

File Number: 352617256

Personal Information

08/18/2008

Credit Limit: Credit limit of \$55,000 from 09/2013 to 10/2013; \$55,000 from 12/2013 to 12/2013; \$55,000 from 01/2015 to 02/2015

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Balance	\$0	\$0								
Scheduled Payment										
Amount Paid	\$142	\$0								
Past Due	\$0	\$0								
Rating	OK	OK	X	X	X	X	X	X	X	X

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013
Balance					\$0		\$158	\$142		
Scheduled Payment							\$17	\$15		
Amount Paid					\$142		\$0	\$98		
Past Due					\$0		\$0	\$0		
Rating	X	X	X	X	OK	OK	OK	OK	OK	OK

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Rating	OK	OK	X	X	OK	OK	OK	OK	OK	OK

BANK OF AMERICA #426429014820****
P O BOX 982235
EL PASO, TX 79998-2235
(800) 655-1491

Date Opened:	12/31/1990	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Authorized Account	Date Updated:	07/26/2011		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Terms:	Paid Monthly
Loan Type:	CREDIT CARD	Last Payment Made:	05/29/2010	Date Closed:	04/29/2010
		High Balance:	\$82,900	Date Paid:	05/29/2010
		Credit Limit:	\$500		

Remarks: CLOSED BY CREDIT GRANTOR

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Rating	X	X	X	X	X	X	X	X	X	X

	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	X	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	X	X	X	X	X	X

	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007
Rating	X	X	X	X	X	X

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

Date Opened:	02/18/1988
Responsibility:	Authorized Account
Account Type:	Revolving Account
Loan Type:	CREDIT CARD

Date Updated:	03/18/2015
Payment Received:	\$0
Last Payment Made:	10/28/2014

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Paid: 10/28/2014

High Balance: High balance of \$37,076 from 09/2012 to 03/2015

Credit Limit: Credit limit of \$15,700 from 09/2012 to 03/2015

[illegible][illegible][illegible][illegible][illegible][illegible][illegible]

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2010	02/2010
Rating	OK	OK

DEPT OF ED / NELNET #90000012789****

3015 PARKER RD
SUITE 400
AURORA, CO 80014
(888) 486-4722

Date Opened:	09/13/2010	Date Updated:	09/01/2014	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$1	Terms:	Agreed
Account Type:	Installment Account	Last Payment Made:	09/01/2014		\$15 per month, paid
Loan Type:	STUDENT LOAN			Date Closed:	Monthly for 120 months
					09/01/2014

High Balance: High balance of \$1,443 from 09/2012 to 07/2013; \$1,443 from 09/2013 to 09/2013; \$1,443 from 11/2013 to 11/2013; \$1,443 from 03/2014 to 09/2014

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Balance	\$0	\$1,443	\$1,443	\$1,443	\$1,443	\$1,443	\$1,443			
Scheduled Payment	\$15	\$0	\$0	\$0	\$15	\$15	\$15			
Amount Paid	\$1	\$0	\$0	\$0	\$0	\$0	\$0			
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
Remarks	CLO	PDE	PDE	PDE	PDE	PDE	PDE			
Rating	OK	OK	OK	OK	OK	OK	OK	N/R	N/R	N/R

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Balance	\$1,443		\$1,443		\$1,443	\$1,443	\$1,443	\$1,443	\$1,443	\$1,443
Scheduled Payment	\$15		\$15		\$15	\$15	\$15	\$15	\$15	\$15
Amount Paid	\$0		\$0		\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0		\$0		\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE		PDE		PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	N/R	OK	OK	OK	OK	OK	OK

	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Balance	\$1,443	\$1,443	\$1,443	\$1,443	\$1,443					
Scheduled Payment	\$15	\$15	\$15	\$15	\$15					
Amount Paid	\$0	\$0	\$0	\$0	\$0					
Past Due	\$0	\$0	\$0	\$0	\$0					
Remarks	PDE	PDE	PDE	PDE						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

DEPT OF ED / NELNET #90000034253****
 3015 PARKER RD
 SUITE 400
 AURORA, CO 80014
 (888) 486-4722

Date Opened:	09/17/2012	Date Updated:	09/01/2014	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$4	Terms:	Agreed
Account Type:	Installment Account	Last Payment Made:	09/01/2014		\$50 per month, paid
Loan Type:	STUDENT LOAN			Date Closed:	Monthly for 120 months
					09/01/2014

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Balance	\$0	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500			
Scheduled Payment	\$50	\$0	\$0	\$0	\$50	\$50	\$50			
Amount Paid	\$4	\$15	\$15	\$0	\$0	\$0	\$0			
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
High Balance	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500			
Remarks	CLO	PDE	PDE	PDE	PDE	PDE	PDE			
Rating	OK	OK	OK	OK	OK	OK	OK	N/R	N/R	N/R

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Balance	\$5,500		\$5,500		\$5,500	\$5,500	\$5,500	\$5,500	\$3,666	\$3,666
Scheduled Payment	\$50		\$50		\$50	\$50	\$50	\$50	\$50	\$50
Amount Paid	\$0		\$0		\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0		\$0		\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$5,500		\$5,500		\$5,500	\$5,500	\$5,500	\$5,500	\$3,666	\$3,666
Remarks	PDE		PDE		PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	N/R	OK	OK	OK	OK	OK	OK

	01/2013	12/2012	11/2012	10/2012
Balance	\$3,666	\$1,833	\$1,833	\$1,833
Scheduled Payment	\$50	\$50	\$50	\$50
Amount Paid	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0
High Balance	\$3,666	\$1,833	\$1,833	\$1,833
Remarks	PDE	PDE	PDE	PDE
Rating	OK	OK	OK	OK

DEPT OF ED / NELNET #90000042682****

3015 PARKER RD
SUITE 400
AURORA, CO 80014
(888) 486-4722

Date Opened:	09/16/2013	Date Updated:	09/01/2014	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$4	Terms:	\$56 per month, paid Monthly for 120 months
Account Type:	Installment Account	Last Payment Made:	09/01/2014	Date Closed:	09/01/2014
Loan Type:	STUDENT LOAN				

High Balance: High balance of \$1,833 from 11/2013 to 11/2013; \$3,666 from 03/2014 to 03/2014; \$5,500 from 04/2014 to 06/2014; \$5,480 from 07/2014 to 09/2014

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Balance	\$0	\$5,480	\$5,480	\$5,500	\$5,500	\$5,500	\$3,666			
Scheduled Payment	\$56	\$0	\$0	\$0	\$50	\$50	\$50			
Amount Paid	\$4	\$20	\$20	\$0	\$0	\$0	\$0			
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
Remarks	CLO	PDE	PDE	PDE	PDE	PDE	PDE			
Rating	OK	OK	OK	OK	OK	OK	OK	N/R	N/R	N/R

	11/2013
Balance	\$1,833
Scheduled Payment	\$50
Amount Paid	\$0
Past Due	\$0
Remarks	PDE
Rating	OK

DEPT OF ED / NELNET #90000026929****

3015 PARKER RD
SUITE 400
AURORA, CO 80014
(888) 486-4722

Date Opened:	09/12/2011	Date Updated:	08/27/2014	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	\$108 per month, paid Monthly for 120 months
Account Type:	Installment Account	Last Payment Made:	08/27/2014		

Loan Type:STUDENT LOAN

Date Closed:08/27/2014

High Balance: High balance of \$6,500 from 09/2012 to 07/2013; \$6,500 from 09/2013 to 09/2013; \$6,500 from 11/2013 to 11/2013; \$6,500 from 03/2014 to 08/2014

	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013
Balance	\$0	\$6,474	\$6,475	\$6,475	\$6,475	\$6,475				\$6,475
Scheduled Payment	\$108	\$0	\$0	\$83	\$83	\$83				\$83
Amount Paid	\$0	\$353	\$197	\$197	\$197	\$197				\$197
Past Due	\$0	\$0	\$0	\$0	\$0	\$0				\$0
Remarks	CLO	PDE	PDE	PDE	PDE	PDE				PDE
Rating	OK	OK	OK	OK	OK	OK	N/R	N/R	N/R	OK

	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013
Balance		\$6,480		\$6,480	\$6,480	\$6,480	\$6,480	\$6,500	\$6,500	\$6,500
Scheduled Payment		\$83		\$83	\$83	\$83	\$96	\$96	\$96	\$96
Amount Paid		\$604		\$604	\$604	\$604	\$604	\$0	\$0	\$0
Past Due		\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks		PDE		PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	N/R	OK	N/R	OK	OK	OK	OK	OK	OK	OK

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Balance	\$6,500	\$6,500	\$6,500	\$6,500						
Scheduled Payment	\$96	\$96	\$96	\$34						
Amount Paid	\$0	\$0	\$0	\$0						
Past Due	\$0	\$0	\$0	\$0						
Remarks	PDE	PDE	PDE							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK

DEPT OF ED / NELNET #90000042682****
3015 PARKER RD
SUITE 400
AURORA, CO 80014
(888) 486-4722

Date Opened:09/16/2013

Responsibility:Individual Account

Account Type:Installment Account

Loan Type:STUDENT LOAN

Date Updated:08/20/2014

Payment Received:\$2,005

Last Payment Made:08/20/2014

Pay Status:Current; Paid or Paying as Agreed

Terms:\$50 per month, paid Monthly for 120 months

Date Closed:08/20/2014

High Balance: High balance of \$667 from 11/2013 to 11/2013; \$1,334 from 03/2014 to 03/2014; \$2,000 from 04/2014 to 06/2014; \$1,955 from 07/2014 to 08/2014

	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013
Balance	\$0	\$1,955	\$2,000	\$2,000	\$2,000	\$1,334				\$667
Scheduled Payment	\$50	\$0	\$0	\$50	\$50	\$50				\$50
Amount Paid	\$2,005	\$45	\$0	\$0	\$0	\$0				\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0				\$0
Remarks	CLO	PDE	PDE	PDE	PDE	PDE				PDE
Rating	OK	OK	OK	OK	OK	OK	N/R	N/R	N/R	OK

DEPT OF ED / NELNET #90000034253****

3015 PARKER RD
SUITE 400
AURORA, CO 80014
(888) 486-4722

Date Opened:	09/17/2012	Date Updated:	07/21/2014	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$1,955	Terms:	\$108 per month, paid Monthly for 120 months
Account Type:	Installment Account	Last Payment Made:	07/21/2014	Date Closed:	07/21/2014
Loan Type:	STUDENT LOAN				

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	\$0	\$1,953	\$1,953	\$1,953	\$1,953				\$1,953	
Scheduled Payment	\$108	\$0	\$25	\$25	\$25				\$25	
Amount Paid	\$1,955	\$102	\$102	\$102	\$102				\$102	
Past Due	\$0	\$0	\$0	\$0	\$0				\$0	
High Balance	\$1,954	\$1,954	\$1,954	\$1,954	\$1,954				\$1,954	
Remarks	CLO	PDE	PDE	PDE	PDE				PDE	
Rating	OK	OK	OK	OK	OK	N/R	N/R	N/R	OK	N/R

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$1,954		\$1,954	\$1,954	\$1,954	\$1,998	\$1,334	\$1,334	\$1,334	\$667
Scheduled Payment	\$25		\$25	\$25	\$25	\$9	\$9	\$9	\$9	\$9
Amount Paid	\$45		\$45	\$45	\$45	\$45	\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$1,954		\$1,954	\$1,954	\$1,954	\$2,000	\$1,334	\$1,334	\$1,334	\$667
Remarks	PDE		PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	OK	OK	OK	OK	OK	OK	OK

	11/2012	10/2012
Balance	\$667	\$667
Scheduled Payment	\$9	\$9
Amount Paid	\$0	\$0
Past Due	\$0	\$0
High Balance	\$667	\$667
Remarks	PDE	PDE
Rating	OK	OK

WELLS FARGO CARD SERVICE #446540007021****

CREDIT BUREAU RESOLUTION
P O BOX 14517
DES MOINES, IA 50306
(800) 642-4720

Date Opened:	10/22/2013	Date Updated:	02/25/2015	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$1,600		Agreed
Account Type:	Revolving Account	Last Payment Made:	02/18/2015	Terms:	\$25 per month, paid
Loan Type:	CREDIT CARD				Monthly

Credit Limit: Credit limit of \$1,200 from 10/2013 to 08/2014; \$1,500 from 09/2014 to 02/2015

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Balance	\$142	\$534	\$508	\$506	\$478	\$397	\$275	\$167	\$7	\$251
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$7	\$25
Amount Paid	\$1,600	\$940	\$2,042	\$1,514	\$1,362	\$1,548	\$500	\$423	\$1,120	\$771
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$1,300	\$934	\$934	\$743	\$743	\$743	\$743	\$743	\$743	\$692
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	\$157	\$297	\$213	\$159	\$138	\$94	\$0
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	
Amount Paid	\$550	\$555	\$270	\$266	\$339	\$40	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$692	\$547	\$282	\$282	\$282	\$94	\$0
Rating	OK	OK	OK	OK	OK	OK	OK

Promotional Inquiries

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

BARCLAYS BANK DELAWARE

125 S WEST ST
WILMINGTON, DE 19801
(866) 370-5931

Requested On: 10/14/2014

-End of Credit Report-

Should you wish to contact TransUnion, you may do so,

Online:

To report an inaccuracy, please visit: dispute.transunion.com

For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

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

Consumer Rights

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

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). 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, DC 20552.

You must be told if information in your file has been used against you.

Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file.

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

- 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 credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it.

In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information.

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

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.

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

Consumer reporting agencies may not report outdated negative information.

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

Access to your file is limited.

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

You must give your consent for reports to be provided to employers.

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

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.

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

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

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

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Bureau of Consumer Financial Protection 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street

	Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357

Information Regarding State Laws

California Residents

You have the right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires. A security alert may be requested by calling the following toll-free telephone

number: 800-680-7289. California consumers also have the right to obtain a "security freeze."

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by mail. 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 cellular phone or other new account, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply when you have an existing account and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

A consumer credit reporting agency may not charge a fee to a consumer for placing or removing a security freeze if the consumer is a victim of identity theft and submits a copy of a valid police report or valid Department of Motor Vehicles investigative report. A person 65 years of age or older with proper identification may be charged a fee of no more than \$5 for placing, lifting, or removing a security freeze. All other consumers may be charged a fee of no more than \$10 for each of these steps.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

(1) You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.

(2) Beginning July 1, 2003 you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.