

Personal Credit Report for Sandra Nicklos

Report Date: 02/16/2021
Source: TransUnion

File Number: 335776123

Personal Information

You have been on our files since 10/01/1998

SSN: XXX-XX-4230
Your SSN has been masked for your protection.

Date of Birth: 03/27/1979

Names Reported: SANDRA D. NICKLOS, SANDRA NICHOLS, SANDRA NIKLOS and SANDY NICKLOS

Addresses Reported:

Address	Date Reported
6701 ASHBURY DR, LAKELAND, FL 33809-7820	11/30/2020
1935 DOUGLAS ST APT 1S, ROCKFORD, IL 61103-4729	09/01/2019
6426 RUTLAND ST, DETROIT, MI 48228-4701	08/31/2020
PO BOX 2264, LOVES PARK, IL 61131-0264	04/30/2008
202 WALLACE AVE APT 4, MACHESNEY PARK, IL 61115-2876	11/22/2013
PO BOX 10334, LOVES PARK, IL 61131-0334	02/10/2014
5039 E MAIN ST, ROCKFORD, IL 61103	01/13/2014
5039 E STATE ST APT 1, ROCKFORD, IL 61108-2310	01/02/2007
12278 S HOOVER ST APT 1, LOS ANGELES, CA 90044-3945	09/15/2016
PO BOX 2466, LOVES PARK, IL 61132-2466	10/02/2009
PO BOX 15373, LOVES PARK, IL 61132-5373	12/18/2011
5032 E STATE ST, ROCKFORD, IL 61108-2311	02/28/2010
1410 LISBON CT, DAVENPORT, FL 33896-8800	03/25/2016
935 DREXEL BLVD, MACHESNEY PARK, IL 61115-3809	11/25/2016
3344 S SEMORAN BLVD APT 10, ORLANDO, FL 32822-2544	09/04/2017
315 KENWOOD AVE APT A, BELoit, WI 53511-6143	04/26/2018
8387 RIVERDALE LN, DAVENPORT, FL 33896-5327	12/21/2018
651 BASINGSTOKE CT, KISSIMMEE, FL 34758-4201	02/28/2020
3234 N MAIN ST, ROCKFORD, IL 61103-3127	09/10/2007
35910 UNITY DR, FRUITLAND PARK, FL 34731-5925	06/22/2016

Telephone Numbers Reported:

(779) 770-7112	(779) 423-4087	(815) 977-1254	(815) 299-8257	(815) 440-8837	(815) 871-8120	(815) 997-1254
(815) 708-6383	(815) 397-3342	(815) 985-4265	(815) 877-9405	(815) 299-9321	(815) 987-4265	(815) 227-5214
(815) 494-4719	(815) 494-4711	(815) 282-9813				

Employment Data Reported:

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key.
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date. For any account that contains medical information, the information following "Medical" is not displayed to anyone but you except where permitted by law.

ALLY FINANCIAL #2992429****

P.O. BOX 380901
BLOOMINGTON, MN 55438
(888) 925-2559

Date Opened: 09/03/2016
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 01/03/2021
Payment Received: \$0
Last Payment Made: 11/29/2020

Pay Status: >Account 60 Days Past Due Date<

Terms: \$385 per month, paid Monthly for 72 months

Loan Type: AUTOMOBILE

>Maximum Delinquency of 60 days in 01/2021 for \$769<

High Balance: High balance of \$16,923 from 10/2020 to 01/2021
Estimated month and year that this item will be removed: 09/2027

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$8,488	\$8,343	\$8,590	\$8,449						
Scheduled Payment	\$385	\$385	\$385	\$385						
Amount Paid	\$0	\$388	\$0							
Past Due	\$769	\$383	\$385	\$0						
Remarks	DRC	DRC	DRC	DRC						
Rating	60	30	30	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2016	10/2016	09/2016
Rating	OK	OK	OK

CARMAX AUTO FINANCE #2511****

225 CHASTAIN MEADOWS CT
KENNESAW, GA 30144-5841
(800) 925-3612

Date Opened: 02/25/2017
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 01/29/2021
Payment Received: \$0
Last Payment Made: 08/25/2020

Pay Status: >Charged Off<

Terms: \$0 per month, paid Monthly for 76 months

Date Closed: 11/30/2020

>Maximum Delinquency of 90 days in 10/2020<

Loan Type: AUTOMOBILE

High Balance: High balance of \$31,856 from 12/2020 to 01/2021
Estimated month and year that this item will be removed: 04/2027

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$5,680	\$5,680								
Scheduled Payment	\$0	\$0								
Amount Paid	\$0	\$0								
Past Due	\$4,222	\$3,518								
Remarks	DRC >PRL<	DRC >PRL<								
Rating	C/O	C/O	C/O	90	60	60	X	X	X	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	30	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017
Rating	OK	OK	OK	OK	OK	OK	OK

CREDIT ONE BANK #444796241623****

PO BOX 98872
LAS VEGAS, NV 89193-8872
(877) 825-3242

Date Opened: 07/31/2016
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 01/19/2021
Payment Received: \$0
Last Payment Made: 11/11/2020

Pay Status: >Account 30 Days Past Due Date<

Terms: \$68 per month; paid Monthly

>Maximum Delinquency of 30 days in 10/2020 for \$118
and in 01/2021 for \$120<

Credit Limit: Credit limit of \$1,100 from 08/2018 to 01/2021
Estimated month and year that this item will be removed: 11/2027

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$1,340	\$1,237	\$1,155	\$1,295	\$1,212	\$1,133	\$749	\$229	\$1,134	\$1,122
Scheduled Payment	\$68	\$62	\$58	\$65	\$61	\$57	\$38	\$30	\$57	\$57
Amount Paid	\$0	\$0	\$183	\$0	\$0	\$68	\$0	\$966	\$57	\$52
Past Due	\$120	\$0	\$0	\$118	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$1,340	\$1,295	\$1,295	\$1,295	\$1,212	\$1,133	\$749	\$1,181	\$1,181	\$1,181
Rating	30	OK	OK	30	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$1,021	\$964	\$929	\$25	\$659	\$23	\$46	\$1,077	\$359	\$29
Scheduled Payment	\$52	\$49	\$47	\$25	\$33	\$23	\$25	\$54	\$25	\$25
Amount Paid	\$55	\$47	\$25	\$996	\$77	\$1,041	\$1,077	\$358	\$253	\$1,112
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$1,112	\$1,088	\$1,102	\$1,164	\$882	\$1,167	\$1,108	\$513	\$1,181	\$945
Scheduled Payment	\$56	\$55	\$56	\$59	\$45	\$59	\$56	\$26	\$60	\$48
Amount Paid	\$55	\$56	\$104	\$0	\$1,167	\$56	\$26	\$1,181	\$0	\$50
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$1,181	\$974
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2016	10/2016	09/2016	08/2016
Rating	OK	OK	OK	OK

CREDIT ONE BANK #546645113925****

PO BOX 98872
LAS VEGAS, NV 89193-8872
(877) 825-3242

Date Opened: 08/10/2017
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 01/21/2021
Payment Received: \$0
Last Payment Made: 11/11/2020

Pay Status: >Account 30 Days Past Due Date<

Terms: \$41 per month; paid Monthly

>Maximum Delinquency of 30 days in 05/2020 and in
01/2021 for \$73<

High Balance: High balance of \$774 from 10/2020 to 12/2020; \$812 from 01/2021 to 01/2021
Credit Limit: Credit limit of \$650 from 10/2020 to 01/2021
Estimated month and year that this item will be removed: 11/2027

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$812	\$748	\$690	\$774						
Scheduled Payment	\$41	\$38	\$35	\$39						
Amount Paid	\$0	\$0	\$108	\$0						
Past Due	\$73	\$0	\$0	\$69						
Rating	30	OK	OK	30	OK	OK	OK	OK	30	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK

DISCOVER FINCL SVC LLC #601100089375****

PO BOX 15316
WILMINGTON, DE 19850-5316
(800) 347-2683

Date Opened: 04/20/2018 **Date Updated:** 01/26/2021 **Pay Status:** Current Account
Responsibility: Individual Account **Last Payment Made:** 12/24/2020 **Terms:** \$199 per month; paid Monthly
Account Type: Revolving Account
Loan Type: SECURED CREDIT CARD >Maximum Delinquency of 60 days in 09/2020<
High Balance: High balance of \$3,284 from 10/2020 to 01/2021
Credit Limit: Credit limit of \$2,500 from 10/2020 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$2,521	\$2,433	\$2,491	\$2,409						
Scheduled Payment	\$199	\$98	\$145	\$71						
Past Due	\$0	\$0	\$0							
Remarks	DRG	DRG	DRG							
Rating	OK	OK	OK	OK	60	30	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018
Rating	OK	OK	OK	OK	OK	OK	OK

KAY JEWELERS #763700002403****

PO BOX 4485
BEAVERTON, OR 97076
(866) 875-0891

Date Opened: 11/29/2018 **Balance:** \$30 **Pay Status:** >Account 30 Days Past Due Date<
Responsibility: Individual Account **Date Updated:** 02/09/2021
Account Type: Revolving Account **Payment Received:** \$0 **Terms:** \$10 per month; paid Monthly
Loan Type: CHARGE ACCOUNT **Last Payment Made:** 11/02/2020
 High Balance: \$1,500 **Date Closed:** 10/09/2020
 Credit Limit: \$1,500 >Maximum Delinquency of 30 days in 10/2019 and in
 Past Due: >\$10< 02/2021 for \$10<

Remarks: Completed investigation of FCRA dispute-consumer disagreed; CLOSED BY CREDIT GRANTOR
Estimated month and year that this item will be removed: 11/2027

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Rating	N/R	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	30	OK	OK	OK	30	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Rating	OK	OK	OK	OK	OK	OK

ONEMAIN #918323204940****

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

Date Opened: 09/21/2018
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 01/31/2021
Payment Received: \$0
Last Payment Made: 11/07/2019

Pay Status: >Charged Off<
Terms: \$0 per month, paid Monthly for 60 months

Date Closed: 06/30/2020
>Maximum Delinquency of 120 days in 04/2020 and in 05/2020<

Loan Type: UNSECURED

High Balance: High balance of \$10,034 from 08/2020 to 08/2020; \$10,034 from 10/2020 to 01/2021
Estimated month and year that this item will be removed: 12/2026

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$9,321	\$9,321	\$9,321	\$9,321		\$9,321				
Scheduled Payment	\$0	\$0	\$0	\$0						
Amount Paid	\$0	\$0	\$0	\$0						
Past Due	\$9,321	\$9,321	\$9,321	\$9,321		\$9,321				
Remarks	>PRL<	>PRL<	>PRL<	>PRL<		>PRL<				
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	120	120

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	90	60	30	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK

AMERICOLLECT #5018309****

1851 S ALVERNO RD
MANITOWOC, WI 54220
(855) 385-0588

Placed for collection: 04/13/2020
Responsibility: Individual Account
Account Type: Open Account
Loan Type: COLLECTION
AGENCY/ATTORNEY

Balance: \$138
Date Updated: 01/29/2021
Original Amount: \$138
Original Creditor: MERCY HEALTH SYSTEM
Past Due: >\$138<

Pay Status: >In Collection<

Remarks: >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 11/2025

THE RECEIVABLE MANAGEMENT SERVICES LLC #52000401****

240 EMERY ST
BETHLEHEM, PA 18015
(484) 242-4000

Placed for collection: 12/21/2017
Responsibility: Individual Account
Account Type: Open Account
Loan Type: COLLECTION
AGENCY/ATTORNEY

Balance: \$0
Date Updated: 05/06/2020
Last Payment Made: 10/08/2019
Original Amount: \$654
Original Creditor: PROGRESSIVE SELECT INS CO

Pay Status: >Account Paid in Full; was a Collection<

Date Closed: 10/01/2018
Date Paid: 10/08/2019

Remarks: Account information disputed by consumer (FCRA); >SETTLED-LESS THAN FULL BLNC<; >PAID COLLECTION<

Estimated month and year that this item will be removed: 08/2024

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

AARONS SALES AND LEASE O #F2222****

400 GALLERIA PKWY
SUITE 400
PASADENA, GA 30339
(626) 765-8760

Date Opened: 07/03/2014
Responsibility: Individual Account
Account Type: Installment Account

Balance: \$0
Date Updated: 11/21/2014
Payment Received: \$0
Last Payment Made: 11/21/2014
High Balance: \$340

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 6 months
Date Closed: 11/21/2014

Loan Type: LEASE

Remarks: CLOSED

AARONS SALES AND LEASE O #F1822****

400 GALLERIA PKWY
SUITE 400
PASADENA, GA 30339
(626) 765-8760

Date Opened: 01/09/2015
Responsibility: Individual Account
Account Type: Installment Account

Balance: \$0
Date Updated: 11/20/2016
Payment Received: \$0
High Balance: \$1,840

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 24 months
Date Closed: 11/20/2016

Loan Type: LEASE

Remarks: CLOSED

ATLANTIC CAP BKSELFLENDER #1746****

515 CONGRESS AVE
SUITE 2200
AUSTIN, TX 78701
(877) 883-0999

Date Opened: 06/07/2020 **Date Updated:** 01/31/2021 **Pay Status:** Current Account
Responsibility: Individual Account **Payment Received:** \$150 **Terms:** \$150 per month, paid Monthly for
Account Type: Installment Account **Last Payment Made:** 01/17/2021 12 months

Loan Type: SECURED
High Balance: High balance of \$1,663 from 06/2020 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020
Balance	\$590	\$731	\$870	\$970	\$1,143	\$1,193	\$1,278	\$1,534
Scheduled Payment	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Amount Paid	\$150	\$150	\$100	\$200	\$50	\$100	\$275	\$150
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK

BARCLAYS BANK DELAWARE #00028663981****

PO BOX 8803
WILMINGTON, DE 19899
(888) 232-0780

Date Opened: 05/05/2017 **Date Updated:** 06/05/2020 **Pay Status:** Current Account
Responsibility: Account Relationship Terminated **Payment Received:** \$794 **Terms:** Paid Monthly
Last Payment Made: 05/30/2020

Account Type: Revolving Account
Loan Type: FLEXIBLE SPENDING CREDIT CARD

High Balance: High balance of \$3,479 from 04/2020 to 06/2020
Credit Limit: Credit limit of \$22,500 from 04/2020 to 06/2020

	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019
Balance	\$0	\$794	\$362							
Scheduled Payment		\$29	\$29							
Amount Paid	\$794	\$362	\$505							
Past Due	\$0	\$0	\$0							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
Rating	OK	OK	OK	OK	OK	OK	OK

BARCLAYS BANK DELAWARE #00031387618****

PO BOX 8803
WILMINGTON, DE 19899
(888) 232-0780

Date Opened: 08/10/2018 **Date Updated:** 02/09/2021 **Pay Status:** Current Account
Responsibility: Authorized Account **Payment Received:** \$0 **Terms:** \$0 per month; paid Monthly
Account Type: Revolving Account **Last Payment Made:** 01/04/2021

Loan Type: CREDIT CARD
High Balance: High balance of \$1,180 from 11/2020 to 11/2020; \$1,395 from 12/2020 to 02/2021
Credit Limit: Credit limit of \$1,300 from 11/2020 to 02/2021

	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020
Balance	\$760	\$0	\$1,395	\$0						
Scheduled Payment	\$0		\$0							
Amount Paid	\$0	\$1,395	\$0	\$0						
Past Due	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK

CAPITAL ONE BANK USA NA #517805991775****

P O Box 31293
Salt Lake City, UT 84131
(800) 955-7070

Date Opened: 02/28/2016
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 07/25/2017
Last Payment Made: 07/07/2017
High Balance: \$1,071
Credit Limit: \$500

Pay Status: Current Account
Terms: Paid Monthly
Date Closed: 06/28/2017
Date Paid: 07/07/2017

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Rating	OK	OK	OK	OK	OK	OK

CAPITAL ONE BANK USA NA #517805907990****

P O Box 31293
Salt Lake City, UT 84131
(800) 955-7070

Date Opened: 07/27/2011
Responsibility: Account Relationship
Terminated

Date Updated: 09/26/2018
Last Payment Made: 08/21/2018

Pay Status: Current Account
Terms: Paid Monthly

Account Type: Revolving Account
Loan Type: CREDIT CARD
High Balance: High balance of \$2,770 from 08/2018 to 09/2018
Credit Limit: Credit limit of \$2,250 from 08/2018 to 09/2018

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance	\$0	\$2,173								
Scheduled Payment		\$67								
Past Due	\$0	\$0								
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016	02/2016	01/2016	12/2015	11/2015
Rating	OK	OK	OK	OK	OK

CAPITAL ONE BANK USA NA #400344828609****

P O Box 31293
Salt Lake City, UT 84131
(800) 955-7070

Date Opened: 08/23/2013
Responsibility: Account Relationship
Terminated

Date Updated: 09/27/2018
Last Payment Made: 08/21/2018

Pay Status: Current Account
Terms: Paid Monthly

Account Type: Revolving Account
Loan Type: CREDIT CARD
High Balance: High balance of \$12,590 from 08/2018 to 09/2018
Credit Limit: Credit limit of \$12,500 from 08/2018 to 09/2018

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance	\$0	\$10,361								
Scheduled Payment		\$356								
Past Due	\$0	\$0								
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016	02/2016	01/2016	12/2015	11/2015
Rating	OK	OK	OK	OK	OK

DEPT OF ED / NELNET #90000048864****

PO BOX 82561
LINCOLN, NE 68501
(888) 486-4722

Date Opened: 05/13/2015
Responsibility: Individual Account
Account Type: Installment Account

Balance: \$0
Date Updated: 12/09/2015
Payment Received: \$0
High Balance: \$3,068

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 120 months
Date Closed: 12/09/2015

Loan Type: STUDENT LOAN
Remarks: TRANSFERRED TO ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015
Rating	OK	OK	OK	OK	OK	OK	OK

DEPT OF ED/NAVIENT #91748476331E0022013****

123 JUSTISON STREET
3RD FLOOR
WILMINGTON, DE 19801
(888) 272-5543

Date Opened: 04/01/2013
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 01/31/2021
Payment Received: \$0
Last Payment Made: 01/11/2021

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 300 months

Loan Type: STUDENT LOAN
High Balance: High balance of \$8,462 from 09/2020 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$10,255	\$10,255	\$10,255	\$10,255	\$10,255					
Scheduled Payment	\$0	\$0	\$0	\$0						
Amount Paid	\$0	\$0	\$0	\$0						
Past Due	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	X	OK	OK	OK	OK	OK	X	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	OK	OK	OK	OK	X	X	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK	OK	OK	OK	OK	X	OK	X	OK	X

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	X	OK	OK	OK	X	X	X	X	X	X

	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Rating	X	X	X	X	X	OK	X	X	X	X

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Rating	X	X	X	X	X	X	X	OK	X	X

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Rating	X	X	X	OK	OK	OK	OK	OK	OK	OK

DEPT OF ED/NAVIENT #91748476331E0032015051315****

123 JUSTISON STREET
3RD FLOOR
WILMINGTON, DE 19801
(888) 272-5543

Date Opened: 05/13/2015
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 01/31/2021
Payment Received: \$0
Last Payment Made: 01/11/2021

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 300 months

Loan Type: STUDENT LOAN
High Balance: High balance of \$3,068 from 09/2020 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$3,024	\$3,024	\$3,024	\$3,024	\$3,024					
Scheduled Payment	\$0	\$0	\$0	\$0						
Amount Paid	\$0	\$0	\$0	\$0						
Past Due	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	X	OK	OK	OK	OK	OK	X	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	OK	OK	OK	OK	X	X	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK	OK	OK	OK	OK	X	OK	X	OK	X

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	X	OK	OK	OK	X	X	X	X	X	X

	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Rating	X	X	X	X	X	OK	OK	OK	OK

DEPT OF ED/NAVIENT #91748476331E0042016091616****

123 JUSTISON STREET
3RD FLOOR
WILMINGTON, DE 19801
(888) 272-5543

Date Opened: 09/16/2016
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 01/31/2021
Payment Received: \$0
Last Payment Made: 01/11/2021

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 300 months

Loan Type: STUDENT LOAN
High Balance: High balance of \$2,333 from 09/2020 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$2,215	\$2,215	\$2,215	\$2,215	\$2,215					
Scheduled Payment	\$0	\$0	\$0	\$0						
Amount Paid	\$0	\$0	\$0	\$0						
Past Due	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	X	OK	OK	OK	OK	OK	X	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	OK	OK	OK	OK	OK	X	X	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Rating	OK	OK	OK	OK	OK	X	OK	X	OK

DEPT OF ED/NAVIENT #91748476331E0052016091616****

123 JUSTISON STREET
3RD FLOOR
WILMINGTON, DE 19801
(888) 272-5543

Date Opened: 09/16/2016
Responsibility: Individual Account
Account Type: Installment Account

Date Updated: 01/31/2021
Payment Received: \$0
Last Payment Made: 01/11/2021

Pay Status: Current Account
Terms: \$0 per month, paid Monthly for 300 months

Loan Type: STUDENT LOAN
High Balance: High balance of \$4,000 from 09/2020 to 01/2021

	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018
Balance	\$0			\$0						
Scheduled Payment				\$1,000						
Amount Paid	\$1,000			\$1,000						
Past Due	\$0			\$0						
Rating	OK	X	X	OK	OK	OK	OK	OK	OK	OK

	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK

RENTTRACK.COM #21691**

13911 RIDGEDALE DR
SUITE 401C
MINNETONKA, MN 55305
(861) 841-9090

Date Opened: 02/01/2020 **Date Updated:** 12/16/2020 **Pay Status:** Current Account
Responsibility: Individual Account **Payment Received:** \$3,282 **Terms:** Paid Monthly
Account Type: Open Account **Last Payment Made:** 11/29/2020 **Date Paid:** 11/29/2020
Loan Type: RENTAL AGREEMENT
High Balance: High balance of \$1,500 from 10/2020 to 12/2020

	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020
Balance	\$0	\$0	\$0							
Scheduled Payment		\$1,500	\$1,500							
Amount Paid	\$3,282	\$1,670	\$1,500							
Past Due	\$0	\$0	\$0							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

ROCK VALLEY CU #32362072****

1201 CLIFFORD AVE
LOVES PARK, IL 61111-4725
(815) 877-0441

Date Opened: 01/30/2015 **Balance:** \$0 **Pay Status:** Current Account
Responsibility: Individual Account **Date Updated:** 07/21/2015 **Terms:** \$0 per month, paid Monthly for 6 months
Account Type: Installment Account **Payment Received:** \$0 **Date Closed:** 07/21/2015
Last Payment Made: 07/21/2015
Loan Type: UNSECURED **High Balance:** \$500
Remarks: CLOSED

	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	OK	OK	OK	OK	OK

ROCK VALLEY CU #32378401****

1201 CLIFFORD AVE
LOVES PARK, IL 61111-4725
(815) 877-0441

Date Opened: 01/30/2015 **Balance:** \$0 **Pay Status:** Current Account
Responsibility: Individual Account **Date Updated:** 01/12/2016 **Terms:** \$0 per month, paid Monthly for 6 months
Account Type: Installment Account **Payment Received:** \$0 **Date Closed:** 01/12/2016
Last Payment Made: 01/12/2016
Loan Type: UNSECURED **High Balance:** \$500
Remarks: CLOSED

	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	OK	OK	OK	OK	OK

ROCK VALLEY CU #32378401****

1201 CLIFFORD AVE
LOVES PARK, IL 61111-4725
(815) 877-0441

Date Opened: 07/22/2015 **Balance:** \$0 **Pay Status:** Current Account
Responsibility: Individual Account **Date Updated:** 01/12/2016 **Terms:** \$0 per month, paid Monthly for 6 months
Account Type: Installment Account **Payment Received:** \$0 **Date Closed:** 01/12/2016
Last Payment Made: 01/12/2016
Loan Type: UNSECURED **High Balance:** \$700
Remarks: CLOSED

	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015
Rating	OK	OK	OK	OK	OK	OK

ROCK VALLEY CU #32378401****

1201 CLIFFORD AVE
LOVES PARK, IL 61111-4725
(815) 877-0441

Date Opened: 01/12/2016 **Balance:** \$0 **Pay Status:** Current Account
Responsibility: Individual Account **Date Updated:** 07/12/2016 **Terms:** \$0 per month, paid Monthly for 6 months
Account Type: Installment Account **Payment Received:** \$0
Last Payment Made: 07/12/2016 **Date Closed:** 07/12/2016
Loan Type: UNSECURED **High Balance:** \$700
Remarks: CLOSED

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016
Rating	OK	OK	OK	OK	OK	OK

ROCK VALLEY CU #32378401****

1201 CLIFFORD AVE
LOVES PARK, IL 61111-4725
(815) 877-0441

Date Opened: 01/25/2017 **Balance:** \$0 **Pay Status:** Current Account
Responsibility: Individual Account **Date Updated:** 09/14/2019 **Terms:** \$0 per month, paid Monthly for 36 months
Account Type: Installment Account **Payment Received:** \$103
Last Payment Made: 09/14/2019 **Date Closed:** 09/14/2019
Loan Type: UNSECURED **High Balance:** \$3,000
Remarks: CLOSED

	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2017
Rating	OK

SELF FINANCIAL INC / LEAD BANK #98958****

515 CONGRESS AVENUE
SUITE 2200
AUSTIN, TX 78723
(877) 883-0999

Date Opened: 11/14/2020 **Date Updated:** 01/31/2021 **Pay Status:** Current Account
Responsibility: Individual Account **Payment Received:** \$0 **Terms:** \$25 per month; paid Monthly
Account Type: Revolving Account **Last Payment Made:** 12/31/2020
Loan Type: SECURED CREDIT CARD
High Balance: High balance of \$25 from 11/2020 to 11/2020; \$283 from 12/2020 to 12/2020; \$898 from 01/2021 to 01/2021
Credit Limit: Credit limit of \$675 from 11/2020 to 12/2020; \$900 from 01/2021 to 01/2021

	01/2021	12/2020	11/2020
Balance	\$898	\$258	\$25
Scheduled Payment	\$25	\$0	\$0
Amount Paid	\$0	\$25	\$0
Past Due	\$0	\$0	\$0
Rating	OK	OK	OK

SYNCB/CARE CREDIT #601918325220****

C/O PO BOX 965036
ORLANDO, FL 32896-5036
(866) 396-8254

Date Opened: 02/12/2013 **Balance:** **Pay Status:** Current Account
Responsibility: Authorized Account **Date Updated:** 10/24/2017 **Terms:** \$224 per month; paid Monthly
Account Type: Revolving Account **Payment Received:** \$190
Loan Type: CHARGE ACCOUNT **Last Payment Made:** 10/20/2017
High Balance: \$5,181
Credit Limit: \$8,000

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2016	10/2016	09/2016
Rating	OK	OK	OK

SYNCB/CARE CREDIT #601918368859****

C/O PO BOX 965036
ORLANDO, FL 32896-5036
(866) 396-8254

Date Opened:09/28/2020

Date Updated:02/07/2021

Pay Status:Current Account

Responsibility:Authorized Account

Payment Received:\$0

Terms:Paid Monthly

Account Type:Revolving Account

Last Payment Made:12/31/2020

Date Paid:12/31/2020

Loan Type:CHARGE ACCOUNT

High Balance: High balance of \$762 from 10/2020 to 11/2020; \$1,076 from 12/2020 to 02/2021

Credit Limit: Credit limit of \$7,500 from 10/2020 to 02/2021

	02/2021	01/2021	12/2020	11/2020	10/2020
Balance	\$0	\$0	\$1,076	\$0	\$0
Scheduled Payment			\$35		
Amount Paid	\$0	\$1,076	\$0	\$762	\$762
Past Due	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

O REILLY AUTOMOTIVE

233 SOUTH PATTERSON AVE
SPRINGFIELD, MO 65802
(888) 327-7153

Requested On:01/13/2021

Inquiry Type:Individual

ONEMAIN FINANCIAL

P.O. BOX 3327
EVANSVILLE, IN 47706
(844) 298-9773

Requested On:11/17/2020

Inquiry Type:Individual

FBC MORTGAGE LLC VIA CERTIFIED CREDIT REPORTIN

3281 E GUASTI RD
SUITE 290
ONTARIO, CA 91761
(909) 724-4747

Requested On:07/19/2020

Inquiry Type:Individual

Permissible Purpose:CREDIT TRANSACTION

DHI MORTGAGE ORLAND VIA FACTUAL DATA

PO BOX 1055
PITTSBURGH, PA 15230
(800) 929-2712

Requested On:04/13/2020, 12/04/2019

Inquiry Type:Individual

Permissible Purpose:CREDIT TRANSACTION

TBOMGENESIS

PO BOX 4499
BEAVERTON, OR 97076
(866) 293-1661

Requested On:02/19/2020

Inquiry Type:Participant

MUTUAL MORTGAGE VIA FACTUAL DATA

875 GREENTREE ROAD
PITTSBURGH, PA 15220
(877) 237-8317

Requested On:02/18/2020

Inquiry Type:Individual

Permissible Purpose:CREDIT TRANSACTION

SMART MORTGAGE CENTE VIA CREDITLINK

370 REED ROAD
SUITE 100
BROOMALL, PA 19008
(610) 284-1000

Requested On:01/23/2020

Inquiry Type:Individual

Permissible Purpose:CREDIT TRANSACTION

DHI MORTGAGE SOUTH VIA FACTUAL DATA

PO BOX 1055
PITTSBURGH, PA 15230
(800) 929-2712

Requested On:11/21/2019

GREAT AMERICAN FINANCE HO

20 N WACKER SUITE 2275
CHICAGO, IL 60606
(866) 944-2326

Requested On:01/02/2021, 12/15/2020

Inquiry Type:Individual

ELITE RESTAURANT EQU VIA ELITE RESTAURANT EQUIPMEN

301 MOUNT PLEASANT AVE
NEWARK, NJ 07104
(347) 698-1001

Requested On:08/10/2020

Inquiry Type:Individual

Permissible Purpose:CREDIT TRANSACTION

QC LENDING LLC VIA ADVANTAGE CREDIT INC

32065 CASTLE COURT
300
EVERGREEN, CO 80439
(303) 670-7993

Requested On:06/08/2020

Inquiry Type:Individual

Permissible Purpose:CREDIT TRANSACTION

KOHLSCAPONE

PO BOX 3115
MILWAUKEE, WI 53201
(800) 564-5740

Requested On:02/21/2020

Inquiry Type:Individual

CAPITAL ONE

PO BOX 30253
SALT LAKE CITY, UT 84130
(800) 695-6950

Requested On:02/19/2020

Inquiry Type:Individual

SUNTRUST DBA LIGHTSTREAM

600 W BROADWAY
SUITE 2000
SAN DIEGO, CA 92101
(800) 786-8787

Requested On:01/27/2020

Inquiry Type:Individual

COLUMBUS CAPITAL LEN VIA PREMIUM CREDIT BUREAU

2412 NW 87 PLACE
DORAL, FL 33172
(800) 322-8825

Requested On:12/06/2019

Inquiry Type:Individual

Permissible Purpose:CREDIT TRANSACTION

MCWHORTER MORTGAGE VIA ADVANTAGE CREDIT INC

32065 CASTLE COURT
300
EVERGREEN, CO 80439
(303) 670-7993

InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

QUICKEN LOANS INC VIA CREDCO

10277 SCRIPPS
RANCH BOULEVARD
SAN DIEGO, CA 92131
(800) 637-2422

Requested On: 10/25/2019, 10/05/2019,
09/29/2019, 07/17/2019

InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

NATION ONE MORTGAGE VIA UNIVERSAL CREDIT SERVICES

370 REED ROAD SUITE 100
BROOMALL, PA 19008
(610) 284-1000

Requested On: 09/27/2019

InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

CALIBER HOME LOANS VIA CIC CREDIT

327 CALDWELL DRIVE 100
GOODLETTSVILLE, TN 37072
(615) 386-2282

Requested On: 07/11/2019

InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

FAIRWAY INDEPENDENT VIA FDFAIRWAYINDEPENDEN

4801 S BILTMORE LANE
MADISON, WI 53718
(608) 837-4800

Requested On: 07/06/2019

InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

CONSUMER REAL ESTATE VIA CREDIT PLUS

31550 WINTERPLACE PKWY
SALISBURY, MD 21804
(800) 258-3488

Requested On: 03/15/2019

InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

CAPITAL ONE BANK USA NA

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

Requested On: 02/24/2019

InquiryType: Individual

Requested On: 11/04/2019
InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

CAPITAL ONE

15000 CAPITAL ONE
RICHMOND, VA 23238
(800) 955-7070

Requested On: 10/06/2019

InquiryType: Individual

F. MACPNC BANK NATIONAL

3232 NEWMARK DRIVE
B6-YM08-01-6
MIAMISBURG, OH 45342
Phone number not available

Requested On: 07/19/2019

InquiryType: Individual

PNC MORTGAGE DIV OF VIA FDPNCMTGDIVOF PNC

3232 NEWMARK DRIVE
MIAMISBURG, OH 45342
Phone number not available

Requested On: 07/11/2019

InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

LOANLYNX INC VIA CREDCO

PO BOX 509124
SAN DIEGO, CA 92150
(800) 523-0233

Requested On: 04/25/2019

InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

AURA FINANCIAL LLC

303 2ND ST
SUITE N550
SAN FRANCISCO, CA 94107
(866) 281-3054

Requested On: 03/07/2019

InquiryType: Individual
Permissible Purpose: CREDIT TRANSACTION

T-MOBILE

12920 SE 38TH ST
BELLEVUE, WA 98006
(800) 318-9270

Requested On: 02/18/2019

InquiryType: Individual

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

TRANSUNION INTERACTIVE / CREDIT SESAME

607 WEST DANA ST,

SAN JOSE, CA 95120
(855) 799-9111

Requested On: 02/09/2021, 01/29/2021, 01/24/2021, 01/23/2021, 01/22/2021, 01/13/2021, 01/07/2021, 12/31/2020, 12/30/2020, 12/24/2020, 12/11/2020, 12/09/2020, 12/03/2020, 11/25/2020, 11/24/2020, 11/12/2020, 11/07/2020, 11/05/2020, 10/31/2020, 10/29/2020, 10/22/2020, 10/13/2020, 10/08/2020, 09/29/2020, 09/24/2020, 09/23/2020, 09/12/2020, 09/01/2020, 08/29/2020, 08/22/2020, 08/07/2020, 07/29/2020, 07/26/2020, 07/15/2020, 06/25/2020, 06/24/2020, 06/10/2020, 05/29/2020, 05/24/2020, 05/08/2020, 04/29/2020, 04/22/2020, 04/15/2020, 04/08/2020, 03/29/2020, 03/25/2020, 03/12/2020, 03/06/2020, 02/29/2020, 02/27/2020, 02/23/2020, 02/21/2020

TRANSUNION CONSUMER INTE

100 CROSS STREET

SAN LUIS OBISPO, CA 93401
(805) 782-8282

Requested On: 02/09/2021, 01/29/2021, 01/24/2021, 01/23/2021, 01/22/2021, 01/13/2021, 01/07/2021, 12/31/2020, 12/30/2020, 12/24/2020, 12/11/2020, 12/09/2020, 12/03/2020, 11/25/2020, 11/24/2020, 11/12/2020, 11/07/2020, 11/05/2020, 10/31/2020, 10/29/2020, 10/22/2020, 10/13/2020, 10/08/2020, 09/29/2020, 09/24/2020, 09/23/2020, 09/12/2020, 09/01/2020, 08/29/2020, 08/22/2020, 08/07/2020, 07/29/2020, 07/26/2020, 07/15/2020, 06/25/2020, 06/24/2020, 06/10/2020, 05/29/2020, 05/24/2020, 05/08/2020, 04/29/2020, 04/22/2020, 04/15/2020, 04/08/2020, 03/29/2020, 03/25/2020, 03/12/2020, 03/06/2020, 02/29/2020, 02/27/2020, 02/23/2020, 02/21/2020

TRANSUNION INTERACTIVE

100 CROSS STREET SUITE 101

SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 02/09/2021, 01/29/2021, 01/24/2021, 01/23/2021, 01/22/2021, 09/24/2020, 09/23/2020, 09/12/2020, 09/01/2020, 08/29/2020, 08/22/2020, 08/07/2020, 07/29/2020, 07/26/2020

JP MORGAN CHASE BANK

301 N WALNUT STREET

WILMINGTON, DE 19801
(800) 432-3117

Requested On: 02/26/2020

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

TRANSUNION CONSUMER INTE

760 MARKET STREET 10TH FLOOR

SAN FRANCISCO, CA 94102
(844) 580-6816

DISCOVER FINANCIAL SERVI

2500 LAKE COOK ROA

RIVERWOODS, IL 60015
(800) 347-2683

Requested On: 02/12/2021

DISCOVER FINCL SVC LLC

2500 LAKE COOK RD

RIVERWOODS, IL 60015-3851
(800) 347-2683

Requested On: 01/20/2021

UPSTATE MANAGEMENT, LLC

1965 SHERIDAN DRIVE
SUITE 100
BUFFALO, NY 14223
(877) 923-3878

Requested On: 12/06/2020

SANDRA NICKLOS VIA TRANSUNION INTERACTIVE IN

100 CROSS ST
STE 202
SAN LUIS OBISPO, CA 93401
(855) 681-3196

Requested On: 02/16/2021, 02/16/2021, 02/04/2021

SANDRA NICKLOS VIA KARMATRANSUNION INTERACT

100 CROSS STREET
SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 02/13/2021

HAPPY MONEY INC

1700 FLIGHT WAY 3RD FLOOR
TUSTIN, CA 92782
(800) 878-0901

Requested On: 02/06/2021

261010834 VIA CREDITWISE CAPONETUI

1680 CAPITAL ONE DRIVE
MCLEAN, VA 22102
(877) 383-4802

Requested On: 02/03/2021

FTFLEXSHOPPER

2700 N MILITARY TRAIL
SUITE 200
BOCA RATON, FL 33431
(855) 353-9289

Requested On: 02/02/2021

PROGREXION VIA PROGREXION ASG INC

330 N CUTLER DRIVE
NORTH SALT LAKE, UT 84054
(888) 586-0184

Requested On: 01/16/2021, 04/08/2020

NETCREDITRB

175 W JACKSON BLVD
SUITE 1000
CHICAGO, IL 60606
(877) 392-2014

Requested On: 01/06/2021

SW CREDIT SYSTEMS LP

4120 INTERNATIONAL PKWY
SUITE 1100
CARROLLTON, TX 75007
(844) 551-7928

Requested On: 12/16/2020

LENDINGUSA

15303 VENTURA BLVD
SUITE 850
SHERMAN OAKS, CA 91403
(800) 994-6177

Requested On: 12/15/2020

P110416937E147369938 VIA CONSUMERINFO

535 ANTON BLVD SUITE 100
COSTA MESA, CA 92626
(949) 567-3762

Requested On: 12/08/2020, 12/05/2020

CONSUMERINFO VIA CONSUMER INFO.COM

PO BOX 2390
ALLEN, TX 75013
(877) 481-6826

Requested On: 12/04/2020

QUINSTREET

950 TOWER LANE
FOSTER CITY, CA 94404
(650) 578-7700

Requested On: 11/17/2020, 11/15/2020

MONEVO INC

8910 UNIVERSITY CENTER LN
SUITE 400
SAN DIEGO, CA 92122
(619) 536-0749

Requested On: 11/17/2020, 11/15/2020, 07/30/2020

THE BUSINESS BACKER

Requested On: 02/04/2021

STERLING JEWELERS / CRED

375 GHENT RD

FAIRLAWN, OH 44333-4601
(800) 877-8169

Requested On: 01/04/2021, 10/05/2020, 07/05/2020, 04/05/2020

NAVIENT SOLUTIONS INC

PO BOX 9500

WILKES BARRE, PA 18773
(888) 272-5543

Requested On: 09/08/2020

TU INTERACTIVE

100 CROSS ST
202
SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 02/16/2021, 02/04/2021, 07/24/2020, 04/14/2019

SANDRA NICKLOS VIA CREDITWISE CAPONETUI

1680 CAPITAL ONE DRIVE
MCLEAN, VA 22012
(877) 383-4802

Requested On: 02/11/2021, 01/13/2021, 12/17/2020, 11/19/2020,
10/22/2020, 09/24/2020, 08/27/2020, 07/30/2020, 07/01/2020, 06/04/2020,
05/07/2020, 04/08/2020, 03/10/2020, 02/10/2020, 01/14/2020, 12/15/2019,
11/16/2019, 10/18/2019, 09/18/2019, 08/20/2019, 07/16/2019, 06/17/2019,
05/21/2019, 04/22/2019, 03/26/2019, 02/25/2019

368375045 VIA TRANSUNION INTERACTIVE IN

100 CROSS ST
STE 202
SAN LUIS OBISPO, CA 93401
(855) 681-3196

Requested On: 02/03/2021

54283650 VIA TRANSUNION INTERACTIVE

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 02/03/2021

FTFLEXSHOPPER

2700 N MILIRATY TRIAL
SUITE 200
BOCA RATON, FL 33431
(561) 922-6609

Requested On: 02/02/2021

UPGRADE

275 BATTERY ST SUITE 2300
SAN FRANCISCO, CA 94104
(855) 997-3100

Requested On: 01/06/2021

UPGRADE

275 BATTERY ST SUITE 2300
SAN FRANCISCO, CA 94104
(801) 456-8350

Requested On: 01/06/2021, 08/28/2020

DUVERA

1910 PALOMAR POINT
WAY 101
CARLSBAD, CA 92008
(760) 602-5000

Requested On: 12/15/2020

BEACON FUNDING CORP

3400 DUNDEE RD
STE 180
NORTHBROOK, IL 60062
(800) 866-6396

Requested On: 12/09/2020

SANDRA NICKLOS VIA TUCI - ID AND CREDIT

100 CROSS STREET
SUITE 101
SAN LUIS OBISPO, CA 93401
Phone number not available

Requested On: 12/07/2020, 11/06/2020, 10/06/2020, 09/05/2020

TRANSUNION INTERACTIVE

100 CROSS STREET
SUITE 202
SAN LUIS OBISPO, CA 93401
(805) 782-8282

Requested On: 11/21/2020, 08/05/2020, 07/17/2020, 03/31/2020, 01/15/2020

FTWLCC FHC FOX HILLS CASH

PO BOX 196
BATESLAND, SD 57716
(866) 677-1500

Requested On: 11/17/2020

HEADWAY CAPITAL LLC

175 W JACKSON BLVD.
SUITE 1000
CHICAGO, IL 60604
(312) 568-4200

Requested On: 11/16/2020

APPLIED DATA FINANCE

10856 REED HARTMAN HWY
STE 100
CINCINNATI, OH 45242
(312) 568-4200

Requested On: 11/15/2020

FTSELF LENDER INC.

101 W 6TH STREET
SUITE 517
AUSTIN, TX 78701
(877) 883-0999

Requested On: 11/14/2020, 06/07/2020

NEW AMERICAN FUNDING VIA FACTUAL DATANEW AMERICAN

14511 MYFORD ROAD
SUITE 100
TUSTIN, CA 92780
(949) 214-2863

Requested On: 10/13/2020

TUCI - DC TARGETED

100 CROSS STREET
SUITE 101
SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 10/12/2020, 06/21/2020, 04/06/2020

SANDRA NICKLOS VIA TUCI - LENDING TREE

100 CROSS STREET
SUITE 101
SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 09/11/2020, 09/04/2020, 08/28/2020, 08/21/2020, 08/14/2020, 08/06/2020, 07/31/2020, 07/24/2020, 07/19/2020, 07/17/2020

LENDING CLUB

595 MARKET ST
SUITE 200
SAN FRANCISCO, CA 94105
(888) 596-3157

Requested On: 08/28/2020

SUN COMMUNITIES VIA SCREENING REPORTS INC

220 GERRY DR
WOOD DALE, IL 60191
(866) 389-4042

Requested On: 08/21/2020

WEBBANKLENDINGCLUB

595 MARKET ST
STE 400
SAN FRANCISCO, CA 94105
(888) 376-6642

Requested On: 08/07/2020, 01/19/2020, 10/15/2019

FACTORTRUST INCNISIWI DBA

597 PEACE PIPE RD 2ND FLO
LAC DU FLAMBEAU, WI 54538
(877) 558-1999

Requested On: 07/26/2020

FACTACT FREE DISCLOSURE

P O BOX 1000
CHESTER, PA 19016
(800) 888-4213

Requested On: 07/24/2020

JPMCB CONSUMER BANK

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

Requested On: 05/28/2020

SANDRA NICKLOS VIA PGXLEXINGTONLAW

330 NORTH CUTLER DRIVE
NORTH SALT LAKE, UT 84054
(801) 384-4253

Requested On: 05/09/2020, 08/14/2019, 07/13/2019

US DEPT OF HOUSING A VIA FACTUAL DATA

PO BOX 1055
PITTSBURGH, PA 15230
(800) 929-2712

Requested On: 04/13/2020, 12/04/2019, 11/21/2019

LENDING TREE VIA LENDINGTREE

11115 RUSHMORE DR
CHARLOTTE, NC 28227
(800) 555-8733

Requested On: 04/06/2020

334261695 VIA TRANSUNION INTERACTIVE

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401
(800) 493-2392

Requested On: 03/05/2020, 02/22/2020, 02/20/2020, 02/12/2020, 02/05/2020, 01/11/2020, 12/19/2019, 12/15/2019, 11/09/2019, 11/06/2019, 11/01/2019, 10/31/2019, 10/23/2019, 10/16/2019, 10/11/2019, 09/28/2019, 09/24/2019, 07/07/2019, 05/23/2019, 05/22/2019, 03/22/2019

TRANSUNION INTERACTIVE

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401
(800) 493-2392

15373 INNOVATION DR
SUITE 250
SAN DIEGO, CA 92128
(888) 578-9546

Requested On: 11/15/2020

AARON SPROG

256 W DATA DRIVE
DRAPER, UT 84020
(877) 898-1970

Requested On: 11/08/2020

CBE GROUP

PO BOX 2535
WATERLOO, IA 50704
(866) 912-1312

Requested On: 10/12/2020

TEST VIA JW BOND CONSULTANTS INC

6023 A KELLERS CHURCH RD
PIPERSVILLE, PA 18947
(215) 862-6100

Requested On: 09/22/2020

UPSTART NETWORK INC

2 CIRCLE STAR WAY
2ND FLOOR
SAN CARLOS, CA 94070
(650) 204-1000

Requested On: 08/28/2020

TABSUNBIT

10940 WILSHIRE BLVD
SUITE 1850
LOS ANGELES, CA 90024
(855) 678-6248

Requested On: 08/28/2020

ENHANCED RECOVERY COMPANY

8014 BAYBERRY ROAD
JACKSONVILLE, FL 32256
(800) 942-0015

Requested On: 08/13/2020, 04/18/2020

FTSPEEDY SERVICING INC

SPEEDY SERVICING INC
P O BOX 3512
CHAMPLAIN, NY 12919
(855) 222-0801

Requested On: 07/30/2020

GLACIER BAY LAW VIA CRSLLCGLACIER BAY LAW

500 CUMMINGS CENTER
4500
BEVERLY, MA 01915
(978) 360-7896

Requested On: 07/24/2020

ORION LENDING VIA ADVANTAGE CREDIT INC

32065 CASTLE COURT
300
EVERGREEN, CO 80439
(303) 670-7993

Requested On: 06/08/2020

SANDRA NICKLOS VIA CONSUMERDIRECT

265 BRIGGS AVENUE
COSTA MESA, CA 92626
(877) 372-3895

Requested On: 05/20/2020

GN31PA6MT4NSPOBF VIA CONSUMERDIRECT

265 BRIGGS AVENUE
COSTA MESA, CA 92626
(877) 372-3895

Requested On: 05/07/2020

SANDRA NICKLOS VIA TUCI - BBVA UPTURN

100 CROSS STREET
SUITE 101
SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 04/10/2020

MCCARTHY BURGESS W

26000 CANNON RD
CLEVELAND, OH 44146
(440) 735-5100

Requested On: 03/26/2020

TRAVELERS VIA TRAVELERS

CONSUMER DISCLOSURE
P O BOX 59059
KNOXVILLE, TN 37950
(800) 550-7717

Requested On: 02/26/2020

CAPITAL ONE

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

Requested On: 02/21/2020, 02/19/2020, 02/18/2020, 01/27/2020, 01/23/2020, 12/06/2019, 12/04/2019, 11/21/2019, 11/04/2019, 10/25/2019, 10/06/2019, 10/05/2019, 09/29/2019, 09/27/2019, 07/19/2019, 07/17/2019, 07/11/2019, 07/06/2019, 04/25/2019, 03/15/2019, 03/07/2019, 02/24/2019, 02/18/2019

AFNI

1310 MARTIN LUTHER KING
DRIVE
BLOOMINGTON, IL 61701
(800) 371-3645

Requested On: 02/11/2020

OVM FINANCIAL INC VIA CREDTECHOVM FINANCIAL I

816 GREENBRIER CIRCLE
SUITE 100
CHESAPEAKE, VA 23320
(757) 605-0500

Requested On: 01/13/2020

PROSPERWEBBANK

PROSPER WEBBANK
221 MAIN STREET SUITE 300
SAN FRANCISCO, CA 94105
(866) 615-6319

Requested On: 11/11/2019, 10/15/2019

WEBBANKUPGRADE

275 BATTERY STREET
SUITE 2300
SAN FRANCISCO, CA 94111
(855) 997-3100

Requested On: 11/11/2019, 10/01/2019, 07/15/2019

WEBBANKAVANT LLC

222 N LASALLE ST
SUITE 1700
CHICAGO, IL 60601
(800) 712-5407

Requested On: 10/15/2019, 05/26/2019

PATHCD1-DCIDA

3187 RED HILL AVE
STE 100
COSTA MESA, CA 92626
(714) 431-0005

Requested On: 08/19/2019

EQUIFAX CONSUMER SERVICES

1550 PEACHTREE ST
ATLANTA, GA 30309
(866) 640-2273

Requested On: 07/20/2019

CUSTOMER 1977 VIA FTWLCC FHC FOX HILLS CASH

PO BOX 196
BATESLAND, SD 57716
(866) 677-1500

Requested On: 07/06/2019

DIR TO CONS VIA EQUIFAX

1550 PEACHTREE NW STREET
ATLANTA, GA 30309
(225) 926-6161

Requested On: 06/11/2019

RENTAL KHARMA INC VIA RENTAL KHARMA INC

1101 W MINERAL AVE 103
LITTLETON, CO 80120
(720) 307-1466

Requested On: 05/27/2019, 05/17/2019

TRANSUNION INTERACTIVE IN

100 CROSS ST
STE 202
SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 04/30/2019

Requested On: 02/19/2020

DU ONLY - CARRINGTON VIA CREDITLINK

370 REED ROAD
SUITE 100
BROOMALL, PA 19008
(610) 284-1000

Requested On: 01/23/2020

LENDINGPOINT LLC

1301 SHILOH RD NW
SUITE 130
KENNESAW, GA 30144
(713) 294-2940

Requested On: 11/11/2019, 03/07/2019

GOLDMAN SACHS

PO BOX 45400
SALT LAKE CITY, UT 84145
(212) 902-1000

Requested On: 11/11/2019

HOME POINT FINANCIAL VIA ADVANTAGE CREDIT INC

32065 CASTLE COURT
300
EVERGREEN, CO 80439
(303) 670-7993

Requested On: 11/04/2019

NETCREDIT FS

175 W JACKSON BLVD.
SUITE 1000
CHICAGO, IL 60604
(312) 568-4200

Requested On: 09/28/2019, 03/07/2019

JPMCB CARD SERVICES

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

Requested On: 08/02/2019

UPSTART NETWORK INC

2 CIRCLE STAR WAY
2ND FLOOR
SAN CARLOS, CA 94070
(650) 204-1000

Requested On: 07/15/2019

PROGREXION VIA PROGREXIONLEXINGTON LAW

330 NORTH CUTLER DRIVE
NORTH SALT LAKE, UT 84054
(800) 341-8441

Requested On: 06/12/2019

WAKEFIELD AND ASSOCIATES

612 S GAY ST - 3RD FLOOR
PO BOX 2698
KNOXVILLE, TN 37901
(865) 971-1300

Requested On: 06/02/2019, 06/01/2019

TU RENTAL SCREENING SOLNS

5889 GREENWOOD PLAZA BLVD
SUITE 201
GREENWOOD VILLAGE, CO 80111
(800) 230-9376

Requested On: 05/08/2019

EQUIFAX CONSUMERTID

1550 PEACH TREE ST NW
ATLANTA, GA 30309
(770) 740-4728

Requested On: 02/25/2019, 02/19/2019

Credit Report Messages

Your credit report contains the following messages.

PROMOTIONAL OPT-OUT: This file has been opted out of promotional lists supplied by TransUnion.
(Note: This opt-out is set to expire in 05/2022.)

The opt out on your file will remain in effect until the expiration date specified above, unless you request it to be made permanent. To permanently opt out of promotional lists provided by TransUnion, you must send us a signed "Notice of Election" form, which can be obtained by writing us or calling us at 800-916-8800 and speaking with a representative.

Additional Information

The following disclosure of information might pertain to you. This additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Name Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, and/or Third Party Supplemental Information. Authorized parties may also receive the additional information below from TransUnion.

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

Requested On: 01/13/2021

Identifying information they provided:

SANDRA NICKLOS
6701 ASHBURY DR
LAKELAND, FL 33809-7820

Requested On: 01/02/2021, 12/15/2020

Identifying information they provided:

SANDRA NICKLOS
1935 DOUGLAS ST
ROCKFORD, IL 61103-4729

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

CHECKING ACCOUNT AND DEMAND DEPOSIT ACCOUNT(DDA) ACTIVITY

Data Source: Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)

Requested by: HEADWAY CAPITAL LLC

Requested on: 11/16/2020

Checking Account Inquiries in the Last Month: 0
Checking Account Inquiries in the Last 2 Months: 0
Checking Account Inquiries in the Last 3 Months: 0
Checking Account Inquiries in the Last 6 Months: 0
Checking Account Inquiries in the Last Year: 0
Checking Account Inquiries in the Last 2 Years: 3
DDA Inquiries in the Last 3 Years: 4
Total Days Since First Checking Account Inquiry: 1025
Days Since Most Recent DDA Inquiry: 419
Credit Inquiries in the Last Year: 3
Credit Inquiries in the Last 3 Years: 16
Credit Issuance Inquiries in the Last Year: 0
Credit Issuance Inquiries in the Last 3 Years: 4
Payday Inquiries in the Last 3 Years: 1
Other Credit Inquiries in the Last 2 years: 1
Other Credit Inquiries in the Last 3 Years: 1
Days Since First Credit Issuance Inquiry: 1005
Days Since Most Recent Inquiry by Payday Lender: 499
DDA & Credit/Non-DDA Inquiries in Last 3 Years: 20
Alert Message - True Name Fraud Alert: CONSUMER REPORTED ID THEFT ALERT

SUPPLEMENTAL PUBLIC RECORDS AND RESIDENTIAL INFORMATION

Data Source/Recorder's Office: WINNEBAGOIL

Requested by: AURA FINANCIAL LLC

Requested on: 03/07/2019

Total Tax Amount: +3229.64
Land Mass in Acres: +0.3130
Building Size in Square Feet: 0
Total Land Mass in Square Feet: 13633
Assessed Land Value: \$4,620
Assessed Improvement Value: \$23,283
Total Assessed Value of the Land and Improvements: \$27,903
Market Improvement Value: \$69,849
Total Market Value of the Land and Improvements: \$83,709
Real Estate Sale Price: \$0
Available Home Equity: \$0
Foreclosure: No

SUPPLEMENTAL CONSUMER CREDIT INFORMATION

Data Source: CoreLogic Inc. (1 CoreLogic Drive, Westlake, TX 76262, (866) 873-3651)

Requested by: LENDINGUSA

Requested on: 12/15/2020

Auto Finance Inquiries in the Last 3 Months: 1
Auto Finance Inquiries in the Last 6 Months: 1
Auto Finance Inquiries in the Last 9 Months: 1
Auto Finance Inquiries in the Last 24 Months: 1
Auto Finance Inquiries in the Last 7 Years: 3
Cash Advance Inquiries in the Last 3 Months: 0
Cash Advance Inquiries in the Last 6 Months: 0
Cash Advance Inquiries in the Last 9 Months: 0
Cash Advance Inquiries in the Last 12 Months: 0
Cash Advance Inquiries in the Last 24 Months: 0
Cash Advance Inquiries in the Last 7 Years: 0
Misc Financial Services in the Last 7 Years: 7
Rent-to-Own Inquiries in the Last 3 Months: 0
Rent-to-Own Inquiries in the Last 6 Months: 0
Rent-to-Own Inquiries in the Last 9 Months: 0
Rent-to-Own Inquiries in the Last 12 Months: 0
Rent-to-Own Inquiries in the Last 24 Months: 0
Rent-to-Own Inquiries in the Last 7 Years: 0
All Alternative Credit Inquiries in the Last 3 months: 3
All Alternative Credit Inquiries in the Last 6 Months: 3
All Alternative Credit Inquiries in the Last 24 Months: 4
All Alternative Credit Inquiries in the Last 7 Years: 10
Paid Auto Finance Charge-offs in the Last 24 Months: 0
Paid Payday Loan Charge-offs in the Last 24 Months: 0
Paid Rent-to-Own Charge-offs in the Last 24 Months: 0
All Paid Charge-offs in the Last 3 Months: 0
All Paid Charge-offs in the Last 24 Months: 0
All Paid Charge-offs in the Last 7 Years: 0
Open Auto Finance Charge-offs in the Last 24 Months: 0
Open Payday Loan Charge-offs in the Last 24 months: 0

Open Rent-to-Own Charge-offs in the Last 24 Months: 0
All Open Charge-offs in the Last 3 Months: 0
All Open Charge-offs in the Last 6 Months: 0
All Open Charge-offs in the Last 9 Months: 0
All Open Charge-offs in the Last 12 Months: 0
All Open Charge-offs in the Last 24 Months: 0
All Open Charge-offs in the Last 7 Years: 0

CLUB & SUBSCRIPTION ACTIVITY

Data Source: Alliant Cooperative Data Solutions (301 Fields Lane, Brewster, NY 10509-2621, (866) 310-7278)
Requested by: EXETER FINANCE CORP
Requested on: 02/25/2017
Merchandise Write-Off Transactions in the Last 5 Years: 0
Single Payment Write-Off Transactions in the Last 5 Years: 0
Club and Subscription Amount sent to Collections in the Last 5 years: \$0
Club/Subscription Write-Offs in the Last 5 Years: 0
Orders in the Last Year: \$0

SHOULD YOU WISH TO CONTACT TRANSUNION, YOU MAY DO SO,

Online:
To report an inaccuracy, please visit: dispute.transunion.com
For answers to general questions, please visit: www.transunion.com

By Mail:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

By Phone:
(800) 916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 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). **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free 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 on 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 more additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **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.

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.
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

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

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	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 CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	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, S.E. Washington, DC 20590 1-202-366-1306

4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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 1-877-382-4357

Fraud Victim Rights

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

You have the 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.

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.

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.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore

You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit

before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.

You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your [identity theft report](#). The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an [identity theft report](#).

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.