



CREDIT REPORT

KEICA WILLIAMS

Report Confirmation

1540652472



Dear KEICA WILLIAMS:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:
www.investigate.equifax.com
- Please mail the dispute information to:
Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Feb 09, 2021
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	8 Years, 11 Months
Length of Credit History	12 Years, 4 Months
Accounts with Negative Information	28
Oldest Account	US DEPARTMENT OF EDUCATION (Opened Oct 15, 2008)
Most Recent Account	SUNRISE LA (Opened Apr 07, 2020)

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	0	0					
Mortgage							
Installment	1	1	\$534	\$190	\$724	74.0%	\$35
Other							
Total	1	1	\$534	\$190	\$724	74.0%	\$35

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	18 Items Found
Inquiries	46 Inquiries Found
Most Recent Inquiry	CREDIT KARMA, INCFeb 08, 2021
Public Records	0 Records Found
Collections	2 Collections Found

2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

2.1 FIRST PREMIER (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$382
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	127%
Available Credit	\$300		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	30

✓ Paid on Time 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due 120 120 Days Past Due
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit	\$300	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$382	Date Opened	Sep 14, 2019
Amount Past Due	\$382	Date Reported	Jan 13, 2021
Actual Payment Amount	\$0	Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	14	Delinquency First Reported	Oct 01, 2019
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$382
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Oct 01, 2019		

Comments

Consumer disputes this account information
Charged off account

Contact

FIRST PREMIER
3820 N LOUISE AVE
TAPE ONLY
SIOUX FALLS, SD 57107
1-605-357-3440

2.2 FIRST PREMIER (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$427
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	142%
Available Credit		\$300	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO

2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit	\$300	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$427	Date Opened	Aug 05, 2015
Amount Past Due	\$427	Date Reported	Jan 13, 2021
Actual Payment Amount	\$0	Date of Last Payment	Sep 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	63	Delinquency First Reported	Jan 01, 2016
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$427
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Nov 01, 2015		

Comments

Consumer disputes this account information
Charged off account

Contact

FIRST PREMIER
3820 N LOUISE AVE
TAPE ONLY
SIOUX FALLS, SD 57107
1-605-357-3440

2.3 THE BANK OF MISSOURI (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	0%
Available Credit	\$300		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	30	60	90	120	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30 30 Days Past Due		60 60 Days Past Due		90 90 Days Past Due		120 120 Days Past Due					
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender		F Foreclosure		C Collection Account					
CO Charge-Off	B Included in Bankruptcy		R Repossession		TN Too New to Rate		⊗⊗⊗ No Data Available					

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit	\$300	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Sep 22, 2015
Amount Past Due		Date Reported	Dec 01, 2016
Actual Payment Amount		Date of Last Payment	Nov 01, 2015
Date of Last Activity		Scheduled Payment Amount	

Months Reviewed	15	Delinquency First Reported	May 01, 2016
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$435
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Jan 01, 2016		

Comments

Contact

THE BANK OF MISSOURI
216 WEST 2ND ST
DIXON, MO 65459
1-605-977-5800

2.4 FINGERHUT/WEBBANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	0%
Available Credit	\$400		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	30	60	90	120	120	120	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ
2015	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		ⓧⓧⓧ	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	Owner		INDIVIDUAL
Credit Limit	\$400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Sep 09, 2015
Amount Past Due	Date Reported		Sep 28, 2016
Actual Payment Amount	Date of Last Payment		
Date of Last Activity	Scheduled Payment Amount		

Months Reviewed	12	Delinquency First Reported	Jul 01, 2016
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$545
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency	Jan 01, 2016		

Comments

Charged off account

Contact

FINGERHUT/WEBBANK
6250 RIDGEWOOD ROAD
ST CLOUD, MN 56303
1-866-734-0342

2.5 CELTIC BANK CORP. (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	0%
Available Credit	\$500		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	60	90	120	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ
2015	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	30
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		ⓧⓧⓧ	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	Owner		INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 30, 2015
Amount Past Due	Date Reported		Jun 02, 2016
Actual Payment Amount	Date of Last Payment		Oct 01, 2015
Date of Last Activity	Scheduled Payment Amount		

Months Reviewed	10	Delinquency First Reported	Apr 01, 2016
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$764
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Dec 01, 2015		

Comments

Charged off account

Contact

CELTIC BANK CORP.
268 S. STATE ST, SUITE 300
SALT LAKE CITY, UT 84111
1-801-363-6500

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.
You currently do not have any Mortgage Accounts in your file.

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 SUNRISE LA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 52	Reported Balance	\$534
Account Status	NOT_MORE_THAN_TWO_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	74%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020					\$698	\$645		\$618	\$590	\$562		
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020					\$35	\$35		\$35	\$35	\$35		
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020					\$35		\$35	\$35				
2021												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020					\$724	\$724		\$724	\$724	\$724		
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Comments 1

Date	Comment
05/2020	Fixed rate

Date	Comment
06/2020	Fixed rate
08/2020	Fixed rate
09/2020	Fixed rate
10/2020	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$724	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	2
Balance	\$534	Date Opened	Apr 07, 2020
Amount Past Due	\$35	Date Reported	Jan 31, 2021
Actual Payment Amount		Date of Last Payment	Dec 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$35
Months Reviewed	9	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Secured	Date Closed	
Date of First Delinquency	Jan 01, 2021		

Comments

Fixed rate

Contact

SUNRISE LA
515 CONGRESS AVE, SUITE 2200
AUSTIN, TX 78701
1-877-883-0999

4.2 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 57	Reported Balance	\$5,187
Account Status	COLLECTION	Debt-to-Credit Ratio	148%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	⊗	C	120

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$5,187	Date Opened	Nov 20, 2009
Amount Past Due	\$5,187	Date Reported	Jan 10, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	20	Delinquency First Reported	
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.3 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 54	Reported Balance	\$4,804
Account Status	COLLECTION	Debt-to-Credit Ratio	137%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	⊗⊗⊗	C	120

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$4,804	Date Opened	Aug 18, 2010
Amount Past Due	\$4,804	Date Reported	Jan 10, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	20	Delinquency First Reported	
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
 Collection account

Contact

US DEPARTMENT OF EDUCATION
 2505 S FINLEY RD
 LOMBARD, IL 60148-4899
 1-866-324-1214

4.4 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 50	Reported Balance	\$6,637
Account Status	COLLECTION	Debt-to-Credit Ratio	168%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	⊗⊗⊗	C	120

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,946	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$6,637	Date Opened	Jan 25, 2012
Amount Past Due	\$6,637	Date Reported	Jan 10, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	20	Delinquency First Reported	
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.5 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 70	Reported Balance	\$5,384
Account Status	COLLECTION	Debt-to-Credit Ratio	151%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	⊠⊠⊠⊠	C	120

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,565	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$5,384	Date Opened	Oct 15, 2008
Amount Past Due	\$5,384	Date Reported	Jan 10, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	20	Delinquency First Reported	
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.6 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 63	Reported Balance	\$1,146
Account Status	COLLECTION	Debt-to-Credit Ratio	76%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	⊠⊠⊠⊠	C	120

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$1,146	Date Opened	Nov 17, 2008
Amount Past Due	\$1,146	Date Reported	Jan 10, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	20	Delinquency First Reported	
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.7 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 58	Reported Balance	\$11,797
Account Status	COLLECTION	Debt-to-Credit Ratio	204%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	⊗⊗⊗⊗	C	120

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,789	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$11,797	Date Opened	Oct 15, 2008
Amount Past Due	\$11,797	Date Reported	Jan 10, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	20	Delinquency First Reported	
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.8 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0081	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2019	180	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2018	✓	✓	✓	90	120	150	180	180	180	180	180	180
2017	⌘⌘⌘	✓	✓	✓	✓	90	120	150	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	✓
2016	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2015	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2014	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⌘⌘⌘	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,789	Owner	INDIVIDUAL
-------------	---------	-------	------------

Credit Limit		Account Type		INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0	
Balance	\$0	Date Opened	Oct 20, 2008	
Amount Past Due		Date Reported	Jan 13, 2021	
Actual Payment Amount	\$0	Date of Last Payment		
Date of Last Activity		Scheduled Payment Amount		
Months Reviewed	99	Delinquency First Reported		
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN	
Deferred Payment Start Date		Charge Off Amount		
Balloon Payment Date		Balloon Payment Amount		
Loan Type	Education Loan	Date Closed	Jan 01, 2019	
Date of First Delinquency	Feb 01, 2018			

Comments

Fixed rate
180 days or more past due

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.9 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0090	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2019	180	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2018	✓	✓	✓	90	120	150	180	180	180	180	180	180
2017	⌘⌘⌘	✓	✓	✓	✓	90	120	150	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	✓
2016	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2015	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2014	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⌘⌘⌘	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,500	Owner	INDIVIDUAL
-------------	---------	-------	------------

Credit Limit		Account Type		INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0	
Balance	\$0	Date Opened	Jan 21, 2009	
Amount Past Due		Date Reported	Jan 13, 2021	
Actual Payment Amount	\$0	Date of Last Payment		
Date of Last Activity		Scheduled Payment Amount		
Months Reviewed	99	Delinquency First Reported		
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification		UNKNOWN
Deferred Payment Start Date		Charge Off Amount		
Balloon Payment Date		Balloon Payment Amount		
Loan Type	Education Loan	Date Closed	Jan 01, 2019	
Date of First Delinquency	Feb 01, 2018			

Comments

Fixed rate
180 days or more past due

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.10 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 41	Reported Balance	\$2,031
Account Status	COLLECTION	Debt-to-Credit Ratio	148%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	XXXX	C	XXXX

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,371	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$2,031	Date Opened	Jul 17, 2009
Amount Past Due	\$2,031	Date Reported	Jan 13, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	19	Delinquency First Reported	May 01, 2019
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.11 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0091	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ
2019	180	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ
2018	✓	✓	✓	90	120	150	180	180	180	180	180	180
2017	ⓧⓧⓧ	✓	✓	✓	✓	90	120	150	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	✓
2016	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ
2015	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ
2014	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ	ⓧⓧⓧ
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		ⓧⓧⓧ	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,500	Owner	INDIVIDUAL
-------------	---------	-------	------------

Credit Limit		Account Type		INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0	
Balance	\$0	Date Opened	Nov 20, 2009	
Amount Past Due		Date Reported	Jan 13, 2021	
Actual Payment Amount	\$0	Date of Last Payment		
Date of Last Activity		Scheduled Payment Amount		
Months Reviewed	96	Delinquency First Reported		
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN	
Deferred Payment Start Date		Charge Off Amount		
Balloon Payment Date		Balloon Payment Amount		
Loan Type	Education Loan	Date Closed	Jan 01, 2019	
Date of First Delinquency	Feb 01, 2018			

Comments

Fixed rate
180 days or more past due

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.12 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0100	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2019	180	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2018	✓	✓	✓	90	120	150	180	180	180	180	180	180
2017	⊗	✓	✓	✓	✓	90	120	150	⊗	⊗	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,500	Owner	INDIVIDUAL
-------------	---------	-------	------------

Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Aug 18, 2010
Amount Past Due		Date Reported	Jan 13, 2021
Actual Payment Amount	\$0	Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	96	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2019
Date of First Delinquency	Feb 01, 2018		

Comments

Fixed rate
180 days or more past due

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.13 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 68	Reported Balance	\$11,499
Account Status	COLLECTION	Debt-to-Credit Ratio	192%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	XXXX	C	XXXX

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$6,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$11,499	Date Opened	Nov 20, 2009
Amount Past Due	\$11,499	Date Reported	Jan 13, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	19	Delinquency First Reported	May 01, 2019
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
 Collection account

Contact

US DEPARTMENT OF EDUCATION
 2505 S FINLEY RD
 LOMBARD, IL 60148-4899
 1-866-324-1214

4.14 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 62	Reported Balance	\$10,982
Account Status	COLLECTION	Debt-to-Credit Ratio	183%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	XXXX	C	XXXX

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$6,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$10,982	Date Opened	Aug 18, 2010
Amount Past Due	\$10,982	Date Reported	Jan 13, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	19	Delinquency First Reported	May 01, 2019
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.15 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 37	Reported Balance	\$6,178
Account Status	COLLECTION	Debt-to-Credit Ratio	137%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	XXXX	C	XXXX

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$6,178	Date Opened	Apr 07, 2011
Amount Past Due	\$6,178	Date Reported	Jan 13, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	19	Delinquency First Reported	May 01, 2019
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.16 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0110	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2019	180	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2018	✓	✓	✓	90	120	150	180	180	180	180	180	180
2017	⊗	✓	✓	✓	✓	90	120	150	⊗	⊗	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,874	Owner	INDIVIDUAL
-------------	---------	-------	------------

Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Apr 07, 2011
Amount Past Due		Date Reported	Jan 13, 2021
Actual Payment Amount	\$0	Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	93	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2019
Date of First Delinquency	Feb 01, 2018		

Comments

Fixed rate
180 days or more past due

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.17 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 74	Reported Balance	\$8,553
Account Status	COLLECTION	Debt-to-Credit Ratio	175%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019
2020
2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	XXXX	C	XXXX

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,874	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$8,553	Date Opened	Apr 07, 2011
Amount Past Due	\$8,553	Date Reported	Jan 13, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	19	Delinquency First Reported	May 01, 2019
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.18 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 79	Reported Balance	\$1,974
Account Status	COLLECTION	Debt-to-Credit Ratio	175%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	XXXX	C	XXXX

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,126	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$1,974	Date Opened	Apr 28, 2011
Amount Past Due	\$1,974	Date Reported	Jan 13, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	19	Delinquency First Reported	May 01, 2019
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.19 US DEPARTMENT OF EDUCATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 45	Reported Balance	\$4,672
Account Status	COLLECTION	Debt-to-Credit Ratio	127%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	C	C	C	C	C	C	C	C	C	XXXX	C	XXXX

2019	XXXX	XXXX	XXXX	XXXX	C	C	C	C	C	C	C	C
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,666	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SINGLE_PAYMENT_LOAN	Term Duration	3
Balance	\$4,672	Date Opened	Jan 25, 2012
Amount Past Due	\$4,672	Date Reported	Jan 13, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	19	Delinquency First Reported	May 01, 2019
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Jan 01, 2018		

Comments

Student loan assigned to government
Collection account

Contact

US DEPARTMENT OF EDUCATION
2505 S FINLEY RD
LOMBARD, IL 60148-4899
1-866-324-1214

4.20 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0090	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	90	120	150	180	180	180	180	180	180
2017	⊗	✓	✓	✓	✓	90	120	150	⊗	⊗	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,371	Owner	INDIVIDUAL
-------------	---------	-------	------------

Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Jul 17, 2009
Amount Past Due		Date Reported	Jan 31, 2019
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	96	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2019
Date of First Delinquency	Feb 01, 2018		

Comments

180 days or more past due
Fixed rate

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.21 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0110	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	90	120	150	180	180	180	180	180	180
2017	⊗	✓	✓	✓	✓	90	120	150	⊗	⊗	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,500	Owner	INDIVIDUAL
-------------	---------	-------	------------

Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Apr 07, 2011
Amount Past Due		Date Reported	Jan 31, 2019
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	93	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2019
Date of First Delinquency	Feb 01, 2018		

Comments

180 days or more past due
Fixed rate

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.22 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0110	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	90	120	150	180	180	180	180	180	180
2017	⊗	✓	✓	✓	✓	90	120	150	⊗	⊗	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,126	Owner	INDIVIDUAL
-------------	---------	-------	------------

Credit Limit		Account Type		INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0	
Balance	\$0	Date Opened	Apr 28, 2011	
Amount Past Due		Date Reported	Jan 31, 2019	
Actual Payment Amount		Date of Last Payment		
Date of Last Activity		Scheduled Payment Amount		
Months Reviewed	93	Delinquency First Reported		
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification		UNKNOWN
Deferred Payment Start Date		Charge Off Amount		
Balloon Payment Date		Balloon Payment Amount		
Loan Type	Education Loan	Date Closed	Jan 01, 2019	
Date of First Delinquency	Feb 01, 2018			

Comments

180 days or more past due
Fixed rate

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.23 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0120	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	90	120	150	180	180	180	180	180	180
2017	⊗	✓	✓	✓	✓	90	120	150	⊗	⊗	⊗	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,666	Owner	INDIVIDUAL
-------------	---------	-------	------------

Credit Limit		Account Type		INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0	
Balance	\$0	Date Opened	Jan 25, 2012	
Amount Past Due		Date Reported	Jan 31, 2019	
Actual Payment Amount		Date of Last Payment		
Date of Last Activity		Scheduled Payment Amount		
Months Reviewed	84	Delinquency First Reported		
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN	
Deferred Payment Start Date		Charge Off Amount		
Balloon Payment Date		Balloon Payment Amount		
Loan Type	Education Loan	Date Closed	Jan 01, 2019	
Date of First Delinquency	Feb 01, 2018			

Comments

180 days or more past due
Fixed rate

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.24 BEACH BOULEVARD AUTOMOTIVE, IN (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 41	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,262	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SEMI_MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Dec 04, 2015
Amount Past Due		Date Reported	Jan 18, 2017
Actual Payment Amount		Date of Last Payment	Aug 01, 2016
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	13	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Contact

BEACH BOULEVARD AUTOMOTIVE, IN
6833 BEACH BLVD.
JACKSONVILLE, FL 32216-2896
1-904-724-3511

4.25 MID-ATLANTIC FINANCE (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 01	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$10,226	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SEMI_MONTHLY	Term Duration	4
Balance	\$0	Date Opened	Sep 05, 2013
Amount Past Due		Date Reported	Sep 30, 2016
Actual Payment Amount		Date of Last Payment	Jun 01, 2016
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	30	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Jun 01, 2016
Date of First Delinquency			

Comments

Contact

MID-ATLANTIC FINANCE
15201 ROOSEVELT BOULEVARD
SUITE 104
CLEARWATER, FL 34620
1-813-535-1554

4.26 BEACH BOULEVARD AUTOMOTIVE, IN (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 00	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$10,226	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SEMI_MONTHLY	Term Duration	4
Balance	\$0	Date Opened	Sep 05, 2013
Amount Past Due		Date Reported	Dec 22, 2014
Actual Payment Amount		Date of Last Payment	Mar 01, 2014
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	12	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Contact

BEACH BOULEVARD AUTOMOTIVE, IN
6833 BEACH BLVD.
JACKSONVILLE, FL 32216-2896
1-904-724-3511

4.27 BEACH BOULEVARD AUTOMOTIVE, IN (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 19	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,130	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	SEMI_MONTHLY	Term Duration	2
Balance	\$0	Date Opened	Jul 16, 2013
Amount Past Due		Date Reported	Dec 22, 2014
Actual Payment Amount		Date of Last Payment	Oct 01, 2013
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	16	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Contact

BEACH BOULEVARD AUTOMOTIVE, IN
6833 BEACH BLVD.
JACKSONVILLE, FL 32216-2896
1-904-724-3511

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

You currently do not have any Other Accounts in your file.

6. Consumer Statements

Consumer Statements are explanations of up to 100 words you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score. You currently do not have any Consumer Statements in your file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	KEICA R WILLIAMS
Formerly known as	KEICA RAK WILLIAMS KEICA R GIST KEISHA R WILLIAMS KEICA R MCELLEN KEISHA R MCELLEN
Social Security Number	xxxxx 0688
Age or Date of Birth	Oct 21, 1973

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
5885 EDENFIELD RD APT E7 JACKSONVILLE, FL 32277	Current	Feb 08, 2021
1322 RODESSA ST NACOGDOCHES, TX 75964	Former	Dec 09, 2020
9480 PRINCETON SQUARE BLVD S APT 25 JACKSONVILLE, FL 32256	Former	Mar 11, 2020
825 NW 104TH ST OKLAHOMA CITY, OK 73114	Former	Nov 30, 2011
5800 UNIVERSITY BLVD W APT 353 JACKSONVILLE, FL 32216	Former	Feb 02, 2021

2755 MYRA ST APT D JACKSONVILLE, FL 32205	Former	Jul 17, 2015
5170 COLLINS RD APT 1003 JACKSONVILLE, FL 32244	Former	Aug 03, 2017
116 NW 82 OKLAHOMA CITY, OK 73114	Former	Sep 07, 2010
2754 MYRA ST JACKSONVILLE, FL 32204	Former	May 03, 2019

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation
SELF EMPLOYED	MEDICAL CLAIMS
RAK KIYAS CREATION	
AT T	DATA ENTRY

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Jan 02, 2020	DEFENDER SECURITY 6100 N KEYSTONE AVE EPORT INDIANAPOLIS, IN 46220 1-800-689-9554	
Aug 19, 2019	FIRST PREMIER BANK 3820 N LOUISE AVENUE SIOUX FALLS, SD 57107 1-605-357-3400	
Jul 10, 2019	MICROBILT CORPORATION 1640 AIRPORT ROAD, SUITE 115 DBA DATAFAX INC. KENNESAW, GA 30144 1-888-222-7621	PREMIUM DESTINATIONS
Apr 11, 2019	SEVENTH AVENUE 1112 7TH AVE MONROE, WI 53566-1364	
Feb 26, 2019	COMCAST-JACKSONVILLE 6805 SOUTHPOINT PARKWAY SAWGRASS JACKSONVILLE, FL 32216 1-800-934-6489	

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
Feb 08, 2021	CREDIT KARMA, INC		
Feb 06, 2021	CREDIT KARMA, INC		
Feb 05, 2021	CREDIT KARMA, INC		
Jan 28, 2021	CREDIT KARMA, INC		
Jan 14, 2021	EQUIFAX		Automated Consumer Interview System
Jan 13, 2021	EQUIFAX UPDATE		Automated Consumer Interview System
Jan 13, 2021	EQUIFAX		Automated Consumer Interview System
Jan 10, 2021	EQUIFAX UPDATE		Automated Consumer Interview System
Jan 10, 2021	EQUIFAX		Automated Consumer Interview System
Dec 23, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 22, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Dec 16, 2020	CREDIT KARMA, INC		
Dec 15, 2020	EQUIFAX		Automated Consumer Interview System
Dec 15, 2020	EQUIFAX		Automated Consumer Interview System

Dec 15, 2020	EQUIFAX	Automated Consumer Interview System
Dec 11, 2020	CREDIT KARMA, INC	
Oct 20, 2020	BRIGHT CAPITAL INC	
Oct 20, 2020	EQUIFAX-INSTATOUCH	
Sep 15, 2020	LEADSMARKET.COM LLC	
Aug 16, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Aug 10, 2020	LEASINGDESK	Soft Inquiry
Aug 05, 2020	LEASINGDESK	Soft Inquiry
Dec 05, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 16, 2019	LEASINGDESK	Soft Inquiry
Jul 10, 2019	LEASINGDESK	Soft Inquiry
Apr 26, 2019	ASPIRATION PARTNERS, INC.	Soft Inquiry

9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

Date Reported: Feb 06, 2021

Collection Agency	ARS ACCOUNT RESOLUTION	Balance Date	Feb 06, 2021
Original Creditor Name	PARAGON EMER SVC	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	May 21, 2019	Account Number	xxxxxx 84
Original Amount Owed	\$1,039	Creditor Classification	Medical or Health Care
Amount	\$1,039	Last Payment Date	
Status Date	Feb 06, 2021	Date of First Delinquency	Mar 01, 2018
Status	UNPAID		

Comments

Consumer disputes this account information
Medical

Contact

ARS ACCOUNT RESOLUTION
1643 HARRISON PARKWAY -
SUITE 100
SUNRISE, FL 33323
1-800-694-3048

Date Reported: Jan 30, 2021

Collection Agency	CONVERGENT OUTSOURCING, INC.	Balance Date	Jan 30, 2021
Original Creditor Name	COMCAST	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Jul 30, 2020	Account Number	xxxxxx 27
Original Amount Owed	\$585	Creditor Classification	Cable or Cellular
Amount	\$585	Last Payment Date	
Status Date	Jan 30, 2021	Date of First Delinquency	Aug 01, 2019
Status	UNPAID		

Comments

Consumer disputes this account information

Contact

CONVERGENT OUTSOURCING, INC.
800 SW 39TH STREET
RENTON, WA 98057
1-800-444-8485

11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

12. 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 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, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o 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 credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

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.

- **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, www.consumerfinance.gov/learnmore

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

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552 b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2.To the extent not included in item 1 above: a.National banks, federal savings associations, and federal branches and federal agencies of foreign banks b.State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d.Federal Credit Unions	a.Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c.FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3.Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4.Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5.Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6.Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. 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	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file?

A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

Q. If I do have credit problems, is there someplace where I can get advice and assistance?

A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

Facts You Should Know

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain up to 7 years from the Date of First Delinquency.

Credit or Other reported accounts: Accounts paid as agreed remain for up to 10 years from the date last reported by the lender. Accounts not paid as agreed (i.e., delinquent, charged off, accounts placed for collection) remain for up to 7 years from the Date of First Delinquency.

Public Records: Bankruptcy-

Chapter 7 or 11 bankruptcies filed and discharged remain for 10 years from the date filed.

Chapter 12 and 13 bankruptcies remain for 7 years from the date filed.

Dismissed bankruptcies (all chapters) remain for 7 years from the date filed.

New York Residents Only (must be a current resident): Paid collections remain on your Equifax credit report for 5 years from the date of the first missed payment. A paid Charged Off account remains on the file for 5 years from the Date of First Delinquency.

o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

Additional Notice to Consumer:

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.