

**BROOKE SAWYER****Personal & Confidential**

Date Generated Jan 21, 2021

Report Number 2289-1955-89

**At a Glance****13** Accounts**0** Public Records**31** Hard Inquiries**Personal Information****4** Names**6** Addresses**1** Employers**13** Other Records

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

**Names****BROOKE  
SAWYER**

Name ID #27381

**BROOKE L  
SAWYER**

Name ID #4382

**BROOKE  
LEANN  
SAWYER**


Name ID #23022

**BROOKR L  
SAWYER**


Name ID #2588

## Addresses


**208 W  
MONROE ST  
DURAND MI,  
48429-1258**

Address ID   
#0110622520  
Single family


**PO BOX 818  
TAVARES FL,  
32778-0818**

Address ID   
#0063770797  
Post office box


**34044 PARK  
LN  
LEESBURG FL,  
34788-3570**

Address ID   
#0082377456  
Single family


**10432  
STONEPARK  
DR  
LEESBURG FL,  
34788-3180**

Address ID   
#0652162917  
Single family

**15627  
MERLIN AVE  
MASCOTTE FL,  
34753-9104**

Address ID   
#0890425845  
Single family

**249 FALLEN  
OAK CT  
EUSTIS FL,  
32736-2273**

Address ID   
#0921125318  
Single family

## Social Security Numbers

XXX-XX-9999

XXX-XX-9768

## Year of Birth

1966

## Phone Numbers

(352) 551-3391

## Employers

EXPRESS HEARING CARE

## Notices

This address has pertained to a business: 34044 PARK LN LEESBURG FL 34788 .

RETAIL TRADE BUSINESS: 34044 PARK LN, LEESBURG, FL, 34788 .

## Accounts

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

### ABILITY RECOVERY SERVICE

Potentially Negative



#### Account Info

Account Name	ABILITY RECOVERY SERVICE
Account Number	D72200XXXX
Account Type	Collection
Responsibility	Individual

Date Opened	10/28/2019
Status	Collection account. \$1,780 past due as of Jan 2021.
Status Updated	Oct 2019
Balance	\$1,780
Balance Updated	01/18/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,780
Highest Balance	\$0
Terms	1 Months
On Record Until	Mar 2026



### Payment History

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

C Collection



### Balance History

Date **Dec 2020**  
Balance **\$1,780**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Nov 2020**  
Balance **\$1,780**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Oct 2020**  
Balance **\$1,780**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Sep 2020**  
Balance **\$1,780**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Aug 2020**  
Balance **\$1,780**  
Scheduled  
Payment **\$0**  
Paid **\$0**



#### Historical Info

Original **ASHWORTH**  
Creditor **COLLEGE**



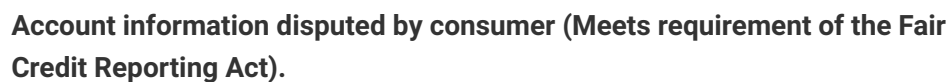
#### Contact Info

Address **PO BOX 4031,  
WYOMING PA  
18644**

Phone **(855) 207-**  
Number **1892**

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**Comment**



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

### Potentially Negative



Account Name	ARS ACCOUNT RESOLUTION S
Account Number	854253XX
Account Type	Collection
Responsibility	Individual
Date Opened	04/20/2018
Status	Collection account. \$1,427 past due as of Jan 2021.
Status Updated	Apr 2018
Balance	\$1,427
Balance Updated	01/01/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,427
Highest Balance	\$0
Terms	1 Months
On Record Until	Oct 2023

[illegible]

2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	—	—	—	C	ND	ND	ND	C	C	C	C	C
	ND No data for this time period			C	Collection							



### Balance History

Date **Dec 2020**  
 Balance **\$1,427**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Oct 2020**  
 Balance **\$1,427**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Oct 2020**  
 Balance **\$1,427**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Sep 2020**  
 Balance **\$1,427**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Aug 2020**  
 Balance **\$1,427**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Jul 2020**  
 Balance **\$1,427**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Jun 2020**  
 Balance **\$1,427**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **May 2020**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Apr 2020**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Mar 2020**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Feb 2020**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jan 2020**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Nov 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Nov 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Oct 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**



Date **Sep 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Aug 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jul 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jun 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **May 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Apr 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Mar 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Feb 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jan 2019**  
Balance **\$1,427**  
Scheduled  
Payment **\$0**  
Paid **\$0**



#### Historical Info

Original **FL EMER PHYS**  
Creditor **KANG ASSOC MD**



#### Contact Info

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



#### Comment

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



#### Reinvestigation Information

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

## ARS ACCOUNT RESOLUTION S

Potentially Negative



#### Account Info

Account Name **ARS ACCOUNT RESOLUTION S**  
Account Number **866900XX**  
Account Type **Collection**  
Responsibility **Individual**  
Date Opened **12/20/2018**  
Status **Collection account. \$964 past due as of Jan 2021.**

Status Updated	Dec 2018
Balance	\$964
Balance Updated	01/01/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$964
Highest Balance	\$0
Terms	1 Months
On Record Until	Aug 2024



### Payment History

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

ND No data for this time period    C Collection



### Balance History

Date **Dec 2020**  
 Balance **\$964**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Oct 2020**  
 Balance **\$964**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Oct 2020**  
 Balance **\$964**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Sep 2020**

Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Aug 2020**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jul 2020**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jun 2020**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **May 2020**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Apr 2020**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Mar 2020**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Feb 2020**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jan 2020**

Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Nov 2019**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Nov 2019**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Oct 2019**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Sep 2019**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Aug 2019**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jul 2019**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jun 2019**  
Balance **\$964**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **May 2019**

Balance **\$964**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$964**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$964**

Scheduled

Payment **\$0**

Paid **\$0**



#### Historical Info

Original **FL EMER PHYS**  
Creditor **KANG ASSOC MD**



#### Contact Info

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



#### Comment

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



#### Reinvestigation Information

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

## ARS ACCOUNT RESOLUTION S

Potentially Negative



### Account Info

Account Name	ARS ACCOUNT RESOLUTION S
Account Number	872630XX
Account Type	Collection
Responsibility	Individual
Date Opened	04/23/2019
Status	Collection account. \$1,578 past due as of Jan 2021.
Status Updated	Apr 2019
Balance	\$1,578
Balance Updated	01/01/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,578
Highest Balance	\$0
Terms	1 Months
On Record Until	Dec 2024



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	C	—	—	—	—	—	—	—	—	—	—	—
2020	C	C	C	C	C	C	C	C	C	C	ND	C
2019	—	—	—	C	ND	C	C	C	C	C	C	C

ND No data for this time period    C Collection



### Balance History

Date **Dec 2020**  
Balance **\$1,578**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Oct 2020**  
Balance **\$1,578**

Scheduled  
Payment \$0  
Paid \$0

Date **Oct 2020**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Sep 2020**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Aug 2020**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jul 2020**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jun 2020**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **May 2020**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Apr 2020**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Mar 2020**  
Balance **\$1,578**



Scheduled  
Payment \$0  
Paid \$0

Date **Feb 2020**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jan 2020**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Nov 2019**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Nov 2019**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Oct 2019**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Sep 2019**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Aug 2019**  
Balance **\$1,578**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jul 2019**  
Balance **\$1,578**

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



#### Historical Info

Original **FL EMER PHYS**  
Creditor **KANG ASSOC MD**



#### Contact Info

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



#### Comment

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



#### Reinvestigation Information

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

## FIRST FEDERAL CREDIT CONTROL

Potentially Negative



#### Account Info

Account Name	<b>FIRST FEDERAL CREDIT CONTROL</b>
Account Number	<b>205343XX</b>
Account Type	<b>Collection</b>
Responsibility	<b>Individual</b>
Date Opened	<b>01/19/2018</b>
Status	<b>Collection account. \$1,640 past due as of Jan 2021.</b>
Status Updated	<b>Jan 2018</b>
Balance	<b>\$1,640</b>

Balance Updated	01/15/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,640
Highest Balance	\$0
Terms	1 Months
On Record Until	Jun 2024



### Payment History

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

ND No data for this time period    C Collection



### Balance History

Date **Jan 2021**  
 Balance **\$1,640**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Nov 2020**  
 Balance **\$1,640**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Oct 2020**  
 Balance **\$1,640**  
 Scheduled  
 Payment **\$0**  
 Paid **\$0**

Date **Sep 2020**  
 Balance **\$1,640**

Scheduled  
Payment \$0  
Paid \$0

Date **Aug 2020**  
Balance **\$1,640**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jul 2020**  
Balance **\$1,640**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jun 2020**  
Balance **\$1,640**  
Scheduled  
Payment \$0  
Paid \$0

Date **May 2020**  
Balance **\$1,640**  
Scheduled  
Payment \$0  
Paid \$0

Date **Apr 2020**  
Balance **\$1,640**  
Scheduled  
Payment \$0  
Paid \$0

Date **Mar 2020**  
Balance **\$1,640**  
Scheduled  
Payment \$0  
Paid \$0

Date **Feb 2020**  
Balance **\$1,640**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jan 2020**  
Balance **\$1,640**

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

Date **Dec 2019**  
Balance **\$1,640**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Nov 2019**  
Balance **\$1,640**  
Scheduled  
Payment **\$0**  
Paid **\$0**



#### Historical Info

Original **ADVANCED**  
Creditor **FACES**



#### Contact Info

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

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



#### Comment

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



#### Reinvestigation Information

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

**GREEN DOT BANK/CARDWORKS**

Potentially Negative



## Account Info

Account Name	GREEN DOT BANK/CARDWORKS
Account Number	400421XXXXXXXXXX
Account Type	Secured Card
Responsibility	Individual
Date Opened	05/08/2019
Status	Account charged off. \$88 written off. \$88 past due as of Feb 2020.
Status Updated	Feb 2020
Balance	\$88
Balance Updated	02/28/2020
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$200
Highest Balance	\$288
Terms	NA
On Record Until	Apr 2026



## Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	90	CO	—	—	—	—	—	—	—	—	—	—
2019	—	—	—	—	—	●	●	30	60	90	120	150
●	Current on payments			30	30 Days Past Due		60	60 Days Past Due				
90	90 Days Past Due		120	120 Days Past Due		150	150 Days Past Due		CO	Charge off		



## Balance History

Date **Jan 2020**  
Balance **\$88**  
Scheduled  
Payment **\$25**  
Paid **\$0**

Date **Dec 2019**  
Balance **\$288**  
Scheduled  
Payment **\$25**  
Paid **\$0**

Date **Nov 2019**  
Balance **\$288**  
Scheduled  
Payment **\$25**  
Paid **\$0**

Date **Oct 2019**  
Balance **\$288**  
Scheduled  
Payment **\$25**  
Paid **\$0**

Date **Sep 2019**  
Balance **\$288**  
Scheduled  
Payment **\$37**  
Paid **\$0**

Date **Aug 2019**  
Balance **\$258**  
Scheduled  
Payment **\$36**  
Paid **\$0**

Date **Jul 2019**  
Balance **\$228**  
Scheduled  
Payment **\$33**  
Paid **\$0**

Date **Jun 2019**  
Balance **\$199**  
Scheduled  
Payment **\$25**  
Paid **\$196**



### Contact Info

Address **3465 E FOOTHILL  
BLVD,  
PASADENA CA  
91107**

Phone **(801) 344-  
Number 7020**



### Reinvestigation Information

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

## MONEYLION INC

Potentially Negative



### Account Info

Account Name	<b>MONEYLION INC</b>
Account Number	<b>LLI427XXXXX</b>
Account Type	<b>Secured Loan</b>
Responsibility	<b>Individual</b>
Date Opened	<b>11/14/2018</b>
Status	<b>Account charged off. \$443 written off. \$296 past due as of Dec 2020.</b>
Status Updated	<b>Sep 2020</b>
Balance	<b>\$296</b>
Balance Updated	<b>12/16/2020</b>
Recent Payment	<b>\$0</b>
Monthly Payment	<b>\$0</b>
Original Balance	<b>\$500</b>
Highest Balance	<b>\$0</b>
Terms	<b>12 Months</b>
On Record Until	<b>Nov 2025</b>

### Payment History





	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	C	CO	CO	CO	CO
2019	—	•	30	60	60	C	C	C	C	C	C	C

• Current on payments    30 30 Days Past Due    60 60 Days Past Due    C Collection  
CO Charge off



### Balance History

Date **Dec 2020**

Balance **\$301**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$296**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$296**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$263**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$263**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$263**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$263**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2020**

Balance **\$263**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$263**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$263**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jan 2020**

Balance **\$263**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Dec 2019**

Balance **\$83**

Scheduled

Payment **\$0**

Paid **\$360**

Date **Nov 2019**

Balance **\$443**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2019**

Balance **\$443**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**  
Balance **\$443**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Aug 2019**  
Balance **\$443**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jul 2019**  
Balance **\$443**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jun 2019**  
Balance **\$443**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **May 2019**  
Balance **\$477**  
Scheduled  
Payment **\$59**  
Paid **\$0**

Date **Apr 2019**  
Balance **\$477**  
Scheduled  
Payment **\$59**  
Paid **\$0**

Date **Mar 2019**  
Balance **\$474**  
Scheduled  
Payment **\$59**  
Paid **\$0**

Date **Feb 2019**  
Balance **\$472**  
Scheduled  
Payment **\$59**  
Paid **\$0**



### Contact Info

Address **PO BOX 1547,  
SANDY UT 84091**

Phone **(888) 629-  
Number 8244**



### Reinvestigation Information

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

## MONTGOMERY WARD

Potentially Negative



### Account Info

Account Name	<b>MONTGOMERY WARD</b>
Account Number	<b>248490XXXXXX</b>
Account Type	<b>Unsecured</b>
Responsibility	<b>Individual</b>
Date Opened	<b>11/22/2018</b>
Status	<b>Account charged off. \$247 written off. \$120 past due as of Aug 2020.</b>
Status Updated	<b>Aug 2019</b>
Balance	<b>\$247</b>
Balance Updated	<b>08/17/2020</b>
Recent Payment	<b>\$0</b>
Monthly Payment	<b>\$0</b>
Original Balance	<b>-</b>
Highest Balance	<b>\$247</b>
Terms	<b>NA</b>
On Record Until	<b>Nov 2025</b>



### Payment History

	J	F	M	A	M	J	J	A	S	U	N	D
2020	ND	ND	ND	ND	ND	ND	ND	CO	—	—	—	—
2019	—	—	—	—	—	—	—	CO	CO	CO	CO	ND

ND No data for this time period    CO Charge off



### Balance History

Date **Oct 2019**

Balance **\$247**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2019**

Balance **\$247**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2019**

Balance **\$247**

Scheduled

Payment **\$0**

Paid **\$0**



### Contact Info

Address **1112 7TH AVE,  
MONROE WI  
53566**

Phone **(608) 324-  
Number 4614**



### Reinvestigation Information

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

**PRIORITY CREDIT UNION**

Potentially Negative



### Account Info

Account Name	PRIORITY CREDIT UNION
Account Number	293760XXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	12/23/2015
Status	Paid, Closed.
Status Updated	Mar 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$15,114
Highest Balance	\$0
Terms	60 Months



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	•	30	CLS	—	—	—	—	—	—	—	—	—
2016	•	•	•	•	•	•	•	•	•	30	•	30
2015	—	—	—	—	—	—	—	—	—	—	—	•
	•	Current on payments		30	30 Days Past Due		CLS	Closed				



### Contact Info

Address **301 E MICHIGAN  
ST,  
ORLANDO FL  
32806**

Phone **(407) 425-**  
Number **2561**

**RMP LLC**

Potentially Negative



### Account Info

Account Name	RMP LLC
Account Number	636006XXX
Account Type	Collection
Responsibility	Individual
Date Opened	05/17/2019
Status	Collection account. \$414 past due as of Jan 2021.
Status Updated	May 2019
Balance	\$414
Balance Updated	01/15/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$414
Highest Balance	\$0
Terms	1 Months
On Record Until	Nov 2025



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	C	—	—	—	—	—	—	—	—	—	—	—
2020	C	C	C	C	C	ND	C	C	C	C	C	C
2019	—	—	—	—	—	—	—	—	C	C	C	C

ND No data for this time period    C Collection



### Balance History

Date **Dec 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Nov 2020**

Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Oct 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Sep 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Aug 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jul 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **May 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **May 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Apr 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Mar 2020**



Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Feb 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Jan 2020**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Dec 2019**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Nov 2019**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Oct 2019**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**

Date **Sep 2019**  
Balance **\$414**  
Scheduled  
Payment **\$0**  
Paid **\$0**



#### Historical Info

Original **ECS OF CENTRAL**  
Creditor **MICHIGAN**

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Phone Number **(800) 466-6933**

**SBNASELFLNDR**

## Account Info

Account Name	<b>SBNASELFLNDR</b>
Account Number	<b>1357XXXX</b>
Account Type	<b>Secured Loan</b>
Responsibility	<b>Individual</b>
Date Opened	<b>10/25/2018</b>
Status	<b>Paid, Closed.</b>
Status Updated	<b>Apr 2019</b>
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	<b>\$0</b>
Original Balance	<b>\$525</b>
Highest Balance	<b>\$0</b>
Terms	<b>24 Months</b>



	J	F	M	A	M	J	J	A	S	O	N	D
2019		30	60	60	—	—	—	—	—	—	—	—

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



**Balance History**

Date **Mar 2019**  
Balance **\$486**  
Scheduled  
Payment **\$25**  
Paid **\$0**

Date **Feb 2019**  
Balance **\$486**  
Scheduled  
Payment **\$25**  
Paid **\$0**

Date **Jan 2019**  
Balance **\$486**  
Scheduled  
Payment **\$25**  
Paid **\$0**



**Contact Info**

Address **5105 S  
CROSSING PL  
STE 1,  
SIOUX FALLS SD  
57108**

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

**WEBBANK/FINGERHUT FRESHS**

Potentially Negative



**Account Info**

Account Name **WEBBANK/FINGERHUT FRESHS**

Account Number **636992XXXXXXXXXX**

Account Type **Sales Contract**

Responsibility	Individual
Date Opened	10/03/2018
Status	Closed. \$156 written off.
Status Updated	June 2019
Balance	\$0
Balance Updated	06/26/2019
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$62
Highest Balance	\$0
Terms	6 Months



## Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	30	60	90	CO	CO	CLS	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	•	•	•

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



## Balance History

Date **May 2019**

Balance **\$156**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$156**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$156**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Feb 2019**

Balance **\$152**

Scheduled

Payment **\$27**

Paid **\$0**

Date **Jan 2019**

Balance **\$148**

Scheduled

Payment **\$27**

Paid **\$0**



#### Contact Info

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



#### Comment

**Purchased by another lender.**

**WF CRD SVC**

Potentially Negative



### Account Info

Account Name	WF CRD SVC
Account Number	446540XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	12/06/2015
Status	Account charged off. \$1,408 written off. \$1,408 past due as of Jan 2021.
Status Updated	Feb 2018
Balance	\$1,408
Balance Updated	01/10/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$1,300
Highest Balance	\$1,453
Terms	NA
On Record Until	Mar 2024



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	—	—	—	—	—	—	—	—	—	—	—
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	ND	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017	●	●	●	●	●	●	30	60	30	ND	ND	ND
2016	●	●	●	●	●	●	●	●	●	●	●	●

● Current on payments    30 30 Days Past Due    60 60 Days Past Due  
ND No data for this time period    CO Charge off



### Balance History

Date **Dec 2020**  
Balance **\$1,408**

Scheduled  
Payment \$0  
Paid \$0

Date **Nov 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Oct 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Sep 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Aug 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jul 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jun 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **May 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Apr 2020**  
Balance **\$1,408**

Scheduled  
Payment \$0  
Paid \$0

Date **Mar 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Feb 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jan 2020**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Dec 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Nov 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Oct 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Sep 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Aug 2019**  
Balance **\$1,408**



Scheduled  
Payment \$0  
Paid \$0

Date **Jul 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jun 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **May 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Apr 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Mar 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Feb 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

Date **Jan 2019**  
Balance **\$1,408**  
Scheduled  
Payment \$0  
Paid \$0

---



### Contact Info

Address **PO BOX 14517,  
DES MOINES IA  
50306**

Phone **(800) 642-  
Number 4720**



### Comment

**Completed investigation of FCRA dispute - consumer disagrees.**



### Reinvestigation Information

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

## Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

**No public records reported.**

## Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

**DT CREDIT**

Inquired on  
01/15/2021

PO BOX 2997  
PHOENIX AZ,  
85062

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

**NOWCOM/WES  
TLAKE  
FINANCIA**

Inquired on  
01/14/2021

4751 WILSHIRE  
BLVD LOS  
ANGELES CA,  
90010

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

**ALLY  
FINANCIAL**

Inquired on  
01/12/2021

200  
RENAISSANCE  
CTR DETROIT  
MI, 48243

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

**CAPITAL ONE  
AUTO FINANCE**

Inquired on  
01/12/2021

PO BOX 259407  
PLANO TX,  
75025

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

**SANTANDER  
CONSUMER  
USA**

Inquired on  
01/12/2021

5201 RUFÉ  
SNOW DR  
NORTH  
RICHLAND  
HILLS TX,  
76180

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

**700  
CREDIT/ORLAN  
DO CAR D**

Inquired on  
10/30/2020

8900 S US  
HIGHWAY  
17/92  
MAITLAND FL,  
32751

Auto loan. This  
inquiry is  
scheduled to  
continue on record  
until Nov 2022.

**DT CREDIT**

Inquired on  
10/25/2020

PO BOX 2997  
PHOENIX AZ,  
85062

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

**CAPITAL ONE  
AUTO FINANCE**

Inquired on  
09/25/2020

PO BOX 259407  
PLANO TX,  
75025

Auto loan. This  
inquiry is  
scheduled to  
continue on record  
until Oct 2022.

**NCCINC/SOUT  
HERN TRUST  
AU**

Inquired on  
09/25/2020

12664 W  
COLONIAL DR  
WINTER  
GARDEN FL,  
34787

**NOWCOM/WES  
TLAKE  
FINANCIA**

Inquired on  
09/25/2020

4751 WILSHIRE  
BLVD LOS  
ANGELES CA,  
90010

**SANTANDER  
CONSUMER  
USA**

Inquired on  
09/25/2020

5201 RUFÉ  
SNOW DR  
NORTH  
RICHLAND

**BK OF AMER**

Inquired on  
09/19/2020

PO BOX 982238  
EL PASO TX,  
79998

Unspecified. This  
inquiry is  
scheduled to

Auto loan. This inquiry is scheduled to continue on record until Oct 2022.

Auto loan. This inquiry is scheduled to continue on record until Oct 2022.

HILLS TX,  
76180

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

continue on record until Oct 2022.

**CAP ONE NA**

Inquired on  
08/16/2020

PO BOX 30281  
SALT LAKE  
CITY UT, 84130

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

**CAPITAL ONE  
AUTO FINANCE**

Inquired on  
07/12/2020

PO BOX 259407  
PLANO TX,  
75025

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

**AMERICAN  
CREDIT  
ACCEPTAN**

Inquired on  
07/11/2020

961 E MAIN ST  
SPARTANBURG  
SC, 29302

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

**CAPITAL ONE  
AUTO FINANCE**

Inquired on  
07/11/2020

PO BOX 259407  
PLANO TX,  
75025

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

**EXETER  
FINANCE  
LLC/WCG**

Inquired on  
07/11/2020

2101 W JOHN  
CARPENTER  
FWY IRVING TX,  
75063

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

**NOWCOM/WES  
TLAKE  
FINANCIA**

Inquired on  
07/11/2020

4751 WILSHIRE  
BLVD LOS  
ANGELES CA,  
90010

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

**SANTANDER  
CONSUMER  
USA**

Inquired on  
07/11/2020

5201 RUFE  
SNOW DR  
NORTH  
RICHLAND  
HILLS TX,  
76180

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

**COMENITYCB/  
ULTA MC**

Inquired on  
04/22/2020

PO BOX 182120  
COLUMBUS OH,  
43218

Credit card. This inquiry is scheduled to continue on record until May 2022.

**NCCINC/SOUT  
HERN TRUST  
AU**

Inquired on  
12/23/2019

**SANTANDER/R  
OADLOANS.CO  
M**

Inquired on  
06/26/2019

**CAP ONE NA**

Inquired on  
06/24/2019

PO BOX 30281  
SALT LAKE

**CREDIT  
ACCEPTANCE**

Inquired on  
06/22/2019

12664 W  
COLONIAL DR  
WINTER  
GARDEN FL,  
34787

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

5201 RUFE  
SNOW DR  
NORTH  
RICHLAND  
HILLS TX,  
76180

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

CITY UT, 84130

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

25505 W 12  
MILE RD STE  
3000  
SOUTHFIELD  
MI, 48034

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

**ONEMAIN**

Inquired on  
05/28/2019

PO BOX 1010  
EVANSVILLE IN,  
47706

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

**DISCOVER  
FINANCIAL  
SERVI**

Inquired on  
05/17/2019

12 READS WAY  
NEW CASTLE  
DE, 19720

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

**700  
CREDIT/LASCO  
FORD IN**

Inquired on  
05/13/2019

2525 OWEN RD  
FENTON MI,  
48430

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

**DT CREDIT**

Inquired on  
05/13/2019

PO BOX 2997  
PHOENIX AZ,  
85062

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

**BK OF AMER**

Inquired on  
04/22/2019

PO BOX 982238  
EL PASO TX,  
79998

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

**CAP ONE NA**

Inquired on  
04/18/2019

PO BOX 30281  
SALT LAKE  
CITY UT, 84130

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

**SANTANDER/R  
OADLOANS.CO  
M**

Inquired on  
04/18/2019

5201 RUFE  
SNOW DR  
NORTH  
RICHLAND  
HILLS TX,  
76180

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

## **Soft Inquiries**

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

**EXPERIAN**

Inquired on  
01/21/2021 and  
08/16/2020

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**EXPERIAN**

Inquired on  
01/21/2021

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

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

Inquired on  
01/18/2021

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

**EXPERIAN CS  
IDENTITY**

Inquired on  
01/17/2021,  
01/10/2021,  
01/02/2021,  
09/18/2020,  
05/15/2019,  
04/07/2019,  
03/07/2019,  
02/07/2019 and  
01/07/2019

535 ANTON  
BLVD STE 100,  
COSTA MESA  
CA 92626

**EXPERIAN**

Inquired on  
01/15/2021,  
01/14/2021,  
01/12/2021,  
12/07/2020,  
10/30/2020,  
10/25/2020,  
09/25/2020,  
09/19/2020,  
08/31/2020,  
05/17/2019,  
04/04/2019,  
03/27/2019,  
03/06/2019,  
03/03/2019,  
02/27/2019,  
01/26/2019,  
12/28/2018,  
12/27/2018 and  
12/08/2018

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**CLARITY  
SERVICES INC**

Inquired on  
01/14/2021

15550  
LIGHTWAVE  
DR,  
CLEARWATER  
FL 33760

**CLARITY  
SERVICES INC**

Inquired on  
01/14/2021 and  
10/26/2020

None Provided

**CLARITY  
SERVICES INC**

Inquired on  
01/14/2021 and  
10/26/2020

None Provided

**CLARITY/BRIG  
HT LENDING**

Inquired on  
01/14/2021 and  
10/26/2020

353 OLD HAYS  
ROAD,  
HAYS MT  
59527  
(888) 517-3696

**CLARITY/CBW/  
CREDIT FRESH**

Inquired on  
01/14/2021

109 E MAIN ST,  
WEIR KS 66781

**CLARITY/CRED  
IT NINJA FMS**

Inquired on  
01/14/2021 and  
10/26/2020

222 S  
RIVERSIDE PLZ  
STE 2300,  
CHICAGO IL  
60606

**CLARITY/CRED  
IT NINJA/FMS**

Inquired on  
01/14/2021

222 S  
RIVERSIDE PLZ  
STE 2200,  
CHICAGO IL  
60606

**CLARITY/CRED  
IT NINJA/FMS**

Inquired on  
01/14/2021 and  
10/26/2020

222 S  
RIVERSIDE PLZ  
STE 2200,  
CHICAGO IL  
60606

**CLARITY/ELAS  
TIC**

Inquired on  
01/14/2021

601 W MARKET  
ST,  
LOUISVILLE KY  
40202

**CLARITY/KEND  
ALL/FAWKES**

Inquired on  
01/14/2021

406  
BROADWAY ST,  
VALLEY FALLS  
KS 66088

**CLARITY/KEND  
ALL/FAWKES**

Inquired on  
01/14/2021

406  
BROADWAY ST,  
VALLEY FALLS  
KS 66088

**CLARITY/NIIZH  
WAASWI**

Inquired on  
01/14/2021

597 PEACE  
PIPE RD,  
LAC DU  
FLAMBEAU WI  
54538

**CLARITY/NIIZH  
WAASWI**

Inquired on  
01/14/2021

597 PEACE  
PIPE RD,  
LAC DU  
FLAMBEAU WI  
54538

**CLARITY/WEST  
LAKE**

Inquired on  
01/14/2021 and  
09/25/2020

4751 WILSHIRE  
BLVD,  
LOS ANGELES  
CA 90010

**ONEMAIN**

Inquired on  
01/12/2021,  
09/14/2020 and  
07/06/2020

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

**SANTANDER  
CONSUMER  
USA**

Inquired on  
01/12/2021

5201 RUFÉ  
SNOW DR,

**CARVANA, LLC**

Inquired on  
01/10/2021,  
08/16/2020,  
03/23/2020,  
12/22/2019 and  
04/18/2019

**CARVANA, LLC**

Inquired on  
01/10/2021,  
08/16/2020,  
03/23/2020 and  
12/22/2019

**EXPERIAN**

Inquired on  
01/02/2021,  
12/19/2020,  
12/05/2020,  
11/21/2020,  
11/07/2020,  
10/24/2020,



NORTH  
RICHLAND  
HILLS TX  
76180  
(866) 923-9282

1930 W RIO  
SALADO PKWY,  
TEMPE AZ  
85281

1930 W RIO  
SALADO PKWY,  
TEMPE AZ  
85281

10/10/2020,  
09/26/2020,  
09/12/2020,  
08/29/2020 an  
d 01/02/2019

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

**EXPERIANHLT  
H**  
Inquired on  
12/20/2020

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

**EXPERIAN**  
Inquired on  
12/02/2020 an  
d 08/16/2020

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

**EXPERIAN**  
Inquired on  
12/02/2020 an  
d 12/24/2017

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

**EXPERIAN  
CREDITMATCH**  
Inquired on  
12/02/2020 an  
d 08/16/2020

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**CLARITY/LEAD  
BANK**  
Inquired on  
10/26/2020

200 N 3RD ST,  
GARDEN CITY  
MO 64747

**CLARITY/LEAD  
BANK**  
Inquired on  
10/26/2020

200 N 3RD ST,  
GARDEN CITY  
MO 64747

**AFFIRM  
INC/CROSS  
RIVER B**  
Inquired on  
10/23/2020 an  
d 07/04/2019

30 ISABELLA  
ST FL 4L12,  
PITTSBURGH  
PA 15212  
(855) 423-3729

**CLARITY/ZIBBY**  
Inquired on  
10/23/2020

27 W 24TH ST  
FRNT 1,  
NEW YORK NY  
10010

**CLARITY  
SERVICES INC**  
Inquired on  
10/22/2020

15550  
LIGHTWAVE

**CLARITY  
SERVICES INC**  
Inquired on  
10/22/2020

PO BOX 5717,  
CLEARWATER

**CLARITY/FINWI  
SE BANK**  
Inquired on  
10/22/2020

130 E  
RANDOLPH ST

**CLARITY/FINWI  
SE BANK**  
Inquired on  
10/22/2020

820 E 9400 S,  
SANDY UT

DR,  
CLEARWATER  
FL 33760

FL 33758

STE 1650,  
CHICAGO IL  
60601

84094

**CLARITY/WLCC  
II/ARWHD ADV**

Inquired on  
10/22/2020

1 WAKPAMNI  
LAKE ROAD,  
WAKPAMNI  
LAKE SD 57716

**AMERICAN  
EXPRESS**

Inquired on  
10/18/2020

200 VESEY ST,  
NEW YORK NY  
10285

**AMERICAN  
EXPRESS**

Inquired on  
10/18/2020 an  
d 05/08/2019

PO BOX 31525,  
SALT LAKE  
CITY UT 84131  
(800) 874-2717

**CAPITAL ONE**

Inquired on  
10/18/2020

15000 CAPITAL  
ONE DR,  
RICHMOND VA  
23238

**ACIMA CREDIT  
LLC**

Inquired on  
09/24/2020

9815 S  
MONROE ST FL  
4,  
SANDY UT  
84070

**ACIMA CREDIT,  
LLC**

Inquired on  
09/24/2020

9815 S  
MONROE ST,  
SANDY UT  
84070

**ACIMA CREDIT,  
LLC**

Inquired on  
09/24/2020

9815 S  
MONROE ST,  
SANDY UT  
84070  
(801) 297-1920

**CLARITY  
SERVICES INC**

Inquired on  
09/24/2020

15550  
LIGHTWAVE  
DR,  
CLEARWATER  
FL 33760

**CLARITY/ACIM  
A CREDIT**

Inquired on  
09/24/2020

9815 S  
MONROE ST FL  
4,  
SANDY UT  
84070

**CLARITY/ACIM  
A CREDIT**

Inquired on  
09/24/2020

9815 S  
MONROE ST FL  
4,  
SANDY UT  
84070

**CLARITY  
SERVICES INC**

Inquired on  
09/23/2020

15550  
LIGHTWAVE  
DR,  
CLEARWATER  
FL 33760

**CLARITY  
SERVICES/SNA  
P FI**

Inquired on  
09/23/2020

1141 W 2400 S,  
SALT LAKE  
CITY UT 84119

**CLARITY/SNAP  
FINANCE LLC**

Inquired on  
09/23/2020

**BK OF AMER**

Inquired on  
09/19/2020 an  
d 09/17/2020

**BK OF AMER**

Inquired on  
09/19/2020

**EXPERIAN CS  
IDENTITY**

Inquired on  
09/18/2020

1141 W 2400 S,  
SALT LAKE  
CITY UT 84119

201 E  
WASHINGTON  
ST # 12002155,  
  
PHOENIX AZ  
85004

1000 SAMOSET  
DR,  
NEWARK DE  
19713

535 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**BANK OF  
AMERICA**

Inquired on  
09/17/2020

201 E  
WASHINGTON  
S,  
PHOENIX AZ  
85004

**BK OF AMER**

Inquired on  
09/17/2020

201 E  
WASHINGTON  
ST # 12002155,  
  
PHOENIX AZ  
85004

**JPMCB CCB**

Inquired on  
09/17/2020 an  
d 04/24/2019

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

**JPMCB CCB**

Inquired on  
09/17/2020 an  
d 04/24/2019

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

**CLARITY/POSS  
IBLE FINANCE**

Inquired on  
08/31/2020

500 YALE AVE  
N STE 329,  
SEATTLE WA  
98109

**EXPERIAN**

Inquired on  
08/16/2020

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

**EXPERIAN**

Inquired on  
08/16/2020

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

**EXPERIAN**

Inquired on  
08/16/2020

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**CLARITY  
SERVICES INC**

Inquired on  
07/06/2020

15550  
LIGHTWAVE  
DR,  
CLEARWATER  
FL 33760

**LENDINGPOINT  
LLC**

Inquired on  
07/06/2020

1201 ROBERTS  
BLVD NW STE  
200,  
KENNESAW GA  
30144  
(844) 885-8713

**CONVERGENT  
OUTSOURCING,**

Inquired on  
05/19/2020

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

**COMENITYCB/  
ULTA MC**

Inquired on  
04/22/2020

PO BOX  
182120,  
COLUMBUS OH  
43218

**QUADPAY INC**

Inquired on  
03/18/2020

**PROFESSIONA  
L RCRY  
CONSUL**

**CLARITY/CML  
COIN/HARVES  
T**

**RESURGENT  
CAPITAL  
SERVIC**

27 W 24TH ST  
FL 2,  
NEW YORK NY  
10010

Inquired on  
08/02/2019

2700 MERIDIAN  
PKWY STE 200,  
DURHAM NC  
27713  
(919) 489-7791

Inquired on  
06/24/2019

101  
CONVENTION  
CTR DR, STE  
500,  
LAS VEGAS NV  
89109

Inquired on  
06/11/2019

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

**TRUELINK**  
Inquired on  
05/28/2019

100 CROSS ST  
STE 202,  
SAN LUIS  
OBISPO CA  
93401  
(805) 782-8282

**BBVA USA**  
Inquired on  
05/24/2019

PO BOX 11830,  
BIRMINGHAM  
AL 35202

**ELGA CU/ML**  
Inquired on  
05/24/2019

2305 S CENTER  
RD,  
BURTON MI  
48519

**CREDIT ONE  
BANK NA**  
Inquired on  
05/20/2019,  
05/12/2019 an  
d 01/12/2019  
  
PO BOX 98875,  
LAS VEGAS NV  
89193  
(877) 825-3242

**CLARITY  
SERVICES INC**  
Inquired on  
05/17/2019

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

**CLARITY  
SERVICES INC**  
Inquired on  
05/17/2019

None Provided

**CLARITY/FLURI  
SH - LENDUP**  
Inquired on  
05/17/2019

237 KEARNY ST  
STE 372,  
SAN  
FRANCISCO CA  
94108

**CLARITY  
SERVICES INC**  
Inquired on  
05/12/2019

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

**AMERICAN  
EXPRESS**  
Inquired on  
05/08/2019

200 VESEY ST,  
NEW YORK NY  
10285

**CLARITY  
SERVICES INC**  
Inquired on  
05/08/2019

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

**CLARITY  
SERVICES/CNU  
ONL**  
Inquired on  
05/08/2019

175 W  
JACKSON BLVD  
STE 1000,  
CHICAGO IL  
60604

**ONEMAIN**  
Inquired on  
04/24/2019  
  
PO BOX 1010,  
EVANSVILLE IN  
47706  
(844) 298-9773

**CARVANA**

Inquired on  
04/18/2019

4020 E INDIAN  
SCHOOL RD,  
PHOENIX AZ  
85018  
(602) 667-2476

**BLUESTEM  
BRANDS INC**

Inquired on  
04/04/2019

7075 FLYING  
CLOUD DR,  
EDEN PRAIRIE  
MN 55344  
(952) 656-3700

**MASON/DMS**

Inquired on  
01/30/2019

1251 1ST AVE,  
CHIPPEWA  
FALLS WI  
54729  
(715) 723-1871

**CAROL  
WRIGHT/DR  
LEONARD/**

Inquired on  
01/28/2019

100 NIXON LN,  
EDISON NJ  
08837  
(732) 225-0100

**MASSEYS/DMS**

Inquired on  
01/24/2019

1515 S 21ST ST,  
  
CLINTON IA  
52732  
(608) 324-9112

**BLUESTEM  
BRANDS INC**

Inquired on  
12/02/2018

7075 FLYING  
CLOUD DR,  
EDEN PRAIRIE  
MN 55344  
(952) 656-3700

## Important Messages

### Medical Information

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

### Public Records Information

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

## Contact Experian

### Online

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

### Phone

#### Monday - Friday

9am to 5pm

(855) 414-6047

### Mail

#### Experian

PO Box 9701

Allen, TX 75013

## Know Your Rights

### Fair Credit Reporting Act (FCRA)

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

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

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

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

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

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

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See

[www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

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

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

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

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

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

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

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

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

**Identity theft victims and active duty military personnel have additional rights.** For more Information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

#### Consumers Have The Right To Obtain A Security Freeze

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

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

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

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

**FOR QUESTIONS OR CONCERNS REGARDING:**

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

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

**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

**PLEASE CONTACT:**

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

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

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

**b.** Federal Reserve Consumer Help Center  
PO Box 1200  
Minneapolis, MN 55480



**d. Federal Credit Unions**

**c. FDIC Consumer  
Response Center**  
1100 Walnut Street, Box  
#11  
Kansas City, MO 64106

**d. National Credit Union  
Administration**  
Office of Consumer  
Protection (OCP)  
Division of Consumer  
Compliance and  
Outreach (DCCO)  
1775 Duke Street  
Alexandria, VA 22314

**3. Air carriers**

Asst. General Counsel  
for Aviation Enforcement  
& Proceedings  
Aviation Consumer  
Protection Division  
Department of  
Transportation  
1200 New Jersey  
Avenue SE  
Washington, DC 20590

**4. Creditors Subject to Surface Transportation Board**

Office of Proceedings,  
Surface Transportation  
Board  
Department of  
Transportation  
395 E Street, SW  
Washington, DC 20423

**5. Creditors Subject to Packers and Stockyards Act**

Nearest Packers and  
Stockyards  
Administration area  
supervisor

**6. Small Business Investment Companies**

Associate Deputy

Administrator for Capital  
Access  
United States Small  
Business Administration  
409 Third Street, SW, 8th  
Floor  
Washington, DC 20416

**7. Brokers and Dealers**

Securities and Exchange  
Commission  
100 F St NE  
Washington, DC 20549

**8. Federal Land Banks, Federal Land Bank Associations, Federal  
Intermediate Credit Banks, and Production Credit Associations**

Farm Credit  
Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

**9. Retailers, Finance Companies, and All Other Creditors Not  
Listed Above**

FTC Regional Office for  
region in which the  
creditor operates **or**  
Federal Trade  
Commission: Consumer  
Response Center –  
FCRA  
Washington, DC 20580  
(877) 382-4357

**Notification of Rights**

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)

