

Prepared For

SANDRA NICKLOS**Personal & Confidential**

Date Generated Feb 9, 2021

Report Number 2291-8151-41

At a Glance**29 Accounts****0 Public Records****45 Hard Inquiries****Personal Information**

6 Names

36 Addresses

4 Employers

49 Other Records

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

NamesSANDRA
NICKLOS

Name ID #18775

SANDRA D
NICKLOS

Name ID #5949

SANDRA
NIKLOS

Name ID #21342

SANDRA
NICKOLS

Name ID #5325

SANDRA
DOROTHY
NICKLOS

Name ID #6978

SANDRA
STEVENS

Name ID #2041

Addresses

<p>6701 ASHBURY DR LAKELAND FL, 33809-7820</p> <p>Address ID #0551107299 (i)</p> <p>Single family</p>	<p>651 BASINGSTOK E CT KISSIMMEE FL, 34758-4201</p> <p>Address ID #0082298608 (i)</p> <p>Single family</p>	<p>11424 HEATHERWO OD CT SHELBY TOWNSHIP MI, 48315-1177</p> <p>Address ID #0546243707 (i)</p> <p>Single family</p>	<p>6426 RUTLAND ST DETROIT MI, 48228-4701</p> <p>Address ID #0109635542 (i)</p> <p>Single family</p>
<p>1935 DOUGLAS ST ROCKFORD IL, 61103-4729</p> <p>Address ID #0127832613 (i)</p> <p>Single family</p>	<p>651 BASINGSTOK E CT APT302657 KISSIMMEE FL, 34758-4201</p> <p>Address ID #0894868843 (i)</p> <p>Single family</p>	<p>1935 DOUGLAS ST #1S ROCKFORD IL, 61103-4729</p> <p>Address ID #0127832615 (i)</p> <p>Single family</p>	<p>1935 DOUGLAS ST #1 ROCKFORD IL, 61103-4729</p> <p>Address ID #0127832614 (i)</p> <p>Single family</p>
<p>3234 N MAIN ST ROCKFORD IL, 61103-3127</p> <p>Address ID #0127828493 (i)</p> <p>Single family</p>	<p>3344 S SEMONAN BLVD APT10 ORLANDO FL, 32822-2544</p> <p>Address ID #0070243327 (i)</p> <p>Apartment complex</p>	<p>5039 E STATE ST ROCKFORD IL, 61108-2310</p> <p>Address ID #0127876401 (i)</p> <p>Single family</p>	<p>315 KENWOOD AVE APTA BELOIT WI, 53511-6143</p> <p>Address ID #0469058524 (i)</p> <p>Single family</p>
<p>541 BLACKHAWK BLVD SOUTH BELOIT IL, 61080-1916</p> <p>Address ID #0245755220 (i)</p> <p>Single family</p>	<p>1410 LISBON CT DAVENPORT FL, 33896-8800</p> <p>Address ID #0741889863 (i)</p> <p>Single family</p>	<p>935 DREXEL BLVD MACHESNEY PARK IL, 61115- 3809</p> <p>Address ID #0127930528 (i)</p> <p>Single family</p>	<p>35910 UNITY DR FRUITLAND PARK FL, 34731-5925</p> <p>Address ID #0316902521 (i)</p> <p>Single family</p>
<p>PO BOX 15373 LOVES PARK IL, 61132-5373</p> <p>Address ID #0127934373 (i)</p> <p>Post office box</p>	<p>NANCY JOHNS ROCKFORD IL, 61108</p> <p>Address ID #0772172405 (i)</p>	<p>PO BOX 2264 LOVES PARK IL, 61131-0264</p> <p>Address ID #0127933821 (i)</p> <p>Post office box</p>	<p>2377 ALLENTOWN RD LIMA OH, 45805- 1709</p> <p>Address ID #0105275375 (i)</p>

Single family

**3234 N MAIN
ST #1
ROCKFORD IL,
61103-3127**

Address ID
#0268266686
Single family

**3234 N MAIN
ST APT2
ROCKFORD IL,
61103-3127**

Address ID
#0503276791
Single family

**230 E MAIN
ST
DUNDEE FL,
33838-4217**

Address ID
#0708955002
Single family

**230 MAIN ST
SAINT
PETERSBURG FL,
33703**

Address ID
#0925651546
Single family

**8387 ROBERT
DALE LANE
DAVENPORT FL,
33896**

Address ID
#0913815850
Single family

**10948 W
STERLING RD
POLO IL, 61064-
9760**

Address ID
#0127732811
Single family

**11635 SARITA
CT
ORLANDO FL,
32817-3514**

Address ID
#0070176361
Single family

**359 10 INITY
DR
FRUITLAND PARK
FL, 34731**

Address ID
#0851027094
Single family

**1007
VALENCIA RD
PLANT CITY FL,
33563-1747**

Address ID
#0075109332
Single family

**1410 LISBON
CT
FRUITLAND PARK
FL, 34731**

Address ID
#0852074670
Single family

**35910 UNITY
DR
DAVENPORT FL,
33896**

Address ID
#0848870345
Single family

**25910 UNITY
DR
FRUITLAND PARK
FL, 34731**

Address ID
#0855414456
Single family

**3591 UNITY
DR
FRUITLAND PARK
FL, 34731**

Address ID
#0853921988
Single family

**PO BOX
35910
FRUITLAND PAR
FL, 34731**

Address ID
#0637394849
Post office box

**PO BOX
10334
LOVES PARK IL,
61131-0334**

Address ID
#0335445812
Post office box

**5039 E STATE
ST #1
ROCKFORD IL,
61108-2310**

Address ID
#0789423619
Single family

Social Security Numbers

XXX-XX-9999

XXX-XX-4260

XXX-XX-4230

Year of Birth

1979

Phone Numbers

(419) 225-6214

(779) 423-4087

(779) 770-7112

Spouse or Co-Applicant

DAVID

Employers

DESTINY
COURSES INC

SCHOLL
FARMS OF
ILLI

SELF

NICKLOSWEB

Notices

This address has pertained to a business: 651 BASINGSTOKE CT KISSIMMEE FL 34758 .

This address has pertained to a business: 11424 HEATHERWOOD CT SHELBY TOWNSHIP MI 48315 .

AMUSEMENT-RECREATION BUSINESS: 651 BASINGSTOKE CT, KISSIMMEE, FL, 34758 .

BUSINESS SERVICE: 11424 HEATHERWOOD CT, SHELBY TOWNSHIP, MI, 48315 .

AUTOMOBILE SERVICE: 230 E MAIN ST, DUNDEE, FL, 33838 .

Accounts

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

ACIMA CREDIT FKA SIMPLE

Potentially Negative



Account Info

Account Name	ACIMA CREDIT FKA SIMPLE
Account Number	358XXXX
Account Type	Lease
Responsibility	Individual
Date Opened	03/14/2020
Status	Account charged off. \$644 written off. \$884 past due as of Nov 2020.
Status Updated	Nov 2020

Balance	\$1,558
Balance Updated	11/30/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,948
Highest Balance	\$0
Terms	12 Months
On Record Until	Apr 2027



Payment History

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

● Current on payments 30 30 Days Past Due C Collection CO Charge off



Balance History

Date **Oct 2020**

Balance **\$1,553**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$1,508**

Scheduled

Payment **\$160**

Paid **\$0**

Date **Jul 2020**

Balance **\$1,478**

Scheduled

Payment **\$160**

Paid **\$0**

Date **Jun 2020**

Balance **\$1,423**

Scheduled

Payment **\$160**

Paid **\$149**

Date **May 2020**

Balance **\$1,573**

Scheduled

Payment **\$160**

Paid **\$224**

Date **Apr 2020**

Balance **\$1,798**

Scheduled

Payment **\$160**

Paid **\$149**

Date **Mar 2020**

Balance **\$1,948**

Scheduled

Payment **\$160**

Paid **\$0**



Contact Info

Address **9815 S MONROE
ST FL 4,**

SANDY UT 84070Phone **(801) 297-**
Number **1920****Reinvestigation Information****This item was updated from our processing of your dispute in Oct 2020.****ALLY FINANCIAL****Potentially Negative****Account Info**

Account Name	ALLY FINANCIAL
Account Number	029924XXXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	09/03/2016
Status	Open. \$769 past due as of Jan 2021.
Status Updated	Jan 2021
Balance	\$8,488
Balance Updated	01/03/2021
Recent Payment	\$0
Monthly Payment	\$385
Original Balance	\$16,923
Highest Balance	\$0
Terms	72 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	60	—	—	—	—	—	—	—	—	—	—	—
2020	•	•	•	•	•	•	•	•	•	•	30	30
2019	•	•	•	•	•	•	•	•	•	•	•	•
2018	•	•	•	•	•	•	•	•	•	•	•	•

Paid **\$385**

Date **May 2020**

Balance **\$8,547**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Dec 2019**

Balance **\$9,450**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Nov 2019**

Balance **\$9,698**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Oct 2019**

Balance **\$9,917**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Sep 2019**

Balance **\$10,163**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Aug 2019**

Balance **\$10,395**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Jul 2019**

Balance **\$10,608**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Jun 2019**

Balance **\$10,839**

Scheduled

Payment **\$385**

Paid **\$385**

Date **May 2019**

Balance **\$11,067**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Apr 2019**

Balance **\$11,269**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Mar 2019**

Balance **\$11,496**

Scheduled

Payment **\$385**

Paid **\$385**

Date **Feb 2019**

Balance **\$11,721**

Scheduled

Payment **\$385**

Paid **\$385**



Contact Info

Address **PO BOX 380901,
BLOOMINGTON
MN 55438**

Phone **(888) 925-**
Number **2559**



Comment

Completed investigation of FCRA dispute - consumer disagrees.



Reinvestigation Information

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

Potentially Negative**Account Info**

Account Name	AMERICOLLECT INC
Account Number	501830XXXX
Account Type	Collection
Responsibility	Individual
Date Opened	04/13/2020
Status	Collection account. \$138 past due as of Jan 2021.
Status Updated	Apr 2020
Balance	\$138
Balance Updated	01/29/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$138
Highest Balance	\$0
Terms	1 Months
On Record Until	Sep 2025

**Payment History**

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

C Collection

**Balance History**

Date **Dec 2020**

Balance **\$138**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$138**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

Original **MERCY HEALTH
SYSTEM**
Creditor



Contact Info

Address **1851 S ALVERNO
RD,
MANITOWOC WI
54220**

Phone **(920) 282-**
Number **2377**

AURA FINANCIAL/LENDIFY

Potentially Negative



Account Info

Account Name	AURA FINANCIAL/LENDIFY
Account Number	184639XXXXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	03/09/2019
Status	Account charged off. \$4,346 written off.
Status Updated	Feb 2020
Balance	\$5,308
Balance Updated	11/30/2020

Balance Updated

11/30/2020

Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$4,000
Highest Balance	\$0
Terms	36 Months
On Record Until	Aug 2026



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	90	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	—
2019	—	—	•	•	•	•	•	•	•	•	30	60
	•	Current on payments	30	30 Days Past Due	60	60 Days Past Due						
	90	90 Days Past Due	CO	Charge off								



Balance History

Date Oct 2020

Balance \$5,203

Scheduled

Payment \$0

Paid \$0

Date Sep 2020

Balance \$5,095

Scheduled

Payment \$0

Paid \$0

Date Aug 2020

Balance \$4,990

Scheduled

Payment \$0

Paid \$0

Date Jul 2020

Balance \$4,881

Scheduled

Payment \$0

Paid \$0

Date **Jun 2020**

Balance **\$4,773**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$4,668**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$4,560**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$4,455**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$4,346**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$4,235**

Scheduled

Payment **\$185**

Paid **\$0**

Date **Dec 2019**

Balance **\$4,116**

Scheduled

Payment **\$185**

Paid **\$0**

Date **Nov 2019**

Balance **\$3,998**

Scheduled

Payment **\$185**

Paid **\$0**

Date **Oct 2019**

Balance **\$3,883**

Scheduled

Payment **\$185**

Paid **\$0**

Date **Sep 2019**

Balance **\$3,749**

Scheduled

Payment **\$185**

Paid **\$185**

Date **Aug 2019**

Balance **\$3,829**

Scheduled

Payment **\$185**

Paid **\$185**

Date **Jul 2019**

Balance **\$3,903**

Scheduled

Payment **\$185**

Paid **\$185**

Date **Jun 2019**

Balance **\$3,975**

Scheduled

Payment **\$185**

Paid **\$185**

Date **May 2019**

Balance **\$4,048**

Scheduled

Payment **\$185**

Paid **\$185**

Date **Apr 2019**

Balance **\$4,116**

Scheduled

Payment **\$185**

Paid **\$185**

Date **Mar 2019**

Balance **\$4,186**

Scheduled

Payment **\$185**

Paid **\$0**



Contact Info

Address **303 2ND ST STE
N550,
SAN FRANCISCO
CA 94107**

Phone **(866) 281-**
Number **3054**



Reinvestigation Information

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

BARCLAYS BANK DELAWARE



Account Info

Account Name	BARCLAYS BANK DELAWARE
Account Number	000286XXXXXXXX
Account Type	Credit Card
Responsibility	Authorized user
Date Opened	05/05/2017
Status	Open/Never late.
Status Updated	June 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$29
Credit Limit	\$22,500
Highest Balance	\$3,479
Terms	NA



Payment History

Annual Credit Report - Experian

	J	F	M	IVI	A	IVI	J	J	A	S	U	N	D
2020	●	●	●	●	●	●	●	—	—	—	—	—	—
2019	●	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●	●
2017	—	—	—	—	—	●	●	●	●	●	●	●	●

● Current on payments

**Balance History****Date May 2020**Balance **\$794**

Scheduled

Payment **\$29**Paid **\$362****Date Apr 2020**Balance **\$362**

Scheduled

Payment **\$29**Paid **\$505****Date Mar 2020**Balance **\$505**

Scheduled

Payment **\$25**Paid **\$566****Date Feb 2020**Balance **\$566**

Scheduled

Payment **\$25**Paid **\$226****Date Jan 2020**Balance **\$226**

Scheduled

Payment **\$25**Paid **\$755****Date Dec 2019**Balance **\$755**

Scheduled

Payment **\$25**Paid **\$621**

Date **Nov 2019**

Balance **\$621**

Scheduled

Payment **\$25**

Paid **\$878**

Date **Oct 2019**

Balance **\$878**

Scheduled

Payment **\$25**

Paid **\$470**

Date **Sep 2019**

Balance **\$470**

Scheduled

Payment **\$25**

Paid **\$553**

Date **Aug 2019**

Balance **\$553**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Jul 2019**

Balance **\$0**

Scheduled

Payment **\$25**

Paid **\$338**

Date **Jun 2019**

Balance **\$338**

Scheduled

Payment **\$25**

Paid **\$0**

Date **May 2019**

Balance **\$0**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Apr 2019**

Balance **\$0**

Scheduled

Payment **\$25**

Paid **\$0**

Date **Mar 2019**

Balance **\$0**

Scheduled

Payment **\$25**

Paid **\$756**

Date **Feb 2019**

Balance **\$756**

Scheduled

Payment **\$25**

Paid **\$177**



Contact Info

Address **PO BOX 8803,
WILMINGTON DE
19899**

Phone **(888) 232-**
Number **0780**

BARCLAYS BANK DELAWARE



Account Info

Account Name **BARCLAYS BANK DELAWARE**

Account Number **000313XXXXXXXX**

Account Type **Credit card**

Responsibility **Authorized user**

Date Opened **08/10/2018**

Status **Open/Never late.**

Status Updated **Jan 2021**

Balance **\$0**

Balance Updated **01/10/2021**

Recent Payment **\$1,395**

Monthly Payment **\$0**

Credit Limit **\$1,300**

Highest Balance **\$1,395**

Terms **NA**



Payment History

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

• Current on payments



Balance History

Date **Dec 2020**

Balance **\$1,395**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Mar 2020**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Feb 2020**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Jan 2020**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$676**

Date **Dec 2019**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Nov 2019**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Oct 2019**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Sep 2019**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Aug 2019**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Jul 2019**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$427**

Date **Jun 2019**

Balance **\$427**

Scheduled

Payment **\$27**

Paid **\$766**

Date **May 2019**

Balance **\$766**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Apr 2019**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Mar 2019**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Feb 2019**

Balance **\$0**

Scheduled

Payment **\$27**

Paid **\$0**



Contact Info

Address **PO BOX 8803,
WILMINGTON DE
19899**

Phone **(888) 232-**
Number **0780**

CAPITAL ONE



Account Info

Account Name	CAPITAL ONE
Account Number	400344XXXXXXXXXX
Account Type	Credit card
Responsibility	Authorized user
Date Opened	08/23/2013
Status	Open/Never late.
Status Updated	Sep 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$381
Credit Limit	\$12,500
Highest Balance	\$12,590
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	•	•	•	•	•	•	•	•	•	—	—	—
2017	•	•	•	•	•	•	•	•	•	•	•	•
2016	•	•	•	•	•	•	•	•	•	•	•	•
2015	•	•	•	•	•	•	•	•	•	•	•	•
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	—	—	—	—	—	—	—	—	•	•	•	•

• Current on payments



Contact Info

Address **PO BOX 31293,
SALT LAKE CITY
UT 84131**

Phone **(800) 955-**
Number **7070**

CAPITAL ONE



Account Info

Account Name	CAPITAL ONE
Account Number	517805XXXXXXXXXX
Account Type	Credit card
Responsibility	Authorized user
Date Opened	07/27/2011
Status	Open/Never late.
Status Updated	Sep 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$106
Credit Limit	\$2,250

Highest Balance **\$2,770**Terms **NA****Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2018	•	•	•	•	•	•	•	•	•	—	—	—
2017	•	•	•	•	•	•	•	•	•	•	•	•
2016	•	•	•	•	•	•	•	•	•	•	•	•
2015	•	•	•	•	•	•	•	•	•	•	•	•
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	—	—	—	—	—	—	—	—	—	•	•	•

• Current on payments

**Contact Info**

Address **PO BOX 31293,
SALT LAKE CITY
UT 84131**

Phone **(800) 955-
Number 7070**

CAPITAL ONE**Account Info**

Account Name	CAPITAL ONE
Account Number	517805XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	02/28/2016
Status	Paid, Closed/Never late.

Status Updated **Jul 2017**

Balance -

Balance Updated -

Recent Payment -

Monthly Payment **\$0**

Credit Limit **\$500**

Highest Balance **\$1,071**

Terms **NA**

On Record Until **Jul 2027**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	•	•	•	•	•	•	CLS	—	—	—	—	—
2016	—	—	•	•	•	•	•	•	•	•	•	•

• Current on payments CLS Closed



Contact Info

Address **PO BOX 31293,
SALT LAKE CITY
UT 84131**

Phone Number **(800) 955-7070**



Comment

Account closed at credit grantor's request.

CARMAX

Potentially Negative



Account Info

Account Name **CARMAX**

Account Number **2511XXXX**

Account Type	Auto Loan
Responsibility	Individual
Date Opened	02/25/2017
Status	Open. \$2,110 past due as of Nov 2020.
Status Updated	Aug 2020
Balance	\$22,499
Balance Updated	11/02/2020
Recent Payment	\$738
Monthly Payment	\$703
Original Balance	\$31,856
Highest Balance	\$0
Terms	76 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	•	•	•	•	ND	ND	ND	60	60	ND	60	—
2019	•	•	•	•	•	•	•	•	•	•	•	•
2018	•	•	•	•	•	•	•	•	30	•	•	•
2017	—	—	•	•	•	•	•	•	•	•	•	•

• Current on payments 30 30 Days Past Due 60 60 Days Past Due

ND No data for this time period



Balance History

Date **Sep 2020**Balance **\$22,499**

Scheduled

Payment **\$703**Paid **\$738**Date **Jul 2020**Balance **\$22,499**

Scheduled

Payment **\$703**Paid **\$704**Date **Jun 2020**

Balance **\$22,499**

Scheduled

Payment **\$703**

Paid **\$0**

Date **May 2020**

Balance **\$22,499**

Scheduled

Payment **\$703**

Paid **\$0**

Date **Apr 2020**

Balance **\$22,499**

Scheduled

Payment **\$703**

Paid **\$0**

Date **Mar 2020**

Balance **\$22,499**

Scheduled

Payment **\$703**

Paid **\$705**

Date **Feb 2020**

Balance **\$22,499**

Scheduled

Payment **\$703**

Paid **\$705**

Date **Jan 2020**

Balance **\$22,499**

Scheduled

Payment **\$703**

Paid **\$0**

Date **Dec 2019**

Balance **\$21,695**

Scheduled

Payment **\$703**

Paid **\$1,407**

Date **Nov 2019**

Balance **\$22,499**

Scheduled

Payment **\$703**

Paid **\$0**

Date **Oct 2019**

Balance **\$22,499**

Scheduled

Payment **\$703**

Paid **\$703**

Date **Sep 2019**

Balance **\$22,641**

Scheduled

Payment **\$703**

Paid **\$703**

Date **Aug 2019**

Balance **\$23,112**

Scheduled

Payment **\$703**

Paid **\$657**

Date **Jul 2019**

Balance **\$23,631**

Scheduled

Payment **\$703**

Paid **\$1,407**

Date **Jun 2019**

Balance **\$24,369**

Scheduled

Payment **\$703**

Paid **\$0**

Date **May 2019**

Balance **\$24,369**

Scheduled

Payment **\$703**

Paid **\$1,407**

Date **Feb 2019**

Balance **\$25,959**

Scheduled

Payment **\$703**

Paid **\$705**



Contact Info

Address **12800**

TUCKAHOE

CREEK PKWY,

RICHMOND VA**23238**Phone **(800) 925-**
Number **3612****Comment****Completed investigation of FCRA dispute - consumer disagrees.****Reinvestigation Information****This item was updated from our processing of your dispute in May 2019.****CREDIT ONE BANK****Potentially Negative****Account Info**

Account Name	CREDIT ONE BANK
Account Number	444796XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	07/31/2016
Status	Open. \$120 past due as of Jan 2021.
Status Updated	Jan 2021
Balance	\$1,340
Balance Updated	01/19/2021
Recent Payment	\$0
Monthly Payment	\$68
Credit Limit	\$1,100
Highest Balance	\$1,340
Terms	NA

**Payment History**

J F M A M J A S O N D

2021	30	—	—	—	—	—	—	—	—	—	—	—
2020	●	●	●	●	●	●	●	●	●	30	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	—	—	—	—	—	—	—	●	●	●	●	●

● Current on payments **30** 30 Days Past Due



Balance History

Date **Dec 2020**

Balance **\$1,237**

Scheduled

Payment **\$62**

Paid **\$0**

Date **Nov 2020**

Balance **\$1,155**

Scheduled

Payment **\$58**

Paid **\$183**

Date **Oct 2020**

Balance **\$1,295**

Scheduled

Payment **\$65**

Paid **\$0**

Date **Sep 2020**

Balance **\$1,212**

Scheduled

Payment **\$61**

Paid **\$0**

Date **Aug 2020**

Balance **\$1,133**

Scheduled

Payment **\$57**

Paid **\$68**

Date **Jul 2020**

Balance **\$749**

Scheduled

Payment **\$38**

Paid **\$0**

Date **Jun 2020**

Balance **\$229**

Scheduled

Payment **\$30**

Paid **\$966**

Date **May 2020**

Balance **\$1,134**

Scheduled

Payment **\$57**

Paid **\$57**

Date **Apr 2020**

Balance **\$1,122**

Scheduled

Payment **\$57**

Paid **\$52**

Date **Mar 2020**

Balance **\$1,021**

Scheduled

Payment **\$52**

Paid **\$55**

Date **Feb 2020**

Balance **\$964**

Scheduled

Payment **\$49**

Paid **\$47**

Date **Jan 2020**

Balance **\$929**

Scheduled

Payment **\$47**

Paid **\$25**

Date **Dec 2019**

Balance **\$25**

Scheduled

Payment **\$25**

Paid **\$996**

Date **Nov 2019**

Balance **\$659**

Scheduled

Payment **\$33**

Paid **\$77**

Date **Oct 2019**

Balance **\$23**

Scheduled

Payment **\$23**

Paid **\$1,041**

Date **Sep 2019**

Balance **\$46**

Scheduled

Payment **\$25**

Paid **\$1,077**

Date **Aug 2019**

Balance **\$1,077**

Scheduled

Payment **\$54**

Paid **\$358**

Date **Jul 2019**

Balance **\$359**

Scheduled

Payment **\$25**

Paid **\$253**

Date **Jun 2019**

Balance **\$29**

Scheduled

Payment **\$25**

Paid **\$1,112**

Date **May 2019**

Balance **\$1,112**

Scheduled

Payment **\$56**

Paid **\$55**

Date **Apr 2019**

Balance **\$1,088**

Scheduled

Payment **\$55**

Paid **\$56**

Date **Mar 2019**

Balance **\$1,102**

Scheduled

Payment **\$56**

Paid **\$104**

Date **Feb 2019**

Balance **\$1,164**

Scheduled

Payment **\$59**

Paid **\$0**



Contact Info

Address **PO BOX 98875,
LAS VEGAS NV
89193**

Phone **(877) 825-**
Number **3242**

CREDIT ONE BANK

Potentially Negative



Account Info

Account Name	CREDIT ONE BANK
Account Number	546645XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	08/10/2017
Status	Open. \$73 past due as of Jan 2021.
Status Updated	Jan 2021
Balance	\$812
Balance Updated	01/21/2021
Recent Payment	\$0
Monthly Payment	\$41
Credit Limit	\$650
Highest Balance	\$812
Terms	NA



Payment History

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

● Current on payments 30 30 Days Past Due



Balance History

Date **Dec 2020**

Balance **\$748**

Scheduled

Payment **\$38**

Paid **\$0**

Date **Nov 2020**

Balance **\$690**

Scheduled

Payment **\$35**

Paid **\$108**

Date **Oct 2020**

Balance **\$774**

Scheduled

Payment **\$39**

Paid **\$0**

Date **Sep 2020**

Balance **\$657**

Scheduled

Payment **\$33**

Paid **\$60**

Date **Aug 2020**

Balance **\$370**

Scheduled

Payment **\$30**

Paid **\$0**

Date **Jul 2020**

Balance **\$111**

Scheduled

Payment **\$30**

Paid **\$653**

Date **May 2020**

Balance **\$737**

Scheduled

Payment **\$37**

Paid **\$0**

Date **Apr 2020**

Balance **\$675**

Scheduled

Payment **\$34**

Paid **\$0**

Date **Mar 2020**

Balance **\$625**

Scheduled

Payment **\$32**

Paid **\$58**

Date **Feb 2020**

Balance **\$643**

Scheduled

Payment **\$33**

Paid **\$33**

Date **Jan 2020**

Balance **\$643**

Scheduled

Payment **\$33**

Paid **\$25**

Date **Dec 2019**

Balance **\$29**

Scheduled

Payment **\$25**

Paid **\$634**

Date **Nov 2019**

Balance **\$442**

Scheduled

Payment **\$25**

Paid **\$25**

Date **Oct 2019**

Balance **\$38**

Scheduled

Payment **\$25**

Paid **\$619**

Date **Sep 2019**

Balance **\$7**

Scheduled

Payment **\$7**

Paid **\$0**

Date **Aug 2019**

Balance **\$6**

Scheduled

Payment **\$6**

Paid **\$442**

Date **Jul 2019**

Balance **\$445**

Scheduled

Payment **\$25**

Paid **\$75**

Date **Jun 2019**

Balance **\$110**

Scheduled

Payment **\$25**

Paid **\$532**

Date **May 2019**

Balance **\$626**

Scheduled

Payment **\$32**

Paid **\$31**

Date **Apr 2019**

Balance **\$604**

Scheduled

Payment **\$31**

Paid **\$31**

Date **Mar 2019**

Balance **\$613**

Scheduled

Payment **\$31**

Paid **\$62**

Date **Feb 2019**

Balance **\$634**

Scheduled

Payment **\$32**

Paid **\$0**



Contact Info

Address **PO BOX 98875,
LAS VEGAS NV
89193**

Phone **(877) 825-**
Number **3242**



Reinvestigation Information

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

DEPT OF ED/NAVIENT



Account Info

Account Name	DEPT OF ED/NAVIENT
Account Number	917484XXXXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	04/01/2013
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$10,255
Balance Updated	01/31/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$8,462
Highest Balance	\$0
Terms	300 Months



Payment History

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

2020	●	ND	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	ND	●	●	●	●
2018	ND	●	●	●	●	●	●	●	●	●	●	ND	ND
2017	ND	ND	ND	ND	●	●	●	ND	ND	●	ND	ND	●
2016	ND	ND	ND	ND	●	ND							
2015	ND	ND	ND	ND	●	ND							
2014	—	—	—	—	●	●	●	●	●	●	●	●	ND

● Current on payments ND No data for this time period



Balance History

Date **Dec 2020**

Balance **\$10,255**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$10,255**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$10,255**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$10,255**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$10,255**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$10,255**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$10,255**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$10,255**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$10,255**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$10,239**

Scheduled

Payment **\$96**

Paid **\$0**

Date **Jan 2020**

Balance **\$10,187**

Scheduled

Payment **\$96**

Paid **\$0**

Date **Dec 2019**

Balance **\$10,131**

Scheduled

Payment **\$96**

Paid **\$0**

Date **Nov 2019**

Balance **\$10,076**

Scheduled

Payment **\$96**

Paid **\$0**

Date **Oct 2019**

Balance **\$10,021**

Scheduled

Payment **\$96**

Paid **\$0**

Date **Sep 2019**

Balance **\$9,966**

Scheduled

Payment **\$96**

Paid **\$0**

Date **Aug 2019**

Balance **\$9,913**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$9,858**

Scheduled

Payment **\$129**

Paid **\$0**

Date **Jun 2019**

Balance **\$9,803**

Scheduled

Payment **\$129**

Paid **\$129**

Date **May 2019**

Balance **\$9,880**

Scheduled

Payment **\$129**

Paid **\$129**

Date **Apr 2019**

Balance **\$9,902**

Scheduled

Payment **\$129**

Paid **\$0**

Date **Feb 2019**

Balance **\$9,847**

Scheduled

Payment **\$129**

Paid **\$129**



Contact Info

Address **PO BOX 9635,
WILKES BARRE
PA 18773**

Phone **(888) 272-**
Number **5543**



Reinvestigation Information

This item was updated from our processing of your dispute in May 2019.

DEPT OF ED/NAVIENT



Account Info

Account Name **DEPT OF ED/NAVIENT**
Account Number **917484XXXXXXXXXXXXXXXXXXXXXX**
Account Type **Education**
Responsibility **Individual**
Date Opened **05/13/2015**
Status **Open/Never late.**
Status Updated **Jan 2021**
Balance **\$3,024**
Balance Updated **01/31/2021**
Recent Payment **\$0**
Monthly Payment **\$0**
Original Balance **\$3,068**
Highest Balance **\$0**
Terms **300 Months**



Payment History

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

2019	●	●	●	●	●	●	●	●	ND	●	●	●	●
2018	ND	●	●	●	●	●	●	●	●	●	●	ND	ND
2017	ND	ND	ND	ND	●	●	●	●	ND	ND	●	ND	●
2016	—	●	●	●	●	●	ND						

● Current on payments ND No data for this time period



Balance History

Date **Dec 2020**

Balance **\$3,024**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$3,024**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$3,024**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$3,024**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$3,024**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$3,024**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$3,024**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$3,024**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$3,024**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$3,019**

Scheduled

Payment **\$32**

Paid **\$0**

Date **Jan 2020**

Balance **\$3,009**

Scheduled

Payment **\$32**

Paid **\$0**

Date **Dec 2019**

Balance **\$2,997**

Scheduled

Payment **\$32**

Paid **\$0**

Date **Nov 2019**

Balance **\$2,985**

Scheduled

Payment **\$32**

Paid **\$0**

Date **Oct 2019**

Balance **\$2,974**

Scheduled

Payment **\$32**

Paid **\$0**

Date **Sep 2019**

Balance **\$2,962**

Scheduled
Payment **\$32**
Paid **\$0**

Date **Aug 2019**
Balance **\$2,951**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jul 2019**
Balance **\$2,939**
Scheduled
Payment **\$32**
Paid **\$64**

Date **Jun 2019**
Balance **\$2,992**
Scheduled
Payment **\$32**
Paid **\$32**

Date **May 2019**
Balance **\$3,012**
Scheduled
Payment **\$32**
Paid **\$33**

Date **Apr 2019**
Balance **\$3,033**
Scheduled
Payment **\$32**
Paid **\$0**

Date **Mar 2019**
Balance **\$3,022**
Scheduled
Payment **\$32**
Paid **\$0**

Date **Feb 2019**
Balance **\$3,010**
Scheduled
Payment **\$32**
Paid **\$32**



Contact Info

Address **PO BOX 9635,
WILKES BARRE
PA 18773**

Phone **(888) 272-**
Number **5543**



Reinvestigation Information

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

DEPT OF ED/NAVIENT



Account Info

Account Name **DEPT OF ED/NAVIENT**
Account Number **917484XXXXXXXXXXXXXXXXXXXXXX**
Account Type **Education**
Responsibility **Individual**
Date Opened **09/16/2016**
Status **Open/Never late.**
Status Updated **Jan 2021**
Balance **\$2,215**
Balance Updated **01/31/2021**
Recent Payment **\$0**
Monthly Payment **\$0**
Original Balance **\$2,333**
Highest Balance **\$0**
Terms **300 Months**



Payment History

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

2019	●	●	●	●	●	●	●	ND	●	●	●	●
2018	ND	●	●	●	●	●	●	●	●	●	ND	ND
2017	—	—	—	—	—	—	—	—	—	●	ND	●

● Current on payments ND No data for this time period



Balance History

Date **Dec 2020**

Balance **\$2,215**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$2,215**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$2,215**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$2,215**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$2,215**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$2,215**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$2,215**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$2,215**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$2,212**

Scheduled

Payment **\$23**

Paid **\$0**

Date **Jan 2020**

Balance **\$2,206**

Scheduled

Payment **\$23**

Paid **\$0**

Date **Dec 2019**

Balance **\$2,199**

Scheduled

Payment **\$23**

Paid **\$0**

Date **Nov 2019**

Balance **\$2,192**

Scheduled

Payment **\$23**

Paid **\$0**

Date **Oct 2019**

Balance **\$2,185**

Scheduled

Payment **\$23**

Paid **\$0**

Date **Sep 2019**

Balance **\$2,178**

Scheduled

Payment **\$23**

Paid **\$0**

Date **Aug 2019**

Balance **\$2,172**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$2,165**

Scheduled

Payment **\$23**

Paid **\$45**

Date **Jun 2019**

Balance **\$2,203**

Scheduled

Payment **\$23**

Paid **\$23**

Date **May 2019**

Balance **\$2,219**

Scheduled

Payment **\$23**

Paid **\$24**

Date **Mar 2019**

Balance **\$2,229**

Scheduled

Payment **\$23**

Paid **\$0**

Date **Feb 2019**

Balance **\$2,222**

Scheduled

Payment **\$23**

Paid **\$23**



Contact Info

Address **PO BOX 9635,
WILKES BARRE
PA 18773**

Phone **(888) 272-**
Number **5543**



Reinvestigation Information

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

DEPT OF ED/NAVIENT



Account Info

Account Name	DEPT OF ED/NAVIENT
Account Number	917484XXXXXXXXXXXXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/16/2016
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$4,013
Balance Updated	01/31/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$4,000
Highest Balance	\$0
Terms	300 Months



Payment History

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

• Current on payments ND No data for this time period



Balance History

Date **Dec 2020**

Balance **\$4,013**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$4,013**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$4,013**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$4,013**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$4,013**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$4,013**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$4,013**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$4,013**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$4,013**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$4,009**

Scheduled

Payment **\$41**

Paid **\$0**

Date **Jan 2020**

Balance **\$3,997**

Scheduled

Payment **\$41**

Paid **\$0**

Date **Dec 2019**

Balance **\$3,984**

Scheduled

Payment **\$41**

Paid **\$0**

Date **Nov 2019**

Balance **\$3,972**

Scheduled

Payment **\$41**

Paid **\$0**

Date **Oct 2019**

Balance **\$3,960**

Scheduled

Payment **\$41**

Paid **\$0**

Date **Sep 2019**

Balance **\$3,947**

Scheduled

Payment **\$41**

Paid **\$0**

Date **Aug 2019**

Balance **\$3,935**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2019**

Balance **\$3,922**

Scheduled
Payment **\$41**
Paid **\$82**

Date **Jun 2019**
Balance **\$3,992**
Scheduled
Payment **\$41**
Paid **\$42**

Date **May 2019**
Balance **\$4,022**
Scheduled
Payment **\$41**
Paid **\$42**

Date **Apr 2019**
Balance **\$4,051**
Scheduled
Payment **\$41**
Paid **\$0**

Date **Mar 2019**
Balance **\$4,039**
Scheduled
Payment **\$41**
Paid **\$0**

Date **Feb 2019**
Balance **\$4,026**
Scheduled
Payment **\$41**
Paid **\$41**



Contact Info

Address **PO BOX 9635,**
WILKES BARRE
PA 18773

Phone **(888) 272-**
Number **5543**



Reinvestigation Information

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

DISCOVER FINANCIAL SERVICES

Potentially Negative



Account Info

Account Name	DISCOVER FINANCIAL SERVICES
Account Number	601100XXXXXXXXXX
Account Type	Secured Card
Responsibility	Individual
Date Opened	04/20/2018
Status	Open.
Status Updated	Oct 2020
Balance	\$2,521
Balance Updated	01/26/2021
Recent Payment	\$0
Monthly Payment	\$199
Credit Limit	\$2,500
Highest Balance	\$3,284
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	•	—	—	—	—	—	—	—	—	—	—	—
2020	•	•	•	•	•	•	•	30	60	•	•	•
2019	•	•	•	•	•	•	•	•	•	•	•	•
2018	—	—	—	—	—	—	—	—	—	—	•	•

• Current on payments 30 30 Days Past Due 60 60 Days Past Due



Balance History

Date **Dec 2020**

Balance **\$2,433**

Scheduled

Payment **\$98**

Paid **\$0**

Date **Nov 2020**

Balance **\$2,491**

Scheduled

Payment **\$145**

Paid **\$0**

Date **Oct 2020**

Balance **\$2,409**

Scheduled

Payment **\$71**

Paid **\$0**

Date **Sep 2020**

Balance **\$2,759**

Scheduled

Payment **\$108**

Paid **\$0**

Date **Aug 2020**

Balance **\$2,666**

Scheduled

Payment **\$106**

Paid **\$0**

Date **Jun 2020**

Balance **\$2,413**

Scheduled

Payment **\$72**

Paid **\$0**

Date **May 2020**

Balance **\$610**

Scheduled

Payment **\$59**

Paid **\$0**

Date **Apr 2020**

Balance **\$2,716**

Scheduled

Payment **\$81**

Paid **\$0**

Date **Mar 2020**

Balance **\$2,155**

Scheduled

Payment **\$64**

Paid **\$0**

Date **Jan 2020**

Balance **\$2,550**

Scheduled

Payment **\$75**

Paid **\$0**

Date **Dec 2019**

Balance **\$2,413**

Scheduled

Payment **\$73**

Paid **\$0**

Date **Nov 2019**

Balance **\$843**

Scheduled

Payment **\$26**

Paid **\$0**

Date **Sep 2019**

Balance **\$630**

Scheduled

Payment **\$20**

Paid **\$0**

Date **Sep 2019**

Balance **\$547**

Scheduled

Payment **\$20**

Paid **\$0**

Date **Aug 2019**

Balance **\$328**

Scheduled

Payment **\$20**

Paid **\$0**

Date **Jul 2019**

Balance **\$1,150**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Jun 2019**

Balance **\$34**

Scheduled

Payment **\$20**

Paid **\$0**

Date **May 2019**

Balance **\$2,455**

Scheduled

Payment **\$73**

Paid **\$0**

Date **Apr 2019**

Balance **\$2,477**

Scheduled

Payment **\$73**

Paid **\$0**

Date **Mar 2019**

Balance **\$2,340**

Scheduled

Payment **\$69**

Paid **\$0**

Date **Feb 2019**

Balance **\$2,392**

Scheduled

Payment **\$97**

Paid **\$0**



Contact Info

Address **PO BOX 15316,
WILMINGTON DE
19850**

Phone **(800) 347-**
Number **2683**



Comment

**Account previously in dispute - investigation complete, reported by data
furnisher**



Reinvestigation Information

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

EDC/RENTTRACK LLC



Account Info

Account Name	EDC/RENTTRACK LLC
Account Number	814Y98XXXXXXXXXXXX
Account Type	Rental
Responsibility	Individual
Date Opened	02/01/2020
Status	Open/Never late.
Status Updated	Nov 2020
Balance	\$1,500
Balance Updated	11/29/2020
Recent Payment	\$1,500
Monthly Payment	\$1,500
Original Balance	\$1,500
Highest Balance	\$0
Terms	1 Months



Payment History



Balance History

Date **Sep 2020**
Balance **\$1,500**
Scheduled
Payment **\$1,500**
Paid **\$1,500**



Contact Info

Address **PO BOX 26,**

ALLEN TX 75013

Phone **(877) 704-**
Number **4519**

EZ AUTO**Account Info**

Account Name	EZ AUTO
Account Number	B97D6XXXXXXXXXXXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	10/16/2020
Status	Open/Never late.
Status Updated	Dec 2020
Balance	\$14,798
Balance Updated	12/31/2020
Recent Payment	\$230
Monthly Payment	\$460
Original Balance	\$15,070
Highest Balance	\$0
Terms	49 Months

**Payment History**

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

● Current on payments

**Balance History**

Date **Nov 2020**

Balance **\$14,766**

Scheduled

Payment **\$460**

Paid **\$460**

Date **Oct 2020**

Balance **\$14,969**

Scheduled

Payment **\$460**

Paid **\$230**



Contact Info

Address **1612 W
MEMORIAL BLVD,
LAKELAND FL
33815**

FIRST FEDERAL CREDIT CONTROL

Potentially Negative



Account Info

Account Name	FIRST FEDERAL CREDIT CONTROL
Account Number	224151XX
Account Type	Collection
Responsibility	Individual
Date Opened	07/13/2020
Status	Collection account. \$927 past due as of Jan 2021.
Status Updated	Jul 2020
Balance	\$927
Balance Updated	01/25/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$927
Highest Balance	\$0

Terms

1 Month

TERMS

IMMEDIATE

On Record Until

Nov 2026**Payment History**

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

ND No data for this time period

C Collection**Balance History**Date **Jan 2021**Balance **\$927**

Scheduled

Payment **\$0**Paid **\$0**Date **Nov 2020**Balance **\$927**

Scheduled

Payment **\$0**Paid **\$0**Date **Oct 2020**Balance **\$927**

Scheduled

Payment **\$0**Paid **\$0**Date **Sep 2020**Balance **\$927**

Scheduled

Payment **\$0**Paid **\$0****Historical Info**

Original	EMERGENCY
Creditor	PHYS OF CE



Contact Info

Address **24700 CHAGRIN
BLVD STE 205,
CLEVELAND OH
44122**

Phone **(216) 360-**
Number **2000**



Comment

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



Reinvestigation Information

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

JPMCB CARD



Account Info

Account Name	JPMCB CARD
Account Number	414720XXXXXXXXXX
Account Type	Credit Card
Responsibility	Authorized user
Date Opened	10/02/2017
Status	Open/Never late.
Status Updated	June 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$35
Credit Limit	\$40,000
Highest Balance	\$12,532
Terms	NA



Payment History

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

● Current on payments



Balance History

Date **May 2020**

Balance **\$1,724**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Apr 2020**

Balance **\$1,281**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Mar 2020**

Balance **\$1,556**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Feb 2020**

Balance **\$917**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Jan 2020**

Balance **\$801**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Dec 2019**

Balance **\$487**

Scheduled
Payment **\$35**
Paid **\$0**

Date **Nov 2019**
Balance **\$0**
Scheduled
Payment **\$121**
Paid **\$0**

Date **Oct 2019**
Balance **\$379**
Scheduled
Payment **\$35**
Paid **\$0**

Date **Sep 2019**
Balance **\$0**
Scheduled
Payment **\$35**
Paid **\$0**

Date **Aug 2019**
Balance **\$1,630**
Scheduled
Payment **\$25**
Paid **\$0**

Date **Jul 2019**
Balance **\$731**
Scheduled
Payment **\$25**
Paid **\$0**

Date **Jun 2019**
Balance **\$474**
Scheduled
Payment **\$25**
Paid **\$0**

Date **May 2019**
Balance **\$299**
Scheduled
Payment **\$25**
Paid **\$0**

Date **Apr 2019**
Balance **\$0**

Scheduled
Payment **\$25**
Paid **\$0**

Date **Mar 2019**
Balance **\$468**
Scheduled
Payment **\$25**
Paid **\$0**

Date **Feb 2019**
Balance **\$292**
Scheduled
Payment **\$25**
Paid **\$0**



Contact Info

Address **PO BOX 15369,
WILMINGTON DE
19850**

Phone **(800) 945-**
Number **2000**

KAY JEWELERS/GENESIS

Potentially Negative



Account Info

Account Name	KAY JEWELERS/GENESIS
Account Number	763700XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	11/29/2018
Status	Closed. \$10 past due as of Jan 2021.
Status Updated	Oct 2020
Balance	\$20
Balance Updated	01/21/2021
Recent Payment	\$0
Monthly Payment	\$10

INVENTORY PAYMENT

S10

Credit Limit

\$1,500

Highest Balance

\$1,500

Terms

NA

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	30	—	—	—	—	—	—	—	—	—	—	—
2020	•	30	•	•	•	•	•	•	•	CLS	CLS	CLS
2019	•	•	•	•	•	•	•	•	•	•	•	•
2018	—	—	—	—	—	—	—	—	—	—	—	•

• Current on payments 30 30 Days Past Due CLS Closed

**Balance History**Date **Dec 2020**Balance **\$10**

Scheduled

Payment **\$0**Paid **\$0**Date **Nov 2020**Balance **\$10**

Scheduled

Payment **\$10**Paid **\$336**Date **Oct 2020**Balance **\$336**

Scheduled

Payment **\$30**Paid **\$0**Date **Sep 2020**Balance **\$329**

Scheduled

Payment **\$30**Paid **\$60**Date **Aug 2020**Balance **\$382**

Scheduled
Payment **\$30**
Paid **\$0**

Date **Jul 2020**
Balance **\$374**
Scheduled
Payment **\$30**
Paid **\$30**

Date **Jun 2020**
Balance **\$396**
Scheduled
Payment **\$30**
Paid **\$100**

Date **May 2020**
Balance **\$487**
Scheduled
Payment **\$30**
Paid **\$75**

Date **Apr 2020**
Balance **\$551**
Scheduled
Payment **\$30**
Paid **\$70**

Date **Mar 2020**
Balance **\$609**
Scheduled
Payment **\$30**
Paid **\$99**

Date **Feb 2020**
Balance **\$684**
Scheduled
Payment **\$34**
Paid **\$0**

Date **Jan 2020**
Balance **\$660**
Scheduled
Payment **\$33**
Paid **\$0**

Date **Dec 2019**
Balance **\$646**

Scheduled
Payment **\$32**
Paid **\$100**

Date **Nov 2019**
Balance **\$731**
Scheduled
Payment **\$37**
Paid **\$354**

Date **Oct 2019**
Balance **\$913**
Scheduled
Payment **\$53**
Paid **\$998**

Date **Sep 2019**
Balance **\$1,020**
Scheduled
Payment **\$51**
Paid **\$0**

Date **Aug 2019**
Balance **\$998**
Scheduled
Payment **\$50**
Paid **\$107**

Date **Jul 2019**
Balance **\$1,083**
Scheduled
Payment **\$54**
Paid **\$0**

Date **Jun 2019**
Balance **\$1,059**
Scheduled
Payment **\$53**
Paid **\$335**

Date **May 2019**
Balance **\$1,367**
Scheduled
Payment **\$68**
Paid **\$0**

Date **Apr 2019**
Balance **\$1,338**

Scheduled
Payment **\$67**
Paid **\$75**

Date **Mar 2019**
Balance **\$1,383**
Scheduled
Payment **\$69**
Paid **\$148**

Date **Feb 2019**
Balance **\$1,490**
Scheduled
Payment **\$75**
Paid **\$0**



Contact Info

Address **15220 NW
GREENBRIER, STE
200,
BEAVERTON OR
97006**

Phone **(503) 350-**
Number **4321**



Comment

Account closed at credit grantor's request.



Reinvestigation Information

This item was updated from our processing of your dispute in Oct 2019.

LEAD BANK



Account Info

Account Name	LEAD BANK
Account Number	98958XXXX
Account Type	Secured Card

Responsibility	Individual
Date Opened	11/14/2020
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$898
Balance Updated	01/31/2021
Recent Payment	\$0
Monthly Payment	\$25
Credit Limit	\$900
Highest Balance	\$898
Terms	NA



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 **\$258**

Scheduled

Payment **\$0**

Paid **\$25**

Date **Nov 2020**

Balance **\$25**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **200 N 3RD ST,
GARDEN CITY MO
64747**

Phone **(866) 845-**
Number **9545**

NELSON CRUZ & ASSOCIATES

Potentially Negative



Account Info

Account Name	NELSON CRUZ & ASSOCIATES
Account Number	202076XXX
Account Type	Collection
Responsibility	Individual
Date Opened	08/05/2020
Status	Collection account. \$1,220 past due as of Oct 2020.
Status Updated	Aug 2020
Balance	\$1,220
Balance Updated	10/12/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,220
Highest Balance	\$0
Terms	1 Months
On Record Until	Jul 2025



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	-	-	-	-	-	-	-	-	-	C	-	-

C Collection



Historical Info

Original **TEMPOE LLC**
Creditor

**Contact Info**

Address **9535 FOREST LN
STE 114,
DALLAS TX
75243**

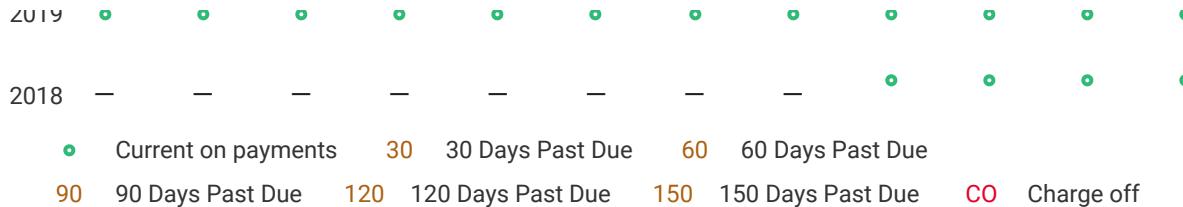
Phone **(972) 895-**
Number **2397**

ONEMAIN**Potentially Negative****Account Info**

Account Name **ONEMAIN**
 Account Number **918323XXXXXXXXXX**
 Account Type **Unsecured**
 Responsibility **Individual**
 Date Opened **09/21/2018**
 Status **Account charged off. \$9,321 written off. \$9,321 past due as of Jan 2021.**
 Status Updated **June 2020**
 Balance **\$9,321**
 Balance Updated **01/31/2021**
 Recent Payment **\$0**
 Monthly Payment **\$0**
 Original Balance **\$10,034**
 Highest Balance **\$0**
 Terms **60 Months**
 On Record Until **Oct 2026**

**Payment History**

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



Balance History

Date **Dec 2020**

Balance **\$9,321**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$9,321**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$9,321**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$9,321**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$9,321**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$9,321**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$9,321**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$9,539**

Scheduled

Payment **\$361**

Paid **\$0**

Date **Apr 2020**

Balance **\$9,539**

Scheduled

Payment **\$361**

Paid **\$0**

Date **Mar 2020**

Balance **\$9,539**

Scheduled

Payment **\$361**

Paid **\$0**

Date **Feb 2020**

Balance **\$9,539**

Scheduled

Payment **\$361**

Paid **\$0**

Date **Jan 2020**

Balance **\$9,539**

Scheduled

Payment **\$361**

Paid **\$0**

Date **Dec 2019**

Balance **\$9,539**

Scheduled

Payment **\$361**

Paid **\$0**

Date **Nov 2019**

Balance **\$9,539**

Scheduled

Payment **\$361**

Paid **\$361**

Date **Oct 2019**

Balance **\$9,672**

Scheduled

Payment **\$361**

Paid **\$379**

Date **Sep 2019**

Balance **\$9,673**

Scheduled

Payment **\$361**

Paid **\$361**

Date **Aug 2019**

Balance **\$9,747**

Scheduled

Payment **\$361**

Paid **\$379**

Date **Jul 2019**

Balance **\$9,754**

Scheduled

Payment **\$361**

Paid **\$379**

Date **Jun 2019**

Balance **\$9,761**

Scheduled

Payment **\$361**

Paid **\$361**

Date **May 2019**

Balance **\$9,768**

Scheduled

Payment **\$361**

Paid **\$0**

Date **Apr 2019**

Balance **\$9,768**

Scheduled

Payment **\$361**

Paid **\$379**

Date **Mar 2019**

Balance **\$9,774**

Scheduled

Payment **\$361**

Paid **\$361**

Date **Feb 2019**

Balance **\$9,855**

Scheduled

Payment **\$361**

Paid **\$361****Contact Info**

Address **PO BOX 1010,
EVANSVILLE IN
47706**

Phone **(844) 298-**
Number **9773**

**Reinvestigation Information**

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

ROCK VALLEY CREDIT UNION

**Account Info**

Account Name	ROCK VALLEY CREDIT UNION
Account Number	323784XXXXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	01/25/2017
Status	Paid, Closed/Never late.
Status Updated	Oct 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$3,000
Highest Balance	\$0
Terms	36 Months
On Record Until	Oct 2029



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	—	—	—	—	—	●	ND	ND	●	CLS	—	—

● Current on payments ND No data for this time period CLS Closed



Balance History

Date **Sep 2019**

Balance **\$571**

Scheduled

Payment **\$103**

Paid **\$103**

Date **Jun 2019**

Balance **\$853**

Scheduled

Payment **\$103**

Paid **\$60**



Contact Info

Address **1201 CLIFFORD
AVE,
LOVES PARK IL
61111**

Phone **(815) 877-**
Number **0441**



Reinvestigation Information

This item remained unchanged from our processing of your dispute in Sep 2019.

SELF, INC.



Account Info

Account Name

SELF, INC.

Account Number	1746XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	06/07/2020
Status	Open/Never late.
Status Updated	Dec 2020
Balance	\$731
Balance Updated	12/31/2020
Recent Payment	\$150
Monthly Payment	\$150
Original Balance	\$1,663
Highest Balance	\$0
Terms	12 Months



Payment History

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



Current on payments



Balance History

Date **Nov 2020**

Balance **\$870**

Scheduled

Payment **\$150**

Paid **\$100**

Date **Oct 2020**

Balance **\$970**

Scheduled

Payment **\$150**

Paid **\$200**

Date **Sep 2020**

Balance **\$1,143**

Scheduled

Payment **\$150**

Paid **\$50**

Date **Aug 2020**

Balance **\$1,193**

Scheduled

Payment **\$150**

Paid **\$100**

Date **Jul 2020**

Balance **\$1,278**

Scheduled

Payment **\$150**

Paid **\$275**

Date **Jun 2020**

Balance **\$1,534**

Scheduled

Payment **\$150**

Paid **\$150**



Contact Info

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

Phone **(877) 883-**
Number **0999**

SYNCB/CARE CREDIT



Account Info

Account Name	SYNCB/CARE CREDIT
Account Number	601918XXXXXXXXXX
Account Type	Charge Card
Responsibility	Authorized user
Date Opened	09/28/2020
Status	Open/Never late.
Status Updated	Feb 2021
Balance	\$0
Balance Updated	02/07/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$7,500
Highest Balance	\$1,076
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 **\$0**

Scheduled

Payment **\$0**

Paid **\$1,076**

Date **Dec 2020**

Balance **\$1,076**

Scheduled

Payment **\$35**

Paid **\$0**

Date **Nov 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$762**

Date **Oct 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$762**

Date **Sep 2020**

Balance **\$0**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **C/O P O BOX
965036,
ORLANDO FL
32896**

Phone **(866) 396-**
Number **8254**

THE HOME DEPOT/CITIBANK



Account Info

Account Name **THE HOME DEPOT/CITIBANK**
 Account Number **603532XXXXXXXXXX**
 Account Type **Charge Card**
 Responsibility **Authorized user**
 Date Opened **07/17/2012**
 Status **Paid, Closed/Never late.**
 Status Updated **June 2016**
 Balance **-**
 Balance Updated **-**
 Recent Payment **-**
 Monthly Payment **\$0**
 Credit Limit **\$500**
 Highest Balance **\$1,868**
 Terms **NA**
 On Record Until **Jun 2026**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2016	ND	ND	ND	ND	ND	CLS	—	—	—	—	—	—
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	•	•	•	•	•	•	ND	ND	ND	ND	ND	ND
2012	—	—	—	—	—	—	•	•	•	•	•	•

• Current on payments ND No data for this time period CLS Closed



Contact Info

Address **PO BOX 6497,
SIOUX FALLS SD
57117**

Phone **(800) 677-**
Number **0232**



Comment

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

Account closed at credit grantor's request.

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.

UNITED CONSUMER FINANCIAL Inquired on 01/02/2021 865 BASSETT RD WESTLAKE OH, 44145 Unspecified. This inquiry is scheduled to continue on record until Feb 2023.	COMENITYCB/PETLAND Inquired on 12/15/2020 PO BOX 182120 COLUMBUS OH, 43218 Charge Card. This inquiry is scheduled to continue on record until Jan 2023.	UNITED CONSUMER FINANCIAL Inquired on 12/15/2020 865 BASSETT RD WESTLAKE OH, 44145 Unspecified. This inquiry is scheduled to continue on record until Jan 2023.	ASCENTIUM CAPITAL LLC Inquired on 11/18/2020 23970 HIGHWAY 59 N KINGWOOD TX, 77339 Unspecified. This inquiry is scheduled to continue on record until Dec 2022.
CREDCO Inquired on 11/09/2020 PO BOX 509124 SAN DIEGO CA, 92150 Lease on behalf of BASS FINANCIAL INC. This inquiry is scheduled to continue on record until Dec 2022.	CREDIT ACCEPTANCE Inquired on 10/16/2020 25505 W 12 MILE RD STE 3000 SOUTHFIELD MI, 48034 Unspecified. This inquiry is scheduled to continue on record until Nov 2022.	NOWCOM/EZ AUTO Inquired on 10/16/2020 1612 W MEMORIAL BLVD LAKELAND FL, 33815 Auto loan. This inquiry is scheduled to continue on record until Nov 2022.	AFS LLC Inquired on 10/12/2020 235 E BROADWAY STE 1160 LONG BEACH CA, 90802 Unspecified. This inquiry is scheduled to continue on record until Nov 2022.
DT CREDIT Inquired on 10/07/2020 PO BOX 2997 PHOENIX AZ, 85062 Unspecified. This inquiry is scheduled to continue on record until Nov 2022.	EXPERIAN BUSINESS CREDIT Inquired on 08/11/2020 475 ANTON BLVD # A2 COSTA MESA CA, 92626 Business on behalf of EBF PARTNERS/EBF HOLDING. This inquiry is scheduled to continue on record until Sep 2022.	EXPERIAN BUSINESS CREDIT Inquired on 08/10/2020 Business on behalf of EBF PARTNERS/EBF HOLDING. This inquiry is scheduled to continue on record until Sep 2022.	NATIONAL TIRE&BATTERY /CITIBANK Inquired on 07/29/2020 541 SID MARTIN RD GRAY TN, 37615 Unspecified. This inquiry is scheduled to

		inquiry is scheduled to continue on record until Sep 2022.		continue on record until Aug 2022.
CERTIFIED CREDIT REPORT Inquired on 07/19/2020 1212 11TH ST SAINT CLOUD FL, 34769 Real Estate on behalf of FBC MORTGAGE LLC. This inquiry is scheduled to continue on record until Aug 2022.	ADVANTAGE CREDIT INC Inquired on 06/08/2020 32065 CASTLE CT STE 300 EVERGREEN CO, 80439 Real Estate. This inquiry is scheduled to continue on record until Jul 2022.	US SM BUS ADMIN ODA Inquired on 04/17/2020 409 3RD ST SW WASHINGTON DC, 20416 Business. This inquiry is scheduled to continue on record until May 2022.	FACTUAL DATA/0600 Inquired on 04/13/2020 PO BOX 1055 PITTSBURGH PA, 15230 Real Estate on behalf of DHI MORTGAGE ORLANDO. This inquiry is scheduled to continue on record until May 2022.	
RENTAL PROPERTY SOLUTION Inquired on 02/20/2020 PO BOX 509124 SAN DIEGO CA, 92150 Rental on behalf of PROGRESS RESIDENTIAL. This inquiry is scheduled to continue on record until Mar 2022.	FACTUAL DATA Inquired on 02/18/2020 875 GREENTREE RD PITTSBURGH PA, 15220 Real Estate on behalf of MUTUAL MORTGAGE. This inquiry is scheduled to continue on record until Mar 2022.	MIDFLORIDA CREDIT UNION Inquired on 01/24/2020 129 S KENTUCKY AVE STE 400 LAKELAND FL, 33801 Credit Granting. This inquiry is scheduled to continue on record until Feb 2022.	CREDIT LINK LLC Inquired on 01/23/2020 29 W 110 BUTTERFIELD STE 105 WARRENVILLE IL, 60555 Real Estate on behalf of SMART MORTGAGE CENTERS. This inquiry is scheduled to continue on record until Feb 2022.	
ON-SITE MANAGER INC Inquired on 12/18/2019	PREMIUM CREDIT BUREAU Inquired on 12/06/2019	FACTUAL DATA/0600 Inquired on 12/04/2019	FACTUAL DATA/0600 Inquired on 11/21/2019 Real Estate on behalf of DHI	

<p>307 ORCHARD CITY DR STE 110 CAMPBELL CA, 95008</p> <p>Rental on behalf of BARDELL REAL ESTATE. This inquiry is scheduled to continue on record until Jan 2022.</p>	<p>2412-2414 NW 87 PLACE DORAL FL, 33172</p> <p>Real Estate on behalf of COLUMBUS CAPITAL LENDING. This inquiry is scheduled to continue on record until Jan 2022.</p>	<p>PO BOX 1055 PITTSBURGH PA, 15230</p> <p>Real Estate on behalf of DHI MORTGAGE ORLANDO. This inquiry is scheduled to continue on record until Jan 2022.</p>	<p>MORTGAGE SOUTH CENTR. This inquiry is scheduled to continue on record until Dec 2021.</p>
<p>ADVANTAGE CREDIT INC Inquired on 11/04/2019</p> <p>32065 CASTLE CT STE 300 EVERGREEN CO, 80439</p> <p>Real Estate on behalf of MCWHORTER MORTGAGE. This inquiry is scheduled to continue on record until Dec 2021.</p>	<p>CREDCO/QUICK EN LOANS INC Inquired on 10/25/2019</p> <p>10277 SCRIPPS RANCH BLVD SAN DIEGO CA, 92131</p> <p>Real Estate. This inquiry is scheduled to continue on record until Nov 2021.</p>	<p>CAP ONE NA Inquired on 10/06/2019</p> <p>PO BOX 30281 SALT LAKE CITY UT, 84130</p> <p>Unspecified. This inquiry is scheduled to continue on record until Nov 2021.</p>	<p>CREDCO/QUICK EN LOANS INC Inquired on 10/05/2019</p> <p>10277 SCRIPPS RANCH BLVD SAN DIEGO CA, 92131</p> <p>Real Estate. This inquiry is scheduled to continue on record until Nov 2021.</p>
<p>CREDCO/QUICK EN LOANS INC Inquired on 09/29/2019</p> <p>Real Estate. This inquiry is scheduled to continue on record until Oct 2021.</p>	<p>UNIVERSAL CREDIT SVCS- WE Inquired on 09/27/2019</p> <p>370 REED RD STE 100 BROOMALL PA, 19008</p> <p>Real Estate on behalf of NATION ONE MORTGAGE CORP. This inquiry is scheduled to</p>	<p>CITIBANK, NA Inquired on 09/25/2019</p> <p>PO BOX 769004 SAN ANTONIO TX, 78245</p> <p>Unspecified. This inquiry is scheduled to continue on record until Oct 2021.</p>	<p>PNC BANK Inquired on 08/23/2019</p> <p>PO BOX 3180 PITTSBURGH PA, 15230</p> <p>Unspecified. This inquiry is scheduled to continue on record until Sep 2021.</p>

continue on record
until Oct 2021.

KABBAGE

Inquired on
07/19/2019

730
PEACHTREE ST
NE STE 350
ATLANTA GA,
30308

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

PNC BANK

NA/FHLMC
Inquired on
07/19/2019

3232
NEWMARK DR
MIAMISBURG
OH, 45342

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

CREDCO/QUICK

EN LOANS INC
Inquired on
07/17/2019

10277 SCRIPPS
RANCH BLVD
SAN DIEGO CA,
92131

Real Estate. This
inquiry is
scheduled to
continue on record
until Aug 2021.

CIC CREDIT

Inquired on
07/11/2019

2206 21ST AVE
S STE 303
NASHVILLE TN,
37212

Real Estate on
behalf of CALIBER
HOME LOANS.
This inquiry is
scheduled to
continue on record
until Aug 2021.

**FD/PNC
MORTGAGE
DIV OF**

Inquired on
07/11/2019

3232
NEWMARK DR
MIAMISBURG
OH, 45342

Real Estate. This
inquiry is
scheduled to
continue on record
until Aug 2021.

**FD/FAIRWAY
INDEPENDENT**

Inquired on

07/06/2019

4801 S
BILTMORE LN
MADISON WI,
53718

Real Estate. This
inquiry is
scheduled to
continue on record
until Aug 2021.

**RENTAL
PROPERTY
SOLUTION**

Inquired on
06/27/2019

PO BOX 509124
SAN DIEGO CA,
92150

Rental on behalf of
BRODERICK
ASSOCIATES. This
inquiry is
scheduled to
continue on record
until Jul 2021.

ONEMAIN

Inquired on
05/26/2019

PO BOX 1010
EVANSVILLE IN,
47706

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

CREDCO

Inquired on
04/25/2019

PO BOX 50914
SAN DIEGO CA,
92150

Real Estate on
behalf of

**GREENSKY/TH
D LOAN
SRVCES**

Inquired on
04/15/2019

1797 N EAST
EXPY NE
BROOKHAVEN
GA, 30329

**AURA
FINANCIAL/LE
NDIFY**

Inquired on
03/07/2019

333 BUSH ST
FL 17 SAN
FRANCISCO CA,
94104

ONEMAIN

Inquired on
03/07/2019

PO BOX 1010
EVANSVILLE IN,
47706

Unspecified. This
inquiry is

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

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

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

scheduled to
continue on record
until Apr 2021.

CAP ONE NA

Inquired on
02/24/2019

PO BOX 30281
SALT LAKE
CITY UT, 84130

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

Soft Inquiries

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts. Soft inquiries also occur when you check your own credit report or when you use credit monitoring services from companies like Experian. These inquiries do not impact your credit score. Soft inquiries are not disputable but are available here for reference.

EXPERIAN

Inquired on
02/09/2021 an
d 04/13/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
02/09/2021 an
d 02/04/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626

NAV**TECHNOLOGIE****S INC**

Inquired on
02/09/2021,
12/24/2020,
10/24/2020,
10/10/2020,
07/08/2020,
06/06/2020,
05/07/2020,
04/07/2020,
03/08/2020,
02/07/2020,
01/08/2020,
12/09/2019,
11/09/2019,
10/10/2019,
09/10/2019,
08/11/2019,
07/12/2019,
06/12/2019,
05/13/2019,
04/13/2019,
03/14/2019,
03/07/2019 an
d 02/12/2019

12936 S
FRONTRUNNER
BLVD # 550,
DRAPER UT
84020

**ON THE
BARRELHEAD
LLC**

Inquired on
02/09/2021

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

NAV

Inquired on
02/07/2021,
02/02/2021,
01/22/2021,
01/21/2021,
01/20/2021,
01/02/2021,
12/29/2020,
12/21/2020,

ONEMAIN

Inquired on
02/07/2021

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

CLM/FREEDOM**DEBT RELIEF**

Inquired on
02/06/2021 an
d 07/30/2020

1875 S GRANT
ST STE 450,
SAN MATEO CA
94402

CLM/FREEDOM

DEBT RELIEF
Inquired on
02/06/2021 an
d 07/30/2020

1875 S GRANT
ST STE 450,
SAN MATEO CA
94402

12/17/2020,
12/15/2020,
12/11/2020,
12/04/2020,
11/30/2020,
11/28/2020,
11/27/2020,
11/24/2020,
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(650) 571-0961

(650) 571-0961

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02/22/2019,
02/21/2019,
01/26/2019,
01/23/2019,
01/21/2019,
01/20/2019 and
01/09/2019

10713 S
JORDAN GTWY
STE 100,
SOUTH
JORDAN UT
84095

(855) 226-8388

EXPERIAN

Inquired on
 02/06/2021,
 01/25/2021,
 01/08/2021,
 12/04/2020,
 10/08/2020,
 09/08/2020,
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 04/16/2019,
 04/14/2019,
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 04/20/2015 an
 d 07/26/2014
 PO BOX 9600,
 ALLEN TX
 75013
 (800) 311-4769

EXPERIAN

Inquired on
 02/06/2021,
 01/05/2021,
 12/12/2020,
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EXPERIAN

CREDITMATCH
 Inquired on
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EXPERIAN

Inquired on
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06/22/2019,	04/03/2020,	03/06/2020,
06/18/2019,	03/25/2020,	03/04/2020,
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05/15/2019,	11/27/2019,	02/26/2020,
05/13/2019,	11/19/2019,	02/21/2020,
05/08/2019,	11/18/2019,	02/20/2020,
05/07/2019,	11/14/2019,	02/18/2020,
05/03/2019,	11/11/2019,	02/13/2020,
04/25/2019,	11/08/2019,	02/11/2020,
04/16/2019,	11/07/2019,	01/30/2020,
04/14/2019,	11/06/2019,	01/24/2020,
04/13/2019,	11/05/2019,	01/23/2020,
03/25/2019,	11/02/2019,	01/21/2020,
03/11/2019,	11/01/2019,	01/11/2020,
03/07/2019,	10/31/2019,	01/07/2020,
	10/30/2019,	12/28/2019,

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

04/15/2019,
04/12/2019,
04/05/2019,
04/02/2019,
03/08/2019,
03/07/2019,
02/28/2019,
02/27/2019,
02/24/2019,
02/22/2019,
02/21/2019,
01/29/2019,
01/21/2019 and
01/09/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

**CLAIRTY/FLEX
SHOPPER**

Inquired on
02/02/2021

901 W YAMATO
RD STE 260,
BOCA RATON
FL 33431
(855) 353-9289

**CLARITY/FLEX
SHOPPER**

Inquired on
02/02/2021

901 W YAMATO
RD STE 260,
BOCA RATON
FL 33431

**CLARITY/FLEX
SHOPPER**

Inquired on
02/02/2021

2700 N
MILITARY TRL
STE 200,
BOCA RATON
FL 33431
(855) 353-9289

**CREDIT ONE
BANK**

Inquired on
01/28/2021

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

**SELF
FINANCIAL INC**

Inquired on
01/21/2021

515 CONGRESS
AVE STE 2200,
AUSTIN TX
78701

**AMPS/THE
FINANCE
FACTORY**

Inquired on
01/11/2021

600
FAIRMOUNT
AVE STE 206,
TOWSON MD
21286

CREDIT KARMA

Inquired on
01/10/2021,
01/08/2021,
01/07/2021,
12/30/2020,
12/27/2020,
12/22/2020,
12/20/2020,
12/16/2020,
12/13/2020,
12/08/2020,

**DISCOVER
FINANCIAL
SVCS**

Inquired on
01/07/2021

2500 LAKE
COOK RD,
RIVERWOODS
IL 60015
(877) 728-3030

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,
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06/28/2020,
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05/02/2020,
04/22/2020,
04/15/2020,
04/10/2020,
03/28/2020,
03/21/2020,
03/14/2020,
02/25/2020,

		02/18/2020, 02/13/2020, 02/07/2020, 01/26/2020, 01/22/2020, 01/15/2020, 01/09/2020, 01/02/2020, 12/20/2019 an d 12/13/2019	
		760 MARKET ST FL 2, SAN FRANCISCO CA 94102	

EXPERIAN CS IDENTITY Inquired on 01/07/2021, 12/07/2020, 11/07/2020, 10/07/2020, 09/07/2020, 08/07/2020, 07/08/2020, 07/07/2020 an d 06/07/2020 535 ANTON BLVD STE 100, COSTA MESA CA 92626	ONEMAIN Inquired on 01/03/2021 PO BOX 1010, EVANSVILLE IN 47706 (844) 298-9773	CREDIT KARMA INC Inquired on 01/02/2021, 12/15/2020, 11/18/2020, 11/09/2020, 10/16/2020, 10/12/2020 an d 10/07/2020 760 MARKET ST FL 2, SAN FRANCISCO CA 94102	COMENITYCB/ PETLAND Inquired on 12/15/2020 PO BOX 182120, COLUMBUS OH 43218
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EXPERIAN Inquired on 12/04/2020, 10/27/2020, 10/08/2020 an d 09/17/2020 475 ANTON BLVD,	EXPERIAN Inquired on 11/29/2020, 11/15/2020, 11/01/2020, 10/18/2020, 10/04/2020, 09/20/2020, 09/06/2020, 08/23/2020,	SQUARE CAPITAL LLC Inquired on 11/28/2020 1455 MARKET ST FL 6, SAN FRANCISCO CA 94103	WELLS FARGO PHONE BANK Inquired on 11/18/2020 PO BOX 9665, PORTLAND OR 97228 (800) 869-3557
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COSTA MESA CA 92626	08/09/2020, 07/26/2020, 07/12/2020, 06/28/2020, 06/14/2020, 05/31/2020, 05/17/2020, 05/03/2020, 04/19/2020, 04/05/2020, 03/22/2020, 03/08/2020, 02/23/2020, 02/09/2020, 01/26/2020, 01/12/2020, 12/29/2019, 12/15/2019, 12/01/2019, 11/17/2019, 11/03/2019, 10/20/2019, 10/06/2019, 09/22/2019, 09/08/2019, 08/25/2019, 08/11/2019, 07/28/2019, 07/14/2019, 06/30/2019, 06/16/2019, 06/02/2019, 05/19/2019, 05/05/2019, 04/21/2019 an d 04/07/2019	(415) 375-3176	
CLARITY SERVICES INC	475 ANTON BLVD, COSTA MESA CA 92626 (866) 252-8809		
CLARITY SERVICES INC			
CLARITY/BRIG HT LENDING			
CLARITY/LEAD BANK			

Inquired on 11/17/2020 15550 LIGHTWAVE DR, CLEARWATER FL 33760	Inquired on 11/17/2020 None Provided	Inquired on 11/17/2020 353 OLD HAYS RD, HAYS MT 59527 (888) 517-3696	Inquired on 11/17/2020, 11/15/2020 an d 07/26/2020 200 N 3RD ST, GARDEN CITY MO 64747
CLARITY/LEAD BANK Inquired on 11/17/2020, 11/15/2020 an d 07/26/2020 200 N 3RD ST, GARDEN CITY MO 64747	CLARITY/LOOP FUND/FAWKES Inquired on 11/17/2020 W2818 WARRINGTON RD, KESHENA WI 54135	CLARITY/LOOP FUND/FAWKES Inquired on 11/17/2020 W2818 WARRINGTON RD, KESHENA WI 54135	CLARITY SERVICES INC Inquired on 11/16/2020 15550 LIGHTWAVE DR, CLEARWATER FL 33760
CLARITY/CNU ONLINE Inquired on 11/16/2020 an d 11/15/2020 175 W JACKSON BLVD STE 1000, CHICAGO IL 60604	EXPANSION CAPITAL GROUP Inquired on 11/16/2020, 07/27/2020, 07/21/2020 an d 09/03/2019 6001 S SHARON AVE STE 6, SIOUX FALLS SD 57108 (877) 204-9203	FD/RAPIDADVA NCE Inquired on 11/16/2020 4500 E WEST HWY FL 6, BETHESDA MD 20814	FORA FINANCIAL ADVANCE L Inquired on 11/16/2020 an d 07/21/2020 242 W 36TH ST, NEW YORK NY 10018 (212) 947-0100
FORWARD FINANCING LLC Inquired on 11/16/2020, 07/21/2020 an d 09/03/2019	CLARITY SERVICES INC Inquired on 11/15/2020, 07/26/2020 an d 06/29/2020 None Provided	CLARITY SERVICES INC Inquired on 11/15/2020 an d 07/30/2020 None Provided	CLARITY SERVICES INC Inquired on 11/15/2020 None Provided

100 SUMMER ST STE 1175, BOSTON MA 02110 (888) 244-9099	15550 LIGHTWAVE DR, CLEARWATER FL 33760		
CLARITY SERVICES INC Inquired on 11/15/2020 None Provided	CLARITY SERVICES/CNU ONL Inquired on 11/15/2020 175 W JACKSON BLVD STE 1000, CHICAGO IL 60604	CLARITY/CRED IT NINJA FMS Inquired on 11/15/2020, 07/26/2020 an d 06/29/2020 222 S RIVERSIDE PLZ STE 2300, CHICAGO IL 60606	CLARITY/CRED IT NINJA/FMS Inquired on 11/15/2020, 07/26/2020 an d 06/29/2020 222 S RIVERSIDE PLZ STE 2200, CHICAGO IL 60606
CLARITY/CRED IT NINJA/FMS Inquired on 11/15/2020, 07/26/2020 an d 06/29/2020 222 S RIVERSIDE PLZ STE 2200, CHICAGO IL 60606	CLARITY/FINWI SE BANK Inquired on 11/15/2020 130 E RANDOLPH ST STE 1650, CHICAGO IL 60601	CLARITY/FINWI SE BANK Inquired on 11/15/2020 820 E 9400 S, SANDY UT 84094	CLARITY/NIIZH WAASWI Inquired on 11/15/2020, 08/10/2020 an d 04/13/2020 597 PEACE PIPE RD, LAC DU FLAMBEAU WI 54538
CLARITY/NIIZH WAASWI Inquired on 11/15/2020, 08/10/2020 an d 04/13/2020 597 PEACE PIPE RD, LAC DU	DMS/ON DECK CAPITAL Inquired on 11/15/2020, 08/11/2020, 07/21/2020 an d 09/03/2019 1400 BROADWAY FL 25,	PERSONALLOA NS.COM Inquired on 11/15/2020 an d 04/09/2019 318 N CARSON ST STE 208, CARSON CITY NV 89701 (310) 929-5566	SNAP CAPITAL LLC Inquired on 11/15/2020 an d 07/20/2020 205 KING ST STE 310, CHARLESTON SC 29401 (843) 952-7000

FLAMBEAU WI
54538

NEW YORK NY
10018

CREDCO/SMARTER EQUIPMENT
Inquired on 10/29/2020

500 N RAINBOW BLVD,
LAS VEGAS NV 89107

FPN/LENCRED INC
Inquired on 10/29/2020

602 LITTLE GLOUCESTER RD STE 8,
BLACKWOOD NJ 08012

CREDIT BUREAU CONNECTION
Inquired on 10/28/2020

575 E LOCUST AVE STE 103,
FRESNO CA 93720

ALLY FINANCIAL
Inquired on 10/09/2020

PO BOX 33414,
DETROIT MI 48232
(248) 355-2466

LENDIO INC
Inquired on 10/09/2020,
09/03/2019 and 07/10/2019

4100 N CHAPEL RIDGE RD STE 500,
LEHI UT 84043

KABBAGE INC
Inquired on 10/05/2020

730 PEACHTREE ST NE STE 350,
ATLANTA GA 30308
(866) 210-4629

CLEARONE ADVANTAGE
Inquired on 09/29/2020,
09/10/2020,
08/09/2020,
07/30/2020 and 07/28/2020

1501 S CLINTON ST STE 320,
BALTIMORE MD 21224
(888) 785-5376

RENTTRACK LLC
Inquired on 09/28/2020

4601 EXCELSIOR BLVD STE 403A,

SAINT LOUIS PARK MN 55416
(651) 927-7977

HUDSON INSURANCE
Inquired on 09/22/2020

1035 GREENWOOD BLVD STE 265,
LAKE MARY FL 32746
(843) 720-8756

HCC SURETY GROUP
Inquired on 09/21/2020

801 S FIGUEROA ST STE 700,
LOS ANGELES CA 90017
(310) 649-0990

FUNDBOX INC
Inquired on 09/19/2020 and 08/20/2020

6900 DALLAS PKWY STE 700,
PLANO TX 75024
(855) 572-7707

CREDIT.COM
Inquired on 09/17/2020,
07/30/2020 and 06/28/2019

160 SPEAR ST STE 1020,
SAN FRANCISCO CA 94105
(415) 901-1550

FUNDERA INC

Inquired on
09/17/2020

291
BROADWAY RM
900,
NEW YORK NY
10007
(800) 386-3372

**BETTER
FINANCE**

Inquired on
09/16/2020,
07/21/2020,
03/24/2020,
10/29/2019,
10/22/2019,
10/08/2019 an
d 02/04/2019

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

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

Inquired on
09/01/2020 an
d 04/21/2020

1000
ALDERMAN DR,
ALPHARETTA
GA 30005
(866) 323-0932

**CREDIT ONE
BANK NA**

Inquired on
08/28/2020

PO BOX 98875,
LAS VEGAS NV
89193
(415) 459-6100

**SOFI LENDING
CORPORATION**

Inquired on
08/28/2020

2750 E
COTTONWOOD
PKWY,
COTTONWOOD
HEIGHTS UT
84121
(855) 456-7634

BIZFUND LLC

Inquired on
08/27/2020

2371
MCDONALD
AVE,
BROOKLYN NY
11223
(302) 883-8306

**KNIGHT
CAPITAL
FUNDING**

Inquired on
08/27/2020

110 SE 6TH ST
STE 700,
FORT
LAUDERDALE
FL 33301
(786) 953-8905

**CONVERGENT
OUTSOURCING**

Inquired on
08/11/2020

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

CREDCO

Inquired on
08/10/2020

PO BOX
509124,
SAN DIEGO CA
92150
(800) 637-2422

LOANME INC

Inquired on
08/10/2020

1900 S
COLLEGE BLVD
STE 300,
ANAHEIM CA
92806

**CLARITY
SERVICES INC**

Inquired on
07/30/2020

PO BOX 5717,
CLEARWATER
FL 33758

**CLARITY/WLCC
II/ARWHD ADV**

Inquired on
07/30/2020

1 WAKPAMNI
LAKE ROAD,
WAKPAMNI
LAKE SD 57716

CREDIT.COM Inquired on 07/30/2020 an d 06/28/2019 160 SPEAR ST STE 1020, SAN FRANCISCO CA 94105 (415) 901-1550	ACE FUNDING SOURCE LLC Inquired on 07/27/2020 640 S SAN VICENTE BLVD STE 440, LOS ANGELES CA 90048	EXPERIAN BUSINESS CREDIT Inquired on 07/27/2020 PO BOX 9701, ALLEN TX 75013 (844) 866-3649	EXPERIAN BUSINESS CREDIT Inquired on 07/27/2020 475 ANTON BLVD # A2, COSTA MESA CA 92626
MERCHANTS CAP ACCESS/REL Inquired on 07/27/2020 525 BROADHOLLO W RD, MELVILLE NY 11747 (631) 773-8000	ORANGE ADVANCE LLC Inquired on 07/27/2020 101 CHASE AVE, LAKEWOOD NJ 08701 (201) 515-2197	YELLOWSTONE CAPITAL Inquired on 07/27/2020 1 EVERTRUST PLZ FL 14, JERSEY CITY NJ 07302 (855) 972-2748	CLARITY/CHIN OOK SERVICES Inquired on 07/26/2020 401B TALMAGE RD, UKIAH CA 95482
CLARITY/CHIN OOK/PATH LEN Inquired on 07/26/2020 621 MEDICINE WAY STE 1, UKIAH CA 95482	CLARITY/MINT O MONEY Inquired on 07/26/2020 205 LAKEVIEW DR STE 7, MINTO AK 99758 (907) 798-7342	CLARITY/MINT O MONEY Inquired on 07/26/2020 205 LAKEVIEW DR STE 7, MINTO AK 99758 (907) 798-7342	CLARITY/OXFO RD/ALLCALLS Inquired on 07/26/2020 1400 GUERNÉVILLE RD STE 2, SANTA ROSA CA 95403
CLARITY/OXFO RD/ALLCALLS Inquired on 07/26/2020 1400 GUERNÉVILLE RD STE 2,	CONVERGENT OUTSOURCING, Inquired on 07/23/2020 800 SW 39TH ST,	EXPERIAN Inquired on 07/08/2020 475 ANTON BLVD, COSTA MESA CA 92626	ONEMAIN Inquired on 07/06/2020 PO BOX 1010, EVANSVILLE IN 47706 (844) 298-9773

SANTA ROSA CA 95403	RENTON WA 98057 (888) 871-2279		
CLARITY SERVICES INC Inquired on 06/29/2020 an d 07/06/2019 15550 LIGHTWAVE DR, CLEARWATER FL 33760	CLARITY/ OPPORTUNITY FIN Inquired on 06/29/2020 130 E RANDOLPH ST STE 1650, CHICAGO IL 60601	CLARITY/OPPO RTUNITY FINA Inquired on 06/29/2020 an d 05/26/2019 130 E RANDOLPH ST STE 1650, CHICAGO IL 60601	ONEMAIN Inquired on 06/14/2020, 04/11/2020, 04/06/2020 an d 01/19/2020 PO BOX 1010, EVANSVILLE IN 47706 (844) 298-9773
ADVANTAGE CREDIT INC Inquired on 06/12/2020 32065 CASTLE CT STE 300, EVERGREEN CO 80439	EXPERIAN CS IDENTITY Inquired on 06/07/2020 535 ANTON BLVD, COSTA MESA CA 92626	CLARITY SERVICES INC Inquired on 06/01/2020 15550 LIGHTWAVE DR, CLEARWATER FL 33760	CLARITY SERVICES/SNA P FI Inquired on 06/01/2020 1141 W 2400 S, SALT LAKE CITY UT 84119
CLARITY/SNAP FINANCE LLC Inquired on 06/01/2020 1141 W 2400 S, SALT LAKE CITY UT 84119	JPMCB CCB Inquired on 05/28/2020 PO BOX 15298, WILMINGTON DE 19850 (800) 935-9935	AMERICOLLEC T INC Inquired on 05/25/2020 1851 S ALVERNO RD, MANITOWOC WI 54220	ONEMAIN Inquired on 05/12/2020 PO BOX 1010, EVANSVILLE IN 47706 (844) 298-9773
CREDIT MANAGEMENT, LP Inquired on 05/06/2020, 01/25/2020 an d 10/09/2019	FACTUAL DATA/0600 Inquired on 04/15/2020, 12/04/2019 an d 12/02/2019	CONVERGENT HEALTHCARE RE Inquired on 04/14/2020 121 NE JEFFERSON ST	PGX/LEXINGTO N LAW Inquired on 04/08/2020 360 N CUTLER DR,

6080
TENNYSON
PKWY STE 100,
PLANO TX
75024
(877) 741-7302

PO BOX 1055,
PITTSBURGH
PA 15230
(800) 929-3400

STE 100,
PEORIA IL
61602
(866) 867-0179

NORTH SALT
LAKE UT 84054
(801) 297-2494

**PGX/LEXINGTO
N LAW PHONE**
Inquired on
04/08/2020

360 N CUTLER
DR,
NORTH SALT
LAKE UT 84054

**ACIMA CREDIT
LLC**
Inquired on
03/05/2020

9815 S
MONROE ST FL
4,
SANDY UT
84070

**ACIMA CREDIT,
LLC**
Inquired on
03/05/2020

9815 S
MONROE ST,
SANDY UT
84070

**CLARITY
SERVICES INC**
Inquired on
03/05/2020

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

**CLARITY/ACIM
A CREDIT**
Inquired on
03/05/2020

9815 S
MONROE ST FL
4,
SANDY UT
84070

**CLARITY/ACIM
A CREDIT**
Inquired on
03/05/2020

9815 S
MONROE ST FL
4,
SANDY UT
84070

**PROGRESSIVE
INSURANCE**
Inquired on
02/26/2020

6300 WILSON
MILLS RD,
CLEVELAND OH
44143

**EXPERIANHLT
H**
Inquired on
02/17/2020

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

**BLUEVINE
CAPITAL INC**
Inquired on
02/16/2020

401 WARREN
ST STE 300,
REDWOOD CITY
CA 94063

**TRULIA
RENTALS/EXPE
RIAN**
Inquired on
02/02/2020

1301 2ND AVE,
SEATTLE WA
98101

**CREDIT LINK
LLC**
Inquired on
01/24/2020

29 W 110
BUTTERFIELD
STE 105,
WARRENVILLE
IL 60555
(630) 873-2200

**CREDIT
TECH/OVM
FINANCIA**
Inquired on
01/13/2020

816
GREENBRIER
CIR STE 100,
CHESAPEAKE
VA 23320

FACTUAL DATA/0600 Inquired on 12/02/2019 PO BOX 1055, PITTSBURGH PA 15230 (800) 929-3400	ONEMAIN Inquired on 11/11/2019, 10/15/2019, 05/26/2019, 04/09/2019 an d 03/07/2019 PO BOX 1010, EVANSVILLE IN 47706 (844) 298-9773	ADVANTAGE CREDIT INC Inquired on 11/05/2019 32065 CASTLE CT STE 300, EVERGREEN CO 80439	SMALL BUSINESS ADM Inquired on 10/23/2019 262 BLACK GOLD BLVD # 264, HAZARD KY 41701 (606) 436-0801
TRANSUNION INTERACTIVE I Inquired on 10/20/2019 an d 08/28/2019 100 CROSS ST STE 202, SAN LUIS OBISPO CA 93401 (805) 782-8282	CLARITY SERVICES INC Inquired on 09/28/2019 an d 03/07/2019 PO BOX 5717, CLEARWATER FL 33758 (866) 390-3118	CONVERGENT HEALTHCARE RE Inquired on 09/25/2019 121 NE JEFFERSON ST STE 100, PEORIA IL 61602 (866) 867-0179	VERIZON WIRELESS Inquired on 09/09/2019 PO BOX 650051, DALLAS TX 75265
VERIZON WIRELESS Inquired on 09/09/2019 PO BOX 650051, DALLAS TX 75265	KAPITUS FKA STRATEGIC FU Inquired on 09/03/2019 1501 BROADWAY STE 1515, NEW YORK NY 10036 (212) 354-1400	EQUIFAX CONSUMER SVCS Inquired on 07/19/2019, 07/17/2019, 07/11/2019, 07/06/2019 an d 06/27/2019 1550 PEACHTREE ST NE, ATLANTA GA 30309 (404) 885-8000	TRUELINK Inquired on 07/19/2019, 07/17/2019, 07/11/2019, 07/06/2019 an d 06/27/2019 100 CROSS ST STE 202, SAN LUIS OBISPO CA 93401 (805) 782-8282
			TRUELINK

CLARITY SERVICES INC Inquired on 07/06/2019 PO BOX 5717, CLEARWATER FL 33758 (866) 390-3118	CLARITY/NATIONALSMALLLO A Inquired on 07/06/2019 14284 HWY 70 WEST, LAC DU FLAMBEAU WI 54538	Inquired on 06/27/2019 100 CROSS ST STE 202, SAN LUIS OBISPO CA 93401 (805) 782-8282	PGX/LEXINGTON LAW Inquired on 06/12/2019 360 N CUTLER DR, NORTH SALT LAKE UT 84054
PGX/LEXINGTON LAW Inquired on 06/12/2019 360 N CUTLER DR, NORTH SALT LAKE UT 84054 (801) 297-2494	EQUIFAX CONSUMER SERVICES Inquired on 06/11/2019 1100 ABERNATHY RD NE STE 300, ATLANTA GA 30328 (678) 795-7000	CLARITY SERVICES INC Inquired on 05/26/2019 PO BOX 5717, CLEARWATER FL 33758	QUINSTREET/GUIDE TO LEND Inquired on 05/26/2019 950 TOWER LN FL 6, FOSTER CITY CA 94404
BEHALF INC Inquired on 04/14/2019 100 WILLIAM ST RM 1205, NEW YORK NY 10038 (877) 943-9968	EXPERIAN Inquired on 04/13/2019 475 ANTON BLVD, COSTA MESA CA 92626 (866) 673-0140	EXPERIAN Inquired on 04/13/2019, 03/24/2019 an d 03/07/2019 475 ANTON BLVD, COSTA MESA CA 92626	EXPERIAN Inquired on 03/07/2019 None Provided
NAV/FKA CREDITERA Inquired on 03/07/2019 10713 S JORDAN GTWY STE 100,	EQUIFAX INC/TID Inquired on 02/27/2019, 02/24/2019, 02/22/2019, 01/21/2019 an d 01/09/2019	CLARITY SERVICES INC Inquired on 02/25/2019 PO BOX 5717, CLEARWATER FL 33758	CLARITY/INTERGRA/CLEARLINK Inquired on 02/25/2019 1759 N 400 E STE 202,

SOUTH
JORDAN UT
84095
(855) 226-8388

1550
PEACHTREE ST
NE # H56B,
ATLANTA GA
30309
(866) 640-2273

(866) 390-3118

LOGAN UT
84341

T-MOBILE
Inquired on
02/18/2019

12920 SE 38TH
ST,
BELLEVUE WA
98006
(877) 453-1304

CMS ID
PROOFING
SERVICE
Inquired on
02/09/2019

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

BEHALF INC
Inquired on
01/21/2019

100 WILLIAM
ST RM 1205,
NEW YORK NY
10038

EQUIFAX
INC/TID
Inquired on
01/09/2019

1550
PEACHTREE ST
NE # H56B,
ATLANTA GA
30309
(866) 640-2273

Important Messages

Medical Information

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

Public Records Information

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

Contact Experian

Online

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

Phone	Mail
Monday - Friday	Experian
9am to 5pm	PO Box 9701
(855) 414-6047	Allen, TX 75013

Some of the information contained in your consumer disclosure may have been obtained from another consumer reporting agency, Experian Data Corp. Information may be reflected differently, and additional information may be available at Experian Data Corp. To view all information maintained by Experian Data Corp. at no charge to you, please call 1 877 704 4519 or submit your request by mail to Experian, PO Box 26, Allen, Texas, 75013.

Know Your Rights

Fair Credit Reporting Act (FCRA)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Consumers Have The Right To Obtain A Security Freeze

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

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

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

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

FOR QUESTIONS OR CONCERNS REGARDING:

PLEASE CONTACT:

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

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

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

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

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street,
Suite 3450

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	Houston, TX 77010-9050
c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations	b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480
d. Federal Credit Unions	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