

Prepared For

AKIA C YOUNG

Personal & Confidential

Date Generated

Jan 18, 2022

Report Number

2871-6032-75

At a Glance **27 Accounts** **2 Public Records** **1 Hard Inquiries**

Personal Information

7 Names 12 Addresses 1 Employers 4 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

AKIA C YOUNG Name ID #27119	AKIA YOUNG Name ID #2595	AKIA CHENISE Name ID #17999	AKIA CHENISE YOUNG Name ID #9777
AKLA C YOUNG Name ID #6362	AKEIA YOUNG Name ID #29022	KIA YOUNG Name ID #26575	

Addresses

**801 E
DREXEL SQ
CHICAGO IL,
60615-3780**

Address ID
#0126110752
Multifamily

**801 E
DREXEL SQ
APT3P
CHICAGO IL,
60615-3769**

Address ID
#0299993781
Multifamily

**779 POLK ST
#2
GARY IN,
46402-2127**

Address ID
#0207956076
Single family

**801 E
DREXEL SQ
APT801-3P
CHICAGO IL,
60615-3780**

Address ID
#0870183006
Apartment
complex

**15354 5TH
AVE
PHOENIX IL,
60426-2618**

Address ID
#0118379468
Single family

**7030 S
CREGIER AVE
APT2A
CHICAGO IL,
60649-1998**

Address ID
#0127153915
Apartment
complex

**1721 PARK
WEST BLVD
APT2K
GRIFFITH IN,
46319-1444**

Address ID
#0872039398
Apartment
complex

**1721 N
MANSARD
BLVD APT2K
GRIFFITH IN,
46319-1444**

Address ID
#0098516299
Apartment
complex

**1721 N
MANSARD
BLVD
GRIFFITH IN,
46319-1490**

Address ID
#0098516529

**7937 S
CALUMET
AVE
CHICAGO IL,
60619-3603**

Address ID
#0126264886
Single family

**7123 S EAST
END AVE
APT2
CHICAGO IL,
60649-2318**

Address ID
#0216955396

**2 E 8TH ST
APT1213
CHICAGO IL,
60605-2124**

Address ID
#0125802026
Apartment
complex

Year of Birth

1990

Phone Numbers

(773) 263-5492

Cellular

(773) 273-5783

Cellular

(773) 723-6580

Residential

Employers

XEROX

Accounts

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

APPLE CARD/GS BANK USA



Account Info

Account Name	APPLE CARD/GS BANK USA	Balance	\$775
Account Number	110001XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Credit card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$25
Date Opened	10/05/2020	Credit Limit	\$750
Status	Open/Never late.	Highest Balance	\$777
Status Updated	Dec 2021	Terms	NA



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	○	○	○	○
2020	—	—	—	—	—	—	—	—	—	○	○	○

○ Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$760	\$25	\$0 on 11/5/2021
Oct 2021	\$755	\$25	\$0 on 10/16/2021
Sep 2021	\$745	\$25	\$0 on 9/7/2021
Aug 2021	\$777	\$25	\$0 on 7/29/2021
Jul 2021	\$747	\$25	\$0 on 7/29/2021
Jun 2021	\$765	\$25	\$0 on 5/19/2021
May 2021	\$751	\$25	\$0 on 5/19/2021
Apr 2021	\$705	\$25	\$0 on 4/2/2021
Mar 2021	\$666	\$25	\$0 on 3/19/2021
Feb 2021	\$744	\$25	\$0 on 2/24/2021
Jan 2021	\$614	\$25	\$0 on 1/28/2021
Dec 2020	\$755	\$0	\$0 on 11/13/2020
Nov 2020	\$742	\$0	\$0 on 11/13/2020
Oct 2020	\$585	\$0	\$0

Additional info

Between Oct 2020 and Nov 2021, your credit limit/high balance was \$750



Contact Info

Address

LOCKBOX 6112 P.O. BOX
7247,
PHILADELPHIA PA 19170

Phone Number

(877) 255-5923

CAPITAL ONE

Potentially Negative



Account Info

Account Name	CAPITAL ONE	Balance	-
Account Number	517805XXXXXXXXXX	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	04/18/2014	Credit Limit	\$201
Status	Discharged through Bankruptcy Chapter 7.	Highest Balance	\$298
Status Updated	June 2017	Terms	NA
		On Record Until	Dec 2022



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	CO	CO	CO	—	CO	—	—	—	—	—	—	—
2016	60	90	120	150	CO	CO	CO	CO	CO	CO	CO	—
2015	—	○	○	○	30	60	90	○	○	○	○	30
2014	—	—	—	—	○	○	○	○	○	—	○	○

○ 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

Payment history guide

, May 2017, Apr 2017, Mar 2017, Feb 2017, Jan 2017, Dec 2016, Nov 2016, Oct 2016, Sep 2016, Aug 2016, Jul 2016, Jun 2016

150 days past due as of Apr 2016

120 days past due as of Mar 2016

90 days past due as of Feb 2016, Jul 2015

60 days past due as of Jan 2016, Jun 2015

30 days past due as of Dec 2015, May 2015



Contact Info

AddressPO BOX 31293,
SALT LAKE CITY UT 84131

Phone Number(800) 955-7070

CERTIFIED SERVICES INC

Potentially Negative



Account Info

Account Name	CERTIFIED SERVICES INC	Balance	-
Account Number	190724XX	Balance Updated	-
Account Type	Collection	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	12/02/2019	Original Balance	\$96
Status	Discharged through Bankruptcy Chapter 7.	Highest Balance	\$0
Status Updated	June 2017	Terms	1 Months
		On Record Until	Jun 2024



Payment History

No Payment history available



Historical Info

Original Creditor	CHICAGO ANESTHESIA ASSOCIATES
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Contact Info

Address	1300 N SKOKIE HWY STE 103A, GURNEE IL 60031
Phone Number	(847) 623-6440

EDC/PANGEA REAL ESTATE



Account Info

Account Name	EDC/PANGEA REAL ESTATE	Balance	\$975
Account Number	1645Y8XXXXXXX	Balance Updated	12/01/2021
Account Type	Rental	Recent Payment	\$975
Responsibility	Joint with AURELIUS STEWART	Monthly Payment	\$975
Date Opened	03/30/2019	Original Balance	\$975
Status	Open/Never late.	Highest Balance	\$0
Status Updated	Dec 2021	Terms	1 Months



Payment History

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

○ Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$975	\$975	\$975 on 10/1/2021
Oct 2021	\$975	\$975	\$975 on 9/1/2021
Sep 2021	\$975	\$975	\$975 on 9/1/2021
Aug 2021	\$975	\$975	\$975 on 8/1/2021

Jul 2021	\$975	\$975	\$975 on 6/1/2021
Jun 2021	\$975	\$975	\$975 on 6/1/2021
Apr 2021	\$975	\$975	\$975 on 3/1/2021
Mar 2021	\$975	\$975	\$975 on 2/1/2021
Jan 2021	\$975	\$975	\$975 on 1/1/2021
Dec 2020	\$975	\$975	\$975 on 11/1/2020
Nov 2020	\$975	\$975	\$975 on 10/1/2020
Oct 2020	\$975	\$975	\$975 on 9/1/2020
Sep 2020	\$975	\$975	\$975 on 9/1/2020
Aug 2020	\$975	\$975	\$975 on 7/1/2020
Jun 2020	\$975	\$975	\$975 on 6/1/2020
May 2020	\$975	\$975	\$975 on 4/1/2020
Mar 2020	\$975	\$975	\$975 on 2/1/2020
Feb 2020	\$965	\$965	\$965 on 1/1/2020
Jan 2020	\$965	\$965	\$965 on

12/1/2019

Additional info

The original amount of this account was \$975



Contact Info

Address PO BOX 26,
ALLEN TX 75013

Phone Number (877) 704-4519

JPMCB CARD



Account Info

Account Name	JPMCB CARD	Balance	\$2,052
Account Number	426684XXXXXXXXXX	Balance Updated	01/07/2022
Account Type	Credit card	Recent Payment	\$0
Responsibility	Authorized user	Monthly Payment	\$52
Date Opened	11/21/2008	Credit Limit	\$2,000
Status	Open/Never late.	Highest Balance	\$2,211
Status Updated	Jan 2022	Terms	NA



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	○	—	—	—	—	—	—	—	—	—	—	—
2021	○	○	○	○	○	○	○	○	○	○	○	○
2020	○	○	○	○	○	○	○	○	○	○	○	○
2019	○	○	○	○	○	○	○	○	○	○	○	○
2018	○	○	○	○	○	○	○	○	○	○	○	○
2017	○	○	○	○	○	○	○	○	○	○	○	○
2016	○	○	○	○	○	○	○	○	○	○	○	○
2015	—	○	○	○	○	○	○	○	○	○	○	○

○ Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2021	\$2,052	\$51	\$0 on 11/19/2021
Nov 2021	\$2,211	\$55	\$0 on 10/20/2021
Oct 2021	\$2,025	\$49	\$0 on 9/24/2021
Sep 2021	\$1,980	\$50	\$0 on 8/30/2021
Aug 2021	\$1,930	\$49	\$0 on 7/30/2021
Jul 2021	\$1,927	\$46	\$0 on 6/30/2021
Jun 2021	\$1,709	\$43	\$0 on 6/3/2021
May 2021	\$1,667	\$43	\$0 on 5/1/2021
Apr 2021	\$1,827	\$48	\$0 on 4/2/2021
Mar 2021	\$1,987	\$48	\$0 on 2/26/2021

Feb 2021	\$2,029	\$49	\$0 on 1/9/2021
Jan 2021	\$1,966	\$50	\$0 on 12/31/2020
Dec 2020	\$1,981	\$49	\$0 on 12/4/2020
Nov 2020	\$1,742	\$45	\$0 on 11/6/2020
Oct 2020	\$1,562	\$43	\$0 on 10/8/2020
Sep 2020	\$2,000	\$45	\$0 on 9/1/2020
Aug 2020	\$1,274	\$35	\$0 on 8/2/2020
Jul 2020	\$1,163	\$35	\$0 on 6/26/2020
Jun 2020	\$797	\$35	\$0 on 5/9/2020
May 2020	\$1,538	\$37	\$0 on 4/24/2020
Apr 2020	\$1,430	\$35	\$0 on 3/13/2020
Mar 2020	\$1,517	\$44	\$0 on 3/2/2020
Feb 2020	\$1,978	\$53	\$0 on 1/31/2020
Jan 2020	\$2,022	\$54	\$0 on 1/3/2020

Additional info

Between Jan 2020 and Dec 2021, your credit limit/high balance was \$2,000



Contact Info

Address

PO BOX 15369,
WILMINGTON DE 19850

Phone Number

(800) 945-2000

PHEAA/FED LOAN SERV



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$627
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	07/20/2015	Original Balance	\$589
Status	Open/Never late.	Highest Balance	\$0
Status Updated	Dec 2021	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	○	○	○	○	○	—	—	—	—	—	—	—
2015	—	—	—	—	—	—	—	○	○	○	○	○

○ Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$627	\$0	\$0 on 11/1/2021
Oct 2021	\$627	\$0	\$0 on 8/1/2021

Sep 2021	\$627	\$0	\$0 on 8/1/2021
Aug 2021	\$627	\$0	\$0 on 8/1/2021
Jul 2021	\$627	\$0	\$0 on 7/1/2021
Jun 2021	\$627	\$0	\$0 on 6/1/2021
May 2021	\$627	\$0	\$0 on 5/1/2021
Apr 2021	\$627	\$0	\$0 on 4/1/2021
Mar 2021	\$627	\$0	\$0 on 3/1/2021
Feb 2021	\$627	\$0	\$0 on 2/1/2021
Jan 2021	\$627	\$0	\$0 on 1/1/2021
Dec 2020	\$627	\$0	\$0 on 12/1/2020
Oct 2020	\$627	\$0	\$0 on 10/1/2020
Sep 2020	\$627	\$0	\$0 on 9/1/2020
Aug 2020	\$627	\$0	\$0
Jul 2020	\$627	\$0	\$0
Jun 2020	\$627	\$0	\$0
May 2020	\$627	\$0	\$0
Apr 2020	\$627	\$0	\$0
Mar 2020	\$626	\$0	\$0
Feb 2020	\$626	\$7	\$0
Jan 2020	\$626	\$7	\$0

Additional info

The original amount of this account was \$589



Contact Info

Address PO BOX 60610,
HARRISBURG PA 17106

Phone Number (800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	-
Account Number	477556XXXXXXXXXX	Balance Updated	-
Account Type	Education	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	07/20/2015	Original Balance	\$2,163
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	Sep 2015	Terms	NA
		On Record Until	Sep 2025



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	—	—	—	—	—	—	—	—	CLS	—	—	—
CLS Closed												



Contact Info

Address
PO BOX 60610,
HARRISBURG PA 17106

Phone Number
(800) 233-0557

PHEAA/FED LOAN SERV



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$1,369
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	02/05/2016	Original Balance	\$1,286
Status	Open/Never late.	Highest Balance	\$0
Status Updated	Dec 2021	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	○	○	○	—	—	—	—	—	—	—

○ Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$1,369	\$0	\$0 on 11/1/2021
Oct 2021	\$1,369	\$0	\$0 on 8/1/2021
Sep 2021	\$1,369	\$0	\$0 on 8/1/2021
Aug 2021	\$1,369	\$0	\$0 on 8/1/2021
Jul 2021	\$1,369	\$0	\$0 on 7/1/2021
Jun 2021	\$1,369	\$0	\$0 on 6/1/2021
May 2021	\$1,369	\$0	\$0 on 5/1/2021
Apr 2021	\$1,369	\$0	\$0 on 4/1/2021
Mar 2021	\$1,369	\$0	\$0 on 3/1/2021
Feb 2021	\$1,369	\$0	\$0 on 2/1/2021
Jan 2021	\$1,369	\$0	\$0 on 1/1/2021
Dec 2020	\$1,369	\$0	\$0 on 12/1/2020

Oct 2020	\$1,369	\$0	\$0 on 10/1/2020
Sep 2020	\$1,369	\$0	\$0 on 9/1/2020
Aug 2020	\$1,369	\$0	\$0
Jul 2020	\$1,369	\$0	\$0
Jun 2020	\$1,369	\$0	\$0
May 2020	\$1,369	\$0	\$0
Apr 2020	\$1,369	\$0	\$0
Mar 2020	\$1,368	\$0	\$0
Feb 2020	\$1,368	\$15	\$0
Jan 2020	\$1,368	\$15	\$0

Additional info

The original amount of this account was \$1,286



Contact Info

Address PO BOX 60610,
HARRISBURG PA 17106

Phone Number (800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$4,404
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	02/05/2016	Original Balance	\$3,734
Status	Open/Never late.	Highest Balance	\$0
Status Updated	Dec 2021	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	○	○	○	—	—	—	—	—	—	—

○ Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$4,404	\$0	\$0 on 11/1/2021
Oct 2021	\$4,404	\$0	\$0 on 8/1/2021
Sep 2021	\$4,404	\$0	\$0 on 8/1/2021

Aug 2021	\$4,404	\$0	\$0 on 8/1/2021
Jul 2021	\$4,404	\$0	\$0 on 7/1/2021
Jun 2021	\$4,404	\$0	\$0 on 6/1/2021
May 2021	\$4,404	\$0	\$0 on 5/1/2021
Apr 2021	\$4,404	\$0	\$0 on 4/1/2021
Mar 2021	\$4,404	\$0	\$0 on 3/1/2021
Feb 2021	\$4,415	\$0	\$0 on 2/1/2021
Jan 2021	\$4,415	\$0	\$0 on 1/1/2021
Dec 2020	\$4,415	\$0	\$0 on 12/1/2020
Oct 2020	\$4,415	\$0	\$0 on 10/1/2020
Sep 2020	\$4,415	\$0	\$0 on 9/1/2020
Aug 2020	\$4,415	\$0	\$0
Jul 2020	\$4,415	\$0	\$0
Jun 2020	\$4,415	\$0	\$0
May 2020	\$4,415	\$0	\$0
Apr 2020	\$4,415	\$0	\$0
Mar 2020	\$4,415	\$0	\$0
Feb 2020	\$4,409	\$48	\$0
Jan 2020	\$4,394	\$48	\$0

Additional info

The original amount of this account was \$3,734



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.
Invalid date, Invalid date

PHEAA/FED LOAN SERV



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$6,011
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	05/04/2016	Original Balance	\$5,133
Status	Open/Never late.	Highest Balance	\$0
Status Updated	Dec 2021	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○

○ Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$6,011	\$0	\$0 on 11/1/2021
Oct 2021	\$6,011	\$0	\$0 on 8/1/2021
Sep 2021	\$6,011	\$0	\$0 on 8/1/2021
Aug 2021	\$6,011	\$0	\$0 on 8/1/2021
Jul 2021	\$6,011	\$0	\$0 on 7/1/2021
Jun 2021	\$6,011	\$0	\$0 on 6/1/2021
May 2021	\$6,011	\$0	\$0 on 5/1/2021
Apr 2021	\$6,011	\$0	\$0 on 4/1/2021
Mar 2021	\$6,011	\$0	\$0 on 3/1/2021
Feb 2021	\$6,025	\$0	\$0 on 2/1/2021
Jan 2021	\$6,025	\$0	\$0 on 1/1/2021
Dec 2020	\$6,025	\$0	\$0 on 12/1/2020
Oct 2020	\$6,025	\$0	\$0 on 10/1/2020
Sep 2020	\$6,025	\$0	\$0 on 9/1/2020
Aug 2020	\$6,025	\$0	\$0
Jul 2020	\$6,025	\$0	\$0

Jun 2020	\$6,025	\$0	\$0
May 2020	\$6,025	\$0	\$0
Apr 2020	\$6,025	\$0	\$0
Mar 2020	\$6,025	\$0	\$0
Feb 2020	\$6,017	\$66	\$0
Jan 2020	\$5,997	\$66	\$0

Additional info

The original amount of this account was \$5,133



Contact Info

Address PO BOX 60610,
HARRISBURG PA 17106

Phone Number (800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$2,612
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/05/2019	Original Balance	\$2,566
Status	Open/Never late.	Highest Balance	\$0
Status Updated	Dec 2021	Terms	NA



Payment History

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

○ Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$2,612	\$0	\$0 on 11/1/2021
Oct 2021	\$2,612	\$0	\$0 on 8/1/2021
Sep 2021	\$2,612	\$0	\$0 on 8/1/2021
Aug 2021	\$2,612	\$0	\$0 on 8/1/2021
Jul 2021	\$2,612	\$0	\$0 on 7/1/2021
Jun 2021	\$2,612	\$0	\$0 on 6/1/2021
May 2021	\$2,612	\$0	\$0 on 5/1/2021
Apr 2021	\$2,612	\$0	\$0 on 4/1/2021
Mar 2021	\$2,612	\$0	\$0 on 3/1/2021

Feb 2021	\$2,612	\$0	\$0 on 2/1/2021
Jan 2021	\$2,612	\$0	\$0 on 1/1/2021
Dec 2020	\$2,612	\$0	\$0 on 12/1/2020
Oct 2020	\$2,612	\$0	\$0 on 10/1/2020
Sep 2020	\$2,612	\$0	\$0 on 9/1/2020
Aug 2020	\$2,612	\$0	\$0
Jul 2020	\$2,612	\$0	\$0
Jun 2020	\$2,612	\$0	\$0
May 2020	\$2,612	\$0	\$0
Apr 2020	\$2,612	\$0	\$0
Mar 2020	\$2,612	\$0	\$0
Feb 2020	\$2,608	\$0	\$0
Jan 2020	\$2,599	\$0	\$0

Additional info

The original amount of this account was \$2,566



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$4,260
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	11/24/2008	Original Balance	\$3,500
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$4,260	\$0	\$0 on 11/1/2021
Oct 2021	\$4,260	\$0	\$0 on 8/1/2021
Sep 2021	\$4,260	\$0	\$0 on 8/1/2021
Aug 2021	\$4,260	\$0	\$0 on 8/1/2021
Jul 2021	\$4,260	\$0	\$0 on 7/1/2021
Jun 2021	\$4,260	\$0	\$0 on 6/1/2021
May 2021	\$4,260	\$0	\$0 on 5/1/2021

Apr 2021	\$4,260	\$0	\$0 on 4/1/2021
Mar 2021	\$4,260	\$0	\$0 on 3/1/2021
Feb 2021	\$4,267	\$0	\$0 on 2/1/2021
Jan 2021	\$4,267	\$0	\$0 on 1/1/2021
Dec 2020	\$4,267	\$0	\$0 on 12/1/2020
Oct 2020	\$4,267	\$0	\$0 on 10/1/2020
Sep 2020	\$4,267	\$0	\$0 on 9/1/2020
Aug 2020	\$4,267	\$0	\$0
Jul 2020	\$4,267	\$0	\$0
Jun 2020	\$4,267	\$0	\$0
May 2020	\$4,267	\$0	\$0
Apr 2020	\$4,267	\$0	\$0
Mar 2020	\$4,262	\$0	\$0
Feb 2020	\$4,262	\$53	\$0
Jan 2020	\$4,262	\$53	\$0

Additional info

The original amount of this account was \$3,500



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$4,210
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/01/2009	Original Balance	\$3,500
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$4,210	\$0	\$0 on 11/1/2021
Oct 2021	\$4,210	\$0	\$0 on 8/1/2021
Sep 2021	\$4,210	\$0	\$0 on 8/1/2021
Aug 2021	\$4,210	\$0	\$0 on 8/1/2021
Jul 2021	\$4,210	\$0	\$0 on 7/1/2021
Jun 2021	\$4,210	\$0	\$0 on 6/1/2021
May 2021	\$4,210	\$0	\$0 on 5/1/2021

Apr 2021	\$4,210	\$0	\$0 on 4/1/2021
Mar 2021	\$4,210	\$0	\$0 on 3/1/2021
Feb 2021	\$4,216	\$0	\$0 on 2/1/2021
Jan 2021	\$4,216	\$0	\$0 on 1/1/2021
Dec 2020	\$4,216	\$0	\$0 on 12/1/2020
Oct 2020	\$4,216	\$0	\$0 on 10/1/2020
Sep 2020	\$4,216	\$0	\$0 on 9/1/2020
Aug 2020	\$4,216	\$0	\$0
Jul 2020	\$4,216	\$0	\$0
Jun 2020	\$4,216	\$0	\$0
May 2020	\$4,216	\$0	\$0
Apr 2020	\$4,216	\$0	\$0
Mar 2020	\$4,211	\$0	\$0
Feb 2020	\$4,211	\$51	\$0
Jan 2020	\$4,211	\$51	\$0

Additional info

The original amount of this account was \$3,500



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$2,616
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/03/2010	Original Balance	\$2,250
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$2,616	\$0	\$0 on 11/1/2021
Oct 2021	\$2,616	\$0	\$0 on 8/1/2021
Sep 2021	\$2,616	\$0	\$0 on 8/1/2021
Aug 2021	\$2,616	\$0	\$0 on 8/1/2021
Jul 2021	\$2,616	\$0	\$0 on 7/1/2021
Jun 2021	\$2,616	\$0	\$0 on 6/1/2021
May 2021	\$2,616	\$0	\$0 on 5/1/2021

Apr 2021	\$2,616	\$0	\$0 on 4/1/2021
Mar 2021	\$2,616	\$0	\$0 on 3/1/2021
Feb 2021	\$2,619	\$0	\$0 on 2/1/2021
Jan 2021	\$2,619	\$0	\$0 on 1/1/2021
Dec 2020	\$2,619	\$0	\$0 on 12/1/2020
Oct 2020	\$2,619	\$0	\$0 on 10/1/2020
Sep 2020	\$2,619	\$0	\$0 on 9/1/2020
Aug 2020	\$2,619	\$0	\$0
Jul 2020	\$2,619	\$0	\$0
Jun 2020	\$2,619	\$0	\$0
May 2020	\$2,619	\$0	\$0
Apr 2020	\$2,619	\$0	\$0
Mar 2020	\$2,616	\$0	\$0
Feb 2020	\$2,616	\$30	\$0
Jan 2020	\$2,616	\$30	\$0

Additional info

The original amount of this account was \$2,250



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$3,476
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	11/24/2008	Original Balance	\$2,000
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$3,476	\$0	\$0 on 11/1/2021
Oct 2021	\$3,476	\$0	\$255 on 10/21/2021
Sep 2021	\$3,731	\$0	\$0 on 8/1/2021
Aug 2021	\$3,731	\$0	\$0 on 8/1/2021
Jul 2021	\$3,731	\$0	\$0 on 7/1/2021
Jun 2021	\$3,731	\$0	\$0 on 6/1/2021

May 2021	\$3,731	\$0	\$0 on 5/1/2021
Apr 2021	\$3,731	\$0	\$0 on 4/1/2021
Mar 2021	\$3,731	\$0	\$0 on 3/1/2021
Feb 2021	\$3,791	\$0	\$0 on 2/1/2021
Jan 2021	\$3,791	\$0	\$0 on 1/1/2021
Dec 2020	\$3,791	\$0	\$0 on 12/1/2020
Oct 2020	\$3,791	\$0	\$0 on 10/1/2020
Sep 2020	\$3,791	\$0	\$0 on 9/1/2020
Aug 2020	\$3,791	\$0	\$0
Jul 2020	\$3,791	\$0	\$0
Jun 2020	\$3,791	\$0	\$0
May 2020	\$3,791	\$0	\$0
Apr 2020	\$3,791	\$0	\$0
Mar 2020	\$3,791	\$0	\$0
Feb 2020	\$3,783	\$47	\$0
Jan 2020	\$3,763	\$47	\$0

Additional info

The original amount of this account was \$2,000



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$3,300
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/01/2009	Original Balance	\$2,000
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$3,300	\$0	\$0 on 11/1/2021
Oct 2021	\$3,300	\$0	\$242 on 10/21/2021
Sep 2021	\$3,542	\$0	\$0 on 8/1/2021
Aug 2021	\$3,542	\$0	\$0 on 8/1/2021
Jul 2021	\$3,542	\$0	\$0 on 7/1/2021
Jun 2021	\$3,542	\$0	\$0 on 6/1/2021

May 2021	\$3,542	\$0	\$0 on 5/1/2021
Apr 2021	\$3,542	\$0	\$0 on 4/1/2021
Mar 2021	\$3,542	\$0	\$0 on 3/1/2021
Feb 2021	\$3,599	\$0	\$0 on 2/1/2021
Jan 2021	\$3,599	\$0	\$0 on 1/1/2021
Dec 2020	\$3,599	\$0	\$0 on 12/1/2020
Oct 2020	\$3,599	\$0	\$0 on 10/1/2020
Sep 2020	\$3,599	\$0	\$0 on 9/1/2020
Aug 2020	\$3,599	\$0	\$0
Jul 2020	\$3,599	\$0	\$0
Jun 2020	\$3,599	\$0	\$0
May 2020	\$3,599	\$0	\$0
Apr 2020	\$3,599	\$0	\$0
Mar 2020	\$3,599	\$0	\$0
Feb 2020	\$3,591	\$45	\$0
Jan 2020	\$3,573	\$45	\$0

Additional info

The original amount of this account was \$2,000



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$6,593
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/14/2009	Original Balance	\$4,000
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$6,593	\$0	\$0 on 11/1/2021
Oct 2021	\$6,593	\$0	\$483 on 10/21/2021
Sep 2021	\$7,076	\$0	\$0 on 8/1/2021
Aug 2021	\$7,076	\$0	\$0 on 8/1/2021
Jul 2021	\$7,076	\$0	\$0 on 7/1/2021
Jun 2021	\$7,076	\$0	\$0 on 6/1/2021

May 2021	\$7,076	\$0	\$0 on 5/1/2021
Apr 2021	\$7,076	\$0	\$0 on 4/1/2021
Mar 2021	\$7,076	\$0	\$0 on 3/1/2021
Feb 2021	\$7,190	\$0	\$0 on 2/1/2021
Jan 2021	\$7,190	\$0	\$0 on 1/1/2021
Dec 2020	\$7,190	\$0	\$0 on 12/1/2020
Oct 2020	\$7,190	\$0	\$0 on 10/1/2020
Sep 2020	\$7,190	\$0	\$0 on 9/1/2020
Aug 2020	\$7,190	\$0	\$0
Jul 2020	\$7,190	\$0	\$0
Jun 2020	\$7,190	\$0	\$0
May 2020	\$7,190	\$0	\$0
Apr 2020	\$7,190	\$0	\$0
Mar 2020	\$7,190	\$0	\$0
Feb 2020	\$7,175	\$90	\$0
Jan 2020	\$7,138	\$90	\$0

Additional info

The original amount of this account was \$4,000



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$1,568
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/03/2010	Original Balance	\$1,000
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$1,568	\$0	\$0 on 11/1/2021
Oct 2021	\$1,568	\$0	\$115 on 10/21/2021
Sep 2021	\$1,683	\$0	\$0 on 8/1/2021
Aug 2021	\$1,683	\$0	\$0 on 8/1/2021
Jul 2021	\$1,683	\$0	\$0 on 7/1/2021
Jun 2021	\$1,683	\$0	\$0 on 6/1/2021

May 2021	\$1,683	\$0	\$0 on 5/1/2021
Apr 2021	\$1,683	\$0	\$0 on 4/1/2021
Mar 2021	\$1,683	\$0	\$0 on 3/1/2021
Feb 2021	\$1,710	\$0	\$0 on 2/1/2021
Jan 2021	\$1,710	\$0	\$0 on 1/1/2021
Dec 2020	\$1,710	\$0	\$0 on 12/1/2020
Oct 2020	\$1,710	\$0	\$0 on 10/1/2020
Sep 2020	\$1,710	\$0	\$0 on 9/1/2020
Aug 2020	\$1,710	\$0	\$0
Jul 2020	\$1,710	\$0	\$0
Jun 2020	\$1,710	\$0	\$0
May 2020	\$1,710	\$0	\$0
Apr 2020	\$1,710	\$0	\$0
Mar 2020	\$1,710	\$0	\$0
Feb 2020	\$1,707	\$21	\$0
Jan 2020	\$1,698	\$21	\$0

Additional info

The original amount of this account was \$1,000



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$6,073
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	08/29/2011	Original Balance	\$5,500
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$6,073	\$0	\$0 on 11/1/2021
Oct 2021	\$6,073	\$0	\$0 on 8/1/2021
Sep 2021	\$6,073	\$0	\$0 on 8/1/2021
Aug 2021	\$6,073	\$0	\$0 on 8/1/2021
Jul 2021	\$6,073	\$0	\$0 on 7/1/2021
Jun 2021	\$6,073	\$0	\$0 on 6/1/2021
May 2021	\$6,073	\$0	\$0 on 5/1/2021

Apr 2021	\$6,073	\$0	\$0 on 4/1/2021
Mar 2021	\$6,073	\$0	\$0 on 3/1/2021
Feb 2021	\$6,076	\$0	\$0 on 2/1/2021
Jan 2021	\$6,076	\$0	\$0 on 1/1/2021
Dec 2020	\$6,076	\$0	\$0 on 12/1/2020
Oct 2020	\$6,076	\$0	\$0 on 10/1/2020
Sep 2020	\$6,076	\$0	\$0 on 9/1/2020
Aug 2020	\$6,076	\$0	\$0
Jul 2020	\$6,076	\$0	\$0
Jun 2020	\$6,076	\$0	\$0
May 2020	\$6,076	\$0	\$0
Apr 2020	\$6,076	\$0	\$0
Mar 2020	\$6,072	\$0	\$0
Feb 2020	\$6,072	\$66	\$0
Jan 2020	\$6,072	\$66	\$0

Additional info

The original amount of this account was \$5,500



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$3,021
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	08/29/2011	Original Balance	\$2,000
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$3,021	\$0	\$0 on 11/1/2021
Oct 2021	\$3,021	\$0	\$257 on 10/21/2021
Sep 2021	\$3,279	\$0	\$0 on 8/1/2021
Aug 2021	\$3,279	\$0	\$0 on 8/1/2021
Jul 2021	\$3,279	\$0	\$0 on 7/1/2021
Jun 2021	\$3,279	\$0	\$0 on 6/1/2021

May 2021	\$3,279	\$0	\$0 on 5/1/2021
Apr 2021	\$3,279	\$0	\$0 on 4/1/2021
Mar 2021	\$3,279	\$0	\$0 on 3/1/2021
Feb 2021	\$3,316	\$0	\$0 on 2/1/2021
Jan 2021	\$3,316	\$0	\$0 on 1/1/2021
Dec 2020	\$3,316	\$0	\$0 on 12/1/2020
Oct 2020	\$3,316	\$0	\$0 on 10/1/2020
Sep 2020	\$3,316	\$0	\$0 on 9/1/2020
Aug 2020	\$3,316	\$0	\$0
Jul 2020	\$3,316	\$0	\$0
Jun 2020	\$3,316	\$0	\$0
May 2020	\$3,316	\$0	\$0
Apr 2020	\$3,316	\$0	\$0
Mar 2020	\$3,316	\$0	\$0
Feb 2020	\$3,309	\$40	\$0
Jan 2020	\$3,292	\$40	\$0

Additional info

The original amount of this account was \$2,000



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$6,175
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	08/30/2012	Original Balance	\$5,500
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$6,175	\$0	\$0 on 11/1/2021
Oct 2021	\$6,175	\$0	\$0 on 8/1/2021
Sep 2021	\$6,175	\$0	\$0 on 8/1/2021
Aug 2021	\$6,175	\$0	\$0 on 8/1/2021
Jul 2021	\$6,175	\$0	\$0 on 7/1/2021
Jun 2021	\$6,175	\$0	\$0 on 6/1/2021
May 2021	\$6,175	\$0	\$0 on 5/1/2021

Apr 2021	\$6,175	\$0	\$0 on 4/1/2021
Mar 2021	\$6,175	\$0	\$0 on 3/1/2021
Feb 2021	\$6,178	\$0	\$0 on 2/1/2021
Jan 2021	\$6,178	\$0	\$0 on 1/1/2021
Dec 2020	\$6,178	\$0	\$0 on 12/1/2020
Oct 2020	\$6,178	\$0	\$0 on 10/1/2020
Sep 2020	\$6,178	\$0	\$0 on 9/1/2020
Aug 2020	\$6,178	\$0	\$0
Jul 2020	\$6,178	\$0	\$0
Jun 2020	\$6,178	\$0	\$0
May 2020	\$6,178	\$0	\$0
Apr 2020	\$6,178	\$0	\$0
Mar 2020	\$6,174	\$0	\$0
Feb 2020	\$6,174	\$67	\$0
Jan 2020	\$6,174	\$67	\$0

Additional info

The original amount of this account was \$5,500



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$2,845
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	08/30/2012	Original Balance	\$2,000
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$2,845	\$0	\$0 on 11/1/2021
Oct 2021	\$2,845	\$0	\$242 on 10/21/2021
Sep 2021	\$3,087	\$0	\$0 on 8/1/2021
Aug 2021	\$3,087	\$0	\$0 on 8/1/2021
Jul 2021	\$3,087	\$0	\$0 on 7/1/2021
Jun 2021	\$3,087	\$0	\$0 on 6/1/2021

May 2021	\$3,087	\$0	\$0 on 5/1/2021
Apr 2021	\$3,087	\$0	\$0 on 4/1/2021
Mar 2021	\$3,087	\$0	\$0 on 3/1/2021
Feb 2021	\$3,123	\$0	\$0 on 2/1/2021
Jan 2021	\$3,123	\$0	\$0 on 1/1/2021
Dec 2020	\$3,123	\$0	\$0 on 12/1/2020
Oct 2020	\$3,123	\$0	\$0 on 10/1/2020
Sep 2020	\$3,123	\$0	\$0 on 9/1/2020
Aug 2020	\$3,123	\$0	\$0
Jul 2020	\$3,123	\$0	\$0
Jun 2020	\$3,123	\$0	\$0
May 2020	\$3,123	\$0	\$0
Apr 2020	\$3,123	\$0	\$0
Mar 2020	\$3,123	\$0	\$0
Feb 2020	\$3,116	\$38	\$0
Jan 2020	\$3,100	\$38	\$0

Additional info

The original amount of this account was \$2,000



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$7,113
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	08/30/2012	Original Balance	\$5,000
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$7,113	\$0	\$0 on 11/1/2021
Oct 2021	\$7,113	\$0	\$606 on 10/21/2021
Sep 2021	\$7,720	\$0	\$0 on 8/1/2021
Aug 2021	\$7,720	\$0	\$0 on 8/1/2021
Jul 2021	\$7,720	\$0	\$0 on 7/1/2021
Jun 2021	\$7,720	\$0	\$0 on 6/1/2021

May 2021	\$7,720	\$0	\$0 on 5/1/2021
Apr 2021	\$7,720	\$0	\$0 on 4/1/2021
Mar 2021	\$7,720	\$0	\$0 on 3/1/2021
Feb 2021	\$7,808	\$0	\$0 on 2/1/2021
Jan 2021	\$7,808	\$0	\$0 on 1/1/2021
Dec 2020	\$7,808	\$0	\$0 on 12/1/2020
Oct 2020	\$7,808	\$0	\$0 on 10/1/2020
Sep 2020	\$7,808	\$0	\$0 on 9/1/2020
Aug 2020	\$7,808	\$0	\$0
Jul 2020	\$7,808	\$0	\$0
Jun 2020	\$7,808	\$0	\$0
May 2020	\$7,808	\$0	\$0
Apr 2020	\$7,808	\$0	\$0
Mar 2020	\$7,808	\$0	\$0
Feb 2020	\$7,791	\$95	\$0
Jan 2020	\$7,751	\$95	\$0

Additional info

The original amount of this account was \$5,000



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$997
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/30/2013	Original Balance	\$875
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$997	\$0	\$0 on 11/1/2021
Oct 2021	\$997	\$0	\$0 on 8/1/2021
Sep 2021	\$997	\$0	\$0 on 8/1/2021
Aug 2021	\$997	\$0	\$0 on 8/1/2021
Jul 2021	\$997	\$0	\$0 on 7/1/2021
Jun 2021	\$997	\$0	\$0 on 6/1/2021
May 2021	\$997	\$0	\$0 on 5/1/2021

Apr 2021	\$997	\$0	\$0 on 4/1/2021
Mar 2021	\$997	\$0	\$0 on 3/1/2021
Feb 2021	\$997	\$0	\$0 on 2/1/2021
Jan 2021	\$997	\$0	\$0 on 1/1/2021
Dec 2020	\$997	\$0	\$0 on 12/1/2020
Oct 2020	\$997	\$0	\$0 on 10/1/2020
Sep 2020	\$997	\$0	\$0 on 9/1/2020
Aug 2020	\$997	\$0	\$0
Jul 2020	\$997	\$0	\$0
Jun 2020	\$997	\$0	\$0
May 2020	\$997	\$0	\$0
Apr 2020	\$997	\$0	\$0
Mar 2020	\$996	\$0	\$0
Feb 2020	\$996	\$11	\$0
Jan 2020	\$996	\$11	\$0

Additional info

The original amount of this account was \$875



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

PHEAA/FED LOAN SERV

Potentially Negative



Account Info

Account Name	PHEAA/FED LOAN SERV	Balance	\$3,140
Account Number	477556XXXXXXXXXX	Balance Updated	12/31/2021
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/30/2013	Original Balance	\$2,500
Status	Open.	Highest Balance	\$0
Status Updated	Sep 2020	Terms	120 Months



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	○	○	○	○	○	○	○	○	—	○	○	○
2020	—	—	—	—	—	—	—	—	○	○	○	○
2019	—	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	○	○	○	90	120	—	—	—	—	—	—

○ Current on payments

90 90 Days Past Due

120 120 Days Past Due

Payment history guide

120 days past due as of Jun 2015

90 days past due as of May 2015



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$3,140	\$0	\$0 on 11/1/2021
Oct 2021	\$3,140	\$0	\$0 on 8/1/2021
Sep 2021	\$3,140	\$0	\$0 on 8/1/2021
Aug 2021	\$3,140	\$0	\$0 on 8/1/2021
Jul 2021	\$3,140	\$0	\$0 on 7/1/2021
Jun 2021	\$3,140	\$0	\$0 on 6/1/2021
May 2021	\$3,140	\$0	\$0 on 5/1/2021

Apr 2021	\$3,140	\$0	\$0 on 4/1/2021
Mar 2021	\$3,140	\$0	\$0 on 3/1/2021
Feb 2021	\$3,153	\$0	\$0 on 2/1/2021
Jan 2021	\$3,153	\$0	\$0 on 1/1/2021
Dec 2020	\$3,153	\$0	\$0 on 12/1/2020
Oct 2020	\$3,153	\$0	\$0 on 10/1/2020
Sep 2020	\$3,153	\$0	\$0 on 9/1/2020
Aug 2020	\$3,153	\$0	\$0
Jul 2020	\$3,153	\$0	\$0
Jun 2020	\$3,153	\$0	\$0
May 2020	\$3,153	\$0	\$0
Apr 2020	\$3,153	\$0	\$0
Mar 2020	\$3,153	\$0	\$0
Feb 2020	\$3,149	\$34	\$0
Jan 2020	\$3,139	\$34	\$0

Additional info

The original amount of this account was \$2,500



Contact Info

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557



Comment

Current:

None

Previous:

Payment Deferred.

Invalid date, Invalid date

STATE COLLECTION SERVICE

Potentially Negative



Account Info

Account Name	STATE COLLECTION SERVICE	Balance	\$2,459
Account Number	569523XX	Balance Updated	12/24/2021
Account Type	Collection	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	02/16/2020	Original Balance	\$2,459
Status	Collection account. \$2,459 past due as of Dec 2021.	Highest Balance	\$0
Status Updated	Feb 2020	Terms	1 Months
		On Record Until	Apr 2026



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	—	—	—	—	—	—	—	C	C	—	—	C

C Collection

Payment history guide

Collection as of Dec 2021, Sep 2021, Aug 2021



Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2021	\$2,459	\$0	\$0
Aug 2021	\$2,459	\$0	\$0

Additional info

The original amount of this account was \$2,459



Historical Info

Original Creditor ADVOCATE AURORA
HEALTH ILLINOI



Contact Info

Address 2509 S STOUGHTON RD,
MADISON WI 53716

Phone Number (608) 661-3000

STATE COLLECTION SERVICE

Potentially Negative



Account Info

Account Name	STATE COLLECTION SERVICE	Balance	\$164
		Balance Updated	12/24/2021
Account Number	576036XX	Recent Payment	\$0
Account Type	Collection	Monthly Payment	\$0
Responsibility	Individual	Original Balance	\$164
Date Opened	04/19/2020	Highest Balance	\$0
Status	Collection account. \$164 past due as of Dec 2021.	Terms	1 Months
Status Updated	Apr 2020	On Record Until	Apr 2026



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	—	—	—	—	—	—	—	C	C	—	—	C

C Collection

Payment history guide

Collection as of Dec 2021, Sep 2021, Aug 2021



Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2021	\$164	\$0	\$0
Aug 2021	\$164	\$0	\$0

Additional info

The original amount of this account was \$164



Historical Info

Original Creditor	ADVOCATE AURORA HEALTH ILLINOI
-------------------	--------------------------------



Contact Info

Address 2509 S STOUGHTON RD,
MADISON WI 53716

Phone Number (608) 661-3000

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.

Chapter 13 bankruptcy petition

Potentially Negative



Record Details

Record Type	Chapter 13 bankruptcy petition	Date Filed	06/30/2016
Reference Number	1621262CAD	Date Resolved	-
Responsibility	Individual	On Record Until	Jun 2023



Court Information

Court US BKPT CT IL CHICAGO

Address 219 S DEARBORN ST FL 6,
CHICAGO IL 60604

Phone Number (312) 435-5694

Chapter 7 bankruptcy discharged

Potentially Negative



Record Details

Record Type	Chapter 7 bankruptcy discharged	Date Filed	06/27/2017
Reference Number	1721823JRA	Date Resolved	06/24/2019
Responsibility	Individual	On Record Until	Jun 2027



Court Information

Court	US BKPT CT IN HAMMOND
Address	221 FEDERAL BLDG 610 CONNEC ST, HAMMOND IN 46320
Phone Number	(219) 881-3335

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, rental property, or utility service, 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.

US SM BUS ADMIN ODA

Inquired on 06/23/2020

14925 KINGSPORT RD FORT
WORTH TX, 76155

Business. This inquiry is scheduled to
continue on record until Jul 2022.

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit.

EXPERIAN

Inquired on
01/18/2022

,
12/28/2021

,
09/09/2021

,
08/03/2021

,
04/19/2021

,

EXPERIAN

Inquired on
01/18/2022

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12/28/2021

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09/09/2021

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08/03/2021

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04/19/2021

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EXPERIAN

Inquired on
01/18/2022
and 12/28/
2021

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

EXPERIAN

Inquired on
01/10/2022

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12/27/2021

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12/13/2021

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11/29/2021

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11/15/2021

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03/26/2021
and 03/17/
2021

475 ANTON
BLVD,
COSTA
MESA CA
92626

03/26/2021
and 03/17/
2021

475 ANTON
BLVD,
COSTA
MESA CA
92626

11/01/2021
,
09/21/2021
and 03/26/
2021

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

**CREDIT
KARMA**

Inquired on
01/08/2022
,
01/05/2022
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01/01/2022
,
12/29/2021
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12/25/2021
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12/22/2021
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12/18/2021
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12/15/2021
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JPMCB

Inquired on
01/07/2022
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12/01/2021
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11/01/2021
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10/01/2021
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09/01/2021
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07/30/2021
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07/01/2021
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05/01/2021

JPMCB CJ

Inquired on
12/27/2021
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11/30/2021
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11/26/2021
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11/01/2021
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10/13/2021
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10/07/2021
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09/06/2021

**CLARITY/N
ATIONALS
MALLLOA**

Inquired on
11/24/2021

597 PEACE
PIPE RD,
LAC DU
FLAMBEAU
WI 54538

12/11/2021	,	,	
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12/08/2021	,	,	
,	03/01/2021	07/15/2021	
12/04/2021	and 02/03/	,	
,	2021	07/02/2021	
12/01/2021		,	
,	PO BOX	06/17/2021	
11/27/2021	15298,	,	
,	WILMINGT	06/06/2021	
11/24/2021	ON DE	,	
,	19850	05/10/2021	
11/20/2021	(800) 432-	,	
,	3117	04/11/2021	
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11/13/2021		,	
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,		02/13/2021	
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06/16/2021

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01/25/2021
and 01/20/
2021

760
MARKET ST
FL 2,
SAN
FRANCISCO
CA 94102

EXPERIAN
Inquired on
11/24/2021
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10/11/2021
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09/20/2021
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09/09/2021
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07/02/2021
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07/01/2021
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03/12/2021
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03/02/2021

**CMS ID
PROOFING
SERVICE**
Inquired on
11/13/2021
,
09/18/2021
and 07/11/
2021

7500
SECURITY
BLVD,
BALTIMORE
MD 21244
[\(877\) 267-
2323](tel:(877)267-2323)

**IL
EMPLOYME
NT SEC**
Inquired on
11/04/2021
and 11/03/
2021

120 W
JEFFERSON
ST,
SPRINGFIEL
D IL 62702

**FINGERHUT
/WEBBANK**
Inquired on
11/03/2021
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10/06/2021
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09/08/2021
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08/04/2021
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05/26/2021
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02/18/2021
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02/14/2021
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02/12/2021
and 01/20/
2021

475 ANTON
BLVD,
COSTA
MESA CA
92626

03/03/2021
and 02/03/
2021

215 S
STATE ST
STE 800,
SALT LAKE
CITY UT
84111
(801) 456-
8350

EXPERIAN
Inquired on
11/01/2021
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10/18/2021
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10/04/2021
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09/20/2021
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09/06/2021
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08/23/2021
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08/09/2021
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07/26/2021
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**PREMIER
BANKCARD
INC**
Inquired on
10/06/2021
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07/07/2021
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05/05/2021
and 02/03/
2021

3820 N
LOUISE
AVE,
SIOUX
FALLS SD
57107

**THE
GOLDMAN
SACHS
GROUPI**
Inquired on
09/29/2021

200 WEST
ST,
NEW YORK
NY 10282

**EXPERIAN
CREDITMA
TCH**
Inquired on
09/21/2021
and 03/26/
2021

475 ANTON
BLVD # D4,
COSTA
MESA CA
92626

07/12/2021
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06/28/2021
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04/19/2021
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04/05/2021
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03/22/2021
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03/08/2021
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02/22/2021
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02/08/2021
and 01/25/
2021

(800) 987-
5521

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

CESER IL

Inquired on
09/12/2021

444 N
CAPITOL ST
NW STE
300,
WASHINGTON DC
20001

EXPERIAN

Inquired on
09/09/2021
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08/03/2021
,
04/19/2021
,
03/26/2021
and 03/17/
2021

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

**CREDIT
ONE BANK**

Inquired on
07/13/2021
,
06/15/2021
,
05/20/2021
and 04/15/
2021

6801 S
CIMARRON
RD,
LAS VEGAS
NV 89113
(415) 459-
6100

**CREDIT
KARMA INC**

Inquired on
05/02/2021

760
MARKET ST
FL 2,
SAN
FRANCISCO
CA 94102
(415) 510-
5272

**INTERNAL
REVENUE
SERVICE**

Inquired on
05/01/2021

4057
CARMICHA
EL RD,
JACKSONVI
LLE FL
32207

**INTERNAL
REVENUE
SERVICE**

Inquired on
05/01/2021

250
MURALL
DR,
KEARNEYS
VILLE WV
25430

**EXPERIAN
CS
IDENTITY**

Inquired on
03/30/2021

535 ANTON
BLVD STE
100,
COSTA
MESA CA
92626

**EXPERIAN
CS
IDENTITY**

Inquired on
03/30/2021

535 ANTON
BLVD,
COSTA
MESA CA
92626

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://www.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://www.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 o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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

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

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

phone number of the agency that provided the information.

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

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

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

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

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

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

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information

that is more than seven years old, or bankruptcies that are more than 10 years old.

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

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

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

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

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

Consumers Have The Right To Obtain A Security Freeze

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

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

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

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

FOR QUESTIONS OR CONCERNS REGARDING:

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:

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

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

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

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

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

d. Federal Credit Unions

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

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

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

d. National Credit
Union
Administration
Office of Consumer
Protection (OCP)
Division of
Consumer

Compliance and
Outreach (DCCO)
1775 Duke Street
Alexandria, VA
22314

3. Air carriers

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

4. Creditors Subject to Surface Transportation Board

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

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers
and Stockyards
Administration
area supervisor

6. Small Business Investment Companies

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

7. Brokers and Dealers

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

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

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

9. Retailers, Finance Companies, and All Other

FTC Regional

Creditors Not Listed Above

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](#)