Sep 2020 to Jan 2021



### Balance History

Date **Dec 2020**

Balance **\$177**

Scheduled Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$177**

Scheduled Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$177**

Scheduled Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$177**

Scheduled Payment **\$0**

Paid **\$0**

### Additional info

The original amount of this account was \$177



### Historical Info

Original **HERNANDO**  
 Creditor **COUNTY**  
**EMERGENCY PH**



### Contact Info

Address **1777 SENTRY**  
**PKWY W,**  
**BLUE BELL, PA**  
**19422**

Phone (866) 301-  
Number 0222

## CHIME/STRIDE BANK NA



### Account Info

Account Name	CHIME/STRIDE BANK NA
Account Number	237113XXXXXX
Account Type	Secured Card
Responsibility	Individual
Date Opened	11/09/2020
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$0
Balance Updated	01/31/2021
Recent Payment	\$501
Monthly Payment	\$0
Credit Limit	-
Highest Balance	\$594
Terms	1 Months



### Payment History

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

● Current on payments



### Balance History

Date **Dec 2020**  
Balance **\$0**  
Scheduled Payment **\$0**  
Paid **\$501 on 12/31/2020**

Date **Dec 2020**  
Balance **\$9**  
Scheduled Payment **\$0**  
Paid **\$585 on 12/2/2020**

#### **Additional info**

Between Dec 2020 and Dec 2020, your credit limit/high balance was \$594

Between Dec 2020 and Dec 2020, your credit limit/high balance was \$583



#### **Contact Info**

Address **PO BOX 417,  
SAN FRANCISCO,  
CA 94104**

Phone **(844) 244-  
Number 6363**

## **PORTFOLIO RECOVERY ASSOCIATES**

**Potentially Negative**



#### **Account Info**

Account Name	<b>PORTFOLIO RECOVERY ASSOCIATES</b>
Account Number	<b>517805XXXXXXXXXX</b>
Account Type	<b>Debt Buyer</b>
Responsibility	<b>Individual</b>
Date Opened	<b>09/20/2018</b>
Status	<b>Collection account. \$449 past due as of Feb 2021.</b>
Status Updated	<b>Sep 2018</b>
Balance	<b>\$449</b>
Balance Updated	<b>02/05/2021</b>
Recent Payment	<b>\$0</b>
Monthly Payment	<b>\$0</b>

Original Balance	<b>\$449</b>
Highest Balance	<b>\$0</b>
Terms	<b>1 Months</b>
On Record Until	<b>Sep 2023</b>



## Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	<b>C</b>	<b>C</b>	—	—	—	—	—	—	—	—	—	—
2020	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>
2019	—	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>

**C** Collection

## Payment history guide

Collection as of Feb 2019 to Feb 2021



## Balance History

Date **Jan 2021**  
 Balance **\$449**  
 Scheduled Payment **\$0**  
 Paid **\$0**

Date **Dec 2020**  
 Balance **\$449**  
 Scheduled Payment **\$0**  
 Paid **\$0**

Date **Nov 2020**  
 Balance **\$449**  
 Scheduled Payment **\$0**  
 Paid **\$0**

Date **Oct 2020**  
 Balance **\$449**  
 Scheduled Payment **\$0**  
 Paid **\$0**

Date **Sep 2020**  
 Balance **\$449**  
 Scheduled Payment **\$0**  
 Paid **\$0**



Date **Aug 2020**  
Balance **\$449**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Jul 2020**  
Balance **\$449**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Jun 2020**  
Balance **\$449**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **May 2020**  
Balance **\$449**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Apr 2020**  
Balance **\$449**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Mar 2020**  
Balance **\$449**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Feb 2020**  
Balance **\$449**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Jan 2020**  
Balance **\$449**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Dec 2019**  
Balance **\$449**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Nov 2019**  
Balance **\$449**  
Scheduled Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$449**

Scheduled Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$449**

Scheduled Payment **\$0**

Paid **\$0**

### Additional info

The original amount of this account was \$449



### 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 Sep 2019.**

## PREMIER BKCRD/FIRST PREMIER



### Account Info

Account Name **PREMIER BKCRD/FIRST PREMIER**

Account Number	517800XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	08/12/2020
Status	Open/Never late.
Status Updated	Feb 2021
Balance	\$276
Balance Updated	02/12/2021
Recent Payment	\$30
Monthly Payment	\$30
Credit Limit	\$300
Highest Balance	\$325
Terms	NA



### Payment History

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

• Current on payments



### Balance History

Date **Jan 2021**  
Balance **\$250**  
Scheduled Payment **\$30**  
Paid **\$55 on 1/13/2021**

Date **Dec 2020**  
Balance **\$277**  
Scheduled Payment **\$30**  
Paid **\$50 on 12/9/2020**

Date **Nov 2020**  
Balance **\$279**  
Scheduled Payment **\$30**  
Paid **\$36 on 11/12/2020**

Date **Oct 2020**  
Balance **\$306**  
Scheduled Payment **\$30**  
Paid **\$210 on 10/4/2020**

Date **Sep 2020**  
Balance **\$268**  
Scheduled Payment **\$30**  
Paid **\$120 on 8/25/2020**

Date **Aug 2020**  
Balance **\$111**  
Scheduled Payment **\$30**  
Paid **\$0**

#### **Additional info**

Between Aug 2020 and Jan 2021, your credit limit/high balance was \$300



#### **Contact Info**

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

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

**RESURGENT/LVNV FUNDING**

Potentially Negative



## Account Info

Account Name	RESURGENT/LVNV FUNDING
Account Number	444796XXXXXXXXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	06/16/2020
Status	Collection account. \$646 past due as of Feb 2021.
Status Updated	June 2020
Balance	\$646
Balance Updated	02/03/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$646
Highest Balance	\$0
Terms	1 Months
On Record Until	Aug 2026



## Payment History

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

C Collection

### Payment history guide

Collection as of Sep 2020 to Feb 2021



## Balance History

Date **Jan 2021**  
Balance **\$646**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Dec 2020**  
Balance **\$646**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Nov 2020**  
Balance **\$646**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Oct 2020**  
Balance **\$646**  
Scheduled Payment **\$0**  
Paid **\$0**

Date **Sep 2020**  
Balance **\$646**  
Scheduled Payment **\$0**  
Paid **\$0**

#### **Additional info**

The original amount of this account was \$646



#### **Historical Info**

Original **CREDIT ONE**  
Creditor **BANK N.A.**



#### **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).**

## 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.

**BLUESTEM/WE  
BBANK/FINGER  
HUT**

Inquired on  
02/14/2021

6250  
RIDGEWOOD  
RD SAINT  
CLOUD MN,  
56303

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

**NCCINC/JARRE  
TT GORDON FO**

Inquired on  
12/18/2020

3015 LAKE  
ALFRED RD  
WINTER HAVEN  
FL, 33881

Auto loan. This  
inquiry is  
scheduled to  
continue on record  
until Jan 2023.

**DT CREDIT**

Inquired on  
08/29/2020

PO BOX 2997  
PHOENIX AZ,  
85062

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

**BK OF AMER**

Inquired on  
08/04/2020

PO BOX 982238  
EL PASO TX,  
79998

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

**BLUESTEM/WE  
BBANK/FINGER  
HUT**

Inquired on  
12/04/2019

6250  
RIDGEWOOD  
RD SAINT  
CLOUD MN,  
56303

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

**CAP ONE NA**

Inquired on  
06/30/2019

PO BOX 30281  
SALT LAKE  
CITY UT, 84130

Unspecified. This  
inquiry is  
scheduled to  
continue on record  
until Jul 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  
02/18/2021 and  
07/17/2020

475 ANTON  
BLVD,  
COSTA MESA,  
CA 92626

**EXPERIAN**

Inquired on  
02/18/2021 and  
02/16/2021

475 ANTON  
BLVD,  
COSTA MESA,  
CA 92626

**EXPERIAN**

Inquired on  
02/16/2021

None Provided

**EXPERIAN**

Inquired on  
02/15/2021,  
02/14/2021,  
12/24/2020,  
12/18/2020,  
10/18/2020,  
09/23/2020,  
09/17/2020,  
09/05/2020,  
08/29/2020,  
08/17/2020,  
08/04/2020,  
05/09/2020,  
05/08/2020,  
04/17/2020,  
04/08/2020,  
03/17/2020,  
03/08/2020,  
03/07/2020,  
02/19/2020,  
02/08/2020,  
01/17/2020,  
01/08/2020,  
12/17/2019,  
12/07/2019,  
12/04/2019,  
11/08/2019,  
09/07/2019,  
08/17/2019,  
07/01/2019,  
06/30/2019,  
06/28/2019,  
06/15/2019,  
06/09/2019,  
06/01/2019,  
05/08/2019,  
03/28/2019,  
03/11/2019,  
03/09/2019,  
02/28/2019,  
01/22/2019 and  
01/09/2019

475 ANTON  
BLVD,  
COSTA MESA,  
CA 92626

**CREDIT KARMA  
INC**

Inquired on  
02/14/2021 and  
12/18/2020

760 MARKET  
ST FL 2,  
SAN  
FRANCISCO, CA  
94102

**FINGERHUT/W  
EBBANK**

Inquired on  
02/14/2021

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

**JPMCB**

Inquired on  
02/14/2021,  
01/10/2021,  
12/25/2020,  
12/18/2020,  
12/13/2020,  
11/15/2020,  
10/19/2020,  
10/17/2020,  
09/25/2020,  
09/20/2020,  
09/19/2020,  
09/06/2020,  
08/29/2020 and  
08/20/2020

PO BOX 15298,  
WILMINGTON,  
DE 19850  
(888) 401-0550

**CREDIT  
CONTROL, LLC**

Inquired on  
02/12/2021

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

**CREDIT KARMA**

Inquired on  
02/09/2021,  
02/05/2021,  
02/02/2021,  
01/30/2021,  
01/26/2021,  
01/25/2021,  
01/20/2021,  
01/17/2021,  
01/12/2021,  
01/10/2021,  
01/08/2021,  
01/07/2021,  
12/30/2020,  
12/27/2020,  
12/22/2020,

**EXPERIAN**

Inquired on  
02/05/2021,  
01/22/2021,  
01/08/2021,  
12/25/2020,  
12/11/2020,  
11/27/2020,  
11/13/2020,  
10/30/2020,  
10/16/2020,  
10/02/2020,  
09/18/2020,  
09/04/2020,  
08/21/2020,  
08/07/2020 and  
07/24/2020

**JPMCB**

Inquired on  
02/03/2021,  
01/01/2021,  
12/08/2020,  
11/30/2020,  
10/30/2020,  
09/30/2020 and  
08/31/2020

PO BOX 15298,  
WILMINGTON,  
DE 19850  
(800) 432-3117

**RESURGENT  
CAPITAL  
SERVIC**

Inquired on  
01/20/2021

PO BOX 10497,  
GREENVILLE,  
SC 29603  
(866) 464-1183

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,  
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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,

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

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

**PORTFOLIO  
RECOV ASSOC**

Inquired on  
12/25/2020,  
12/24/2020,  
12/19/2020,  
08/30/2020,  
08/18/2020,  
08/05/2020,  
12/05/2019,  
11/10/2019,  
08/18/2019,  
07/02/2019,  
06/10/2019,  
05/09/2019,  
01/23/2019,  
01/10/2019 and  
01/09/2019

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

**CLARITY  
SERVICES INC**

Inquired on  
12/20/2020 and  
11/22/2020

15550  
LIGHTWAVE  
DR,  
CLEARWATER,  
FL 33760

On behalf of TAB  
BANK INTEGRA  
CRE (94 for 30

**CLARITY/FINWI  
SE BANK**

Inquired on  
12/20/2020,  
11/22/2020,  
11/16/2020 and  
08/05/2019

130 E  
RANDOLPH ST  
STE 1650,  
CHICAGO, IL  
60601

**CLARITY/FINWI  
SE BANK**

Inquired on  
12/20/2020 and  
11/16/2020

820 E 9400 S,  
SANDY, UT  
84094

**CLARITY/TAB  
BANK/INTEGR  
A**

Inquired on  
12/20/2020 an  
d 11/22/2020

4185  
HARRISON AVE,

OGDEN, UT  
84403

**CLARITY/TAB  
BANK/INTEGR  
A**

Inquired on  
12/20/2020

4185  
HARRISON AVE,

OGDEN, UT  
84403

**CARVANA, LLC**

Inquired on  
12/12/2020,  
12/11/2020 an  
d 08/29/2020

1930 W RIO  
SALADO PKWY,  
TEMPE, AZ  
85281

**CARVANA, LLC**

Inquired on  
12/11/2020 an  
d 08/29/2020

1930 W RIO  
SALADO PKWY,  
TEMPE, AZ  
85281

**CLARITY  
SERVICES INC**

Inquired on  
11/22/2020

15550  
LIGHTWAVE  
DR,  
CLEARWATER,  
FL 33760

On behalf of CBW  
CREDITFRESH  
(8664) for 30

**CLARITY/CBW/  
CREDIT FRESH**

Inquired on  
11/22/2020

109 E MAIN ST,  
WEIR, KS 66781

**LOANME INC**

Inquired on  
11/22/2020

1900 S  
COLLEGE BLVD  
STE 300,  
ANAHEIM, CA  
92806

**ON THE  
BARRELHEAD  
LLC**

Inquired on  
11/22/2020

835 MAIN AVE  
STE 205,  
DURANGO, CO  
81301  
(970) 840-2221

**AR  
RESOURCES  
INC**

Inquired on  
10/29/2020 an  
d 07/22/2020

1777 SENTRY  
PKWY W STE  
101,  
BLUE BELL, PA  
19422  
(866) 301-0222

**EXPERIAN**

Inquired on  
09/07/2020

475 ANTON  
BLVD,  
COSTA MESA,  
CA 92626

**EXPERIAN CS  
IDENTITY**

Inquired on  
09/07/2020

535 ANTON  
BLVD STE 100,  
COSTA MESA,  
CA 92626

**CMS ID  
PROOFING  
SERVICE**

Inquired on  
09/04/2020 an  
d 10/07/2019

7500 SECURITY  
BLVD,  
BALTIMORE,  
MD 21244  
(877) 267-2323

**EXPERIAN**

**EXPERIAN**

**EXPERIAN  
CREDITMATCH**

**DESERVE INC**

Inquired on  
08/02/2020,  
07/23/2020,  
08/29/2019 an  
d 08/11/2019

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

Inquired on  
08/02/2020,  
07/17/2020,  
09/08/2019,  
08/29/2019 an  
d 08/11/2019

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

Inquired on  
08/02/2020,  
07/23/2020,  
07/17/2020,  
09/08/2019,  
08/29/2019 an  
d 08/11/2019

475 ANTON  
BLVD,  
COSTA MESA,  
CA 92626

Inquired on  
07/21/2020 an  
d 07/17/2020

1010 DOYLE ST  
STE 200,  
MENLO PARK,  
CA 94025  
(800) 418-7353

**CREDENCE  
RESOURCE  
MANAGE**

Inquired on  
07/18/2020

17000 DALLAS  
PKWY STE 204,  
DALLAS, TX  
75248  
(855) 876-5380

**DESERVE INC**

Inquired on  
07/17/2020

1010 DOYLE ST  
STE 200,  
MENLO PARK,  
CA 94025  
(800) 418-7353

**EXPERIAN**

Inquired on  
07/17/2020

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

**EXPERIAN**

Inquired on  
07/17/2020

475 ANTON  
BLVD,  
COSTA MESA,  
CA 92626

**CAPITAL ONE**

Inquired on  
06/12/2020

PO BOX 30281,  
SALT LAKE  
CITY, UT 84130  
(800) 955-7070

**FIRST  
ADVANTAGE/E  
MPLOYMENT**

Inquired on  
06/10/2020

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

On behalf of  
LEXISNEXIS  
DISPUTE INVES  
for 30

**FIRST  
ADVANTAGE/E  
MPLOYMENT**

Inquired on  
06/08/2020

None Provided

On behalf of  
LAKELAND II  
SYKES US for 30

**FIRST  
ADVANTAGE/E  
MPLOYMENT**

Inquired on  
06/03/2020

None Provided

On behalf of  
ADECCO  
STAFFING for 30

**CREDIT ONE  
BANK**

Inquired on  
05/19/2020 and  
05/13/2019

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

**EXPERIANH  
LT**

Inquired on  
05/19/2020 and  
07/23/2019

720 COOL  
SPRINGS BLVD  
STE 200,  
FRANKLIN, TN  
37067  
(763) 416-1030

On behalf of  
SRCHAMER/HCA  
NATIONAL PA for  
30

**FIRST  
ADVANTAGE/E  
MPLOYMENT**

Inquired on  
04/24/2020

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

On behalf of  
PEOPLEREADY  
7121 LAKELAN for  
30

**WEBBANK/FIN  
GERHUT**

Inquired on  
12/04/2019

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

**FIRST  
ADVANTAGE/E  
MPLOYMENT**

Inquired on  
08/14/2019

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

On behalf of  
TRANSFORM SR  
HOLDING MAN for  
30

**CLARITY  
SERVICES INC**

Inquired on  
08/05/2019

15550  
LIGHTWAVE  
DR,  
CLEARWATER,  
FL 33760

On behalf of  
FINWISE BANK  
OPPLOAN (61 for  
30

**CLARITY  
SERVICES INC**

Inquired on  
08/05/2019

PO BOX 5717,  
CLEARWATER,  
FL 33758

On behalf of  
FINWISE BANK  
OPPLOAN (61 for  
30

**ONEMAIN**

Inquired on  
08/05/2019

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

**EXPERIANH  
LT**

Inquired on  
07/23/2019

720 COOL  
SPRINGS BLVD  
STE 200,

**CLARITY  
SERVICES INC**

Inquired on  
07/13/2019

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

**EDS/FINWISE  
BANK**

Inquired on  
07/13/2019

756 E  
WINCHESTER  
ST STE 300,

**FINGERHUT/W  
EBBANK**

Inquired on  
07/08/2019

215 S STATE ST  
STE 800,  
SALT LAKE  
CITY, UT 84111

FRANKLIN, TN  
37067  
(763) 416-1030

On behalf of  
SRCHAMER/HCA  
NATIONAL PA for

**JPMCB CARD**

Inquired on  
07/07/2019

PO BOX 15298,  
WILMINGTON,  
DE 19850  
(800) 432-3117

On behalf of  
FINWISEBANK  
RISE (6550) for 30

MURRAY, UT  
84107  
(866) 580-1226

(801) 456-8350

**CONVERGENT  
OUTSOURCING**

Inquired on  
07/02/2019 and  
01/10/2019

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

**EXPERIAN**

Inquired on  
06/15/2019

PO BOX 2002,  
ALLEN, TX  
75013  
(888) 397-3742

**CLARITY/AANII  
IH NAKODA  
FIANANC**

Inquired on  
03/20/2019

353 OLD HAYS  
RD,  
HAYS, MT  
59527

**JPMCB CCB**

Inquired on  
03/11/2019

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

**JPMCB CCB**

Inquired on  
03/11/2019

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

**CLARITY  
SERVICES INC**

Inquired on  
02/12/2019

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

On behalf of CNU  
ONLINE  
HOLDINGS(1148  
for 30

**CLARITY  
SERVICES/CNU  
ONL**

Inquired on  
02/12/2019

175 W  
JACKSON BLVD  
STE 1000,  
CHICAGO, IL  
60604

**FIRST  
ADVANTAGE/E  
MPLOYMENT**

Inquired on  
02/01/2019

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

**CONVERGENT  
OUTSOURCING**

Inquired on  
01/10/2019

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



On behalf of  
BLUEGREEN  
CORPORATION for  
30

## Important Messages

### Medical Information

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

### Public Records Information

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

## Contact Experian

### Online

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

### Phone

#### 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](http://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](http://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](http://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](http://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](http://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](http://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

#### PLEASE CONTACT:

**a.** Bureau of Consumer

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:

Financial Protection  
1700 G Street NW  
Washington, DC 20552

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

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

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

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

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

**d.** Federal Credit Unions

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

**b.** Federal Reserve  
Consumer Help Center  
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](#)