SmartCredit

3-Bureau Credit Report & Scores

₽ Print

Report Date:

Apr 3, 2022

	TransUnion®	Experian®	Equifax®
Vantage Score® 3.0 credit score	621	613	618

Personal Information Quick Links: Personal Information / Summary / Account History

	TransUnion	Experian	Equifax
CREDIT REPORT DAT	E :04/03/2022	04/03/2022	04/03/2022
NAME: ALSO KNOWN AS:	ALONZO DAMON MCCARTY	ALONZO D MCCARTY ALONZO DAMON- MCCARTY	ALONZO DAMON MCCARTY
DATE OF BIRTH:	1977	1977	1977
CURRENT ADDRESS:	14515 MYERS DR HOUSTON, TX 77090	6402 CASH OAKS DR SPRING, TX 77379- 5388 Date Updated: 12/2021	18031 KARLOW TRAIL LN HOUSTON, TX 77060
PREVIOUS ADDRESS):	14515 MYERS DR HOUSTON, TX 77090- 7125 Date Updated: 03/2021	14515 MYERS DR HOUSTON, TX 77090
		18031 KARLOW TRAIL LN HOUSTON, TX 77060- 6271 Date Updated: 12/2016	5950 ANTOINE DR APT 332 HOUSTON, TX 77091
EMPLOYER:	LOSTON LOGISTICS LLC Date Updated: 04/2020 MCLOSTON GROUP LLC Date Updated: 10/2019	BARBER CRAFT LLC Date Updated: 07/2019 REAL ESTATE INVESTOR - REAL ES Date Updated: 06/2018	

Consumer Statement

TransUnion:#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT. CONTACT CONSUMER AT (832) 455-6283 (303) 351-7859

Experian:06& 01-08-22 0000000 ID FRAUD VICTIM ALERT FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 832-455-6283 OR EVENING 303-351-7859 . THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 01-08-22.

Equifax:FRAUD VICTIM. 'EXTENDED ALERT'. CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. CONSUMER DID NOT PROVIDE ADDITIONAL INFORMATION.

summary

	TransUnion	Experian	Equifax
TOTAL ACCOUNTS:	20	18	22
OPEN ACCOUNTS:	8	7	14
CLOSED ACCOUNTS:	12	11	8
DELINQUENT:	1	1	1
DEROGATORY:	1	1	
BALANCES:	\$417,546	\$417,546	\$419,827
PAYMENTS:	\$3,650	\$3,650	\$4,414
PUBLIC RECORDS:	0	0	0
INQUIRIES(2	6	3	1
years):			

Acc	Account History													
At-a-g	glance vi	iewing	of your	paymen	t histor	у								
	-	ок	30	60	90	120	150	pp	RF	co				
Not Open	Unknown	Current	30 days late	60 days late	90 days late	120 days late	150+ days late	Payment plan	Repossession Foreclosure	Collection Chargeoff				

Real Estate Accounts: Primary and secondary mortgages on your home

NSTAR/COOPER			
	TransUnion	Experian	Equifax
Account #:	68634****	68634****	68634****
High Balance:	\$364,397	\$364,397	\$364,397
Last Verified:	02/28/2022		-
Date of Last Activity:	02/28/2022	02/01/2022	02/01/2022
Date Reported:	02/28/2022	02/28/2022	02/01/2022
Date Opened:	11/01/2021	11/01/2021	11/01/2021
Balance Owed:	\$363,248	\$363,248	\$363,248
Closed Date:		-	-
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Finance/Personal	Mortgage Companies -	Mortgage Companies -
Greater Type.	i manoon oroonar	Finance	Finance
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:			Fannie Mae account
			Real Estate Mortgage
Payment Amount:	\$2,577	\$2,577	\$2,577
Last Payment:	02/14/2022	02/14/2022	02/01/2022
Term Length:	360 Month(s)	360 Month(s)	
Past Due Amount:	\$0	\$0	\$0
Account Type:	Conventional real estate mortgage	Conventional real estate mortgage	Real estate mortgage
Payment Frequency:	Monthly (every month)		
dit Limit:		_	

o-Year payment history

TransUnion

OK OK OK

FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC '21 FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC '22

Experian		ок ок ок ок
	MAR APR MAY JUN JUL AUG SEP OCT NOV DEC $^{\!1}21$ FEB MAR APR MAY JUN JUL AUG SEP OCT	NOV DEC 122 FEB
Equifax		
	FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC $^{1}21$ FEB MAR APR MAY JUN JUL AUG SEP	OCT NOV DEC 122

Days Late - 7 Year History

TransUnion	Experian	Equifax				
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0				

SHELLPOINT			
	TransUnion	Experian	Equifax
Account #:	57975****	57975****	57975****
High Balance:	\$192,827	\$192,827	\$192,827
Last Verified:	11/03/2021		
Date of Last Activity:	11/03/2021	11/01/2021	10/01/2021
Date Reported:	11/03/2021	11/03/2021	11/01/2021
Date Opened:	07/31/2017	07/01/2017	07/01/2017
Balance Owed:	\$0	\$0	\$0
Closed Date:	2021-11-03	-	
Account Rating:	Closed	Paid	Paid
Account Description:	Joint	Joint	Joint
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Finance/Personal	Mortgage Companies -	Mortgage Companies -
Creditor Type.	rillalice/Persolial	Finance	Finance
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
	Loan Modified/Fedrl Govt		Closed or paid
Creditor Remarks:	Plan		account/zero balance
			Real Estate Mortgage
Payment Amount:	\$0	\$0	\$0
Last Payment:	10/02/2021	10/02/2021	10/01/2021
Term Length:	396 Month(s)	396 Month(s)	396 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:		FHA real estate mortgage	Real estate mortgage
Payment Frequency:	Monthly (every month)	-	
Credit Limit:			

Two-Year payment history

TransUr	nion																					0K	OK	OK	ОК
		NOV	DEC	'20	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'21	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост
Experia	n													ОК	ОК	ОК	ОΚ	ОК	ОК	0K	ОК	0K	OK	OK	
		DEC	'20	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'21	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ОСТ	NOV
ifax																									
	t	10V	NOV	DEC	'20	FEB	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	NOV	DEC	'21	FEB	APR	мач	JUN	JUL	AUG	SEP	ост

	TransUnion	Experian	Equifax
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TransUnion	Experian	Equifax
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0

DITECH			
	TransUnion	Experian	Equifax
Account #:	511000868****		
High Balance:	\$192,827		
Last Verified:	02/04/2020		
Date of Last Activity:	02/04/2020		
Date Reported:	02/04/2020		
Date Opened:	07/31/2017		
Balance Owed:	\$0		
Closed Date:	2020-02-04		
Account Rating:	Transferred		
Account Description:	Joint		
Dispute Status:	Account not disputed		
Creditor Type:	Finance/Personal		
Account Status:	Closed		
Payment Status:	Current		
Creditor Remarks:	Transferred to another lender		
Payment Amount:	\$0		
Last Payment:	01/15/2020		
Term Length:	360 Month(s)		
Past Due Amount:	\$0		
Account Type:	FHA real estate mortgage	-	
Payment Frequency:	Monthly (every month)		
Credit Limit:			



TransUnion	Experian	Equifax
30: 0 60: 0 90: 0	30: 60: 90:	30: 60: 90:

Revolving Accounts: Accounts with an open-end term

FNB OMAHA			
	TransUnion	Experian	Equifax
Account #:	22544912511****	22544912511****	
High Balance:	\$1,690	\$1,690	
Last Verified:	10/17/2020		
Date of Last Activity:	04/08/2020	10/01/2020	
Date Reported:	10/17/2020	10/17/2020	
Date Opened:	05/01/2019	05/01/2019	
Balance Owed:	\$0	\$0	
Closed Date:	2020-10-16		
Account Rating:	Paid	Paid	
Account Description:	Individual	Individual	
Dispute Status:	Account not disputed	Account not disputed	
Creditor Type:	Bank	Bank Credit Cards	
Account Status:	Closed	Closed	
Payment Status:	Current	Current	
Creditor Remarks:	Canceled by credit grantor	Account has been closed due to inactivity.	
Payment Amount:	\$0	\$0	
Last Payment:	04/08/2020	04/08/2020	
Term Length:			
Past Due Amount:	\$0	\$0	
Account Type:	Credit Card	Credit Card	
Payment Frequency:			
Credit Limit:	\$500	\$500	

Two-Year payment history



TransUnion	Experian	Equifax
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 60: 90:

BARCLAYSBK			
	TransUnion	Experian	Equifax
Account #:			2645****
High Balance:			\$227
Last Verified:			
Date of Last Activity:			01/01/2018
Date Reported:			04/01/2022
Date Opened:			04/01/2016
Balance Owed:			\$546
Closed Date:			
Account Rating:			Derogatory
Account Description:			Individual
Dispute Status:			Account not disputed
Creditor Type:			All Banks
Account Status:			Closed
Payment Status:			Collection/Chargeoff
			Charged off account
Creditor Remarks:			Accounts closed by credit
			grantor
Payment Amount:			\$0
Last Payment:			01/01/2018
Term Length:			
Past Due Amount:			\$546
Account Type:			
Payment Frequency:			
Credit Limit:			

TransUnio	n						NO	NE	REF	POR	TEI)											
Experian							NO	NE	REF	POR	TEI)											
Equifax	APR MAY	JUN	JUL	AUG	SEP	ост	NOV	DEC	'21	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'22	FEB	MAR

TransUnion			Experian			Equifa	x					
30:	60:	90:	30:	60:	90:	30:	0	60:	0	90:	0	

CAP ONE			
	TransUnion	Experian	Equifax
Account #:			48021375****
High Balance:		-	\$0
Last Verified:			
Date of Last Activity:		-	09/01/2017
Date Reported:			01/01/2018
Date Opened:		-	04/01/2016
Balance Owed:			\$0
Closed Date:		-	
Account Rating:			Open
Account Description:		-	Individual
Dispute Status:			Account not disputed
Creditor Type:		-	All Banks
Account Status:			Open
Payment Status:		-	Current
Creditor Remarks:			Amount in H/C column is credit limit Business Account - Personal Guarantee
Payment Amount:		-	\$0
Last Payment:			09/01/2017
Term Length:			
Past Due Amount:			\$0
Account Type:			Business Line - Personally Guaranteed
Payment Frequency:			
Credit Limit:		-	\$2,150

TransUnio	n					NO	NE	REF	POR	TEI)											
Experian						NO	NE	REF	POR	TEI)											
Equifax																						
	'16 FEB	MAR A	APR MA'	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	'17	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

TransUnion			Experian			Equifa	x				
30:	60:	90:	30:	60:	90:	30:	0	60:	0	90:	0

CAPITAL ONE			
	TransUnion	Experian	Equifax
Account #:	48623694****		
High Balance:	\$4,049		
Last Verified:	03/06/2017		
Date of Last Activity:	03/06/2017		
Date Reported:	03/06/2017		
Date Opened:	06/07/2002		
Balance Owed:	\$0		
Closed Date:			
Account Rating:	Open		
Account Description:	Terminated		
Dispute Status:	Account not disputed		
Creditor Type:	Bank		
Account Status:	Open		
Payment Status:	Current		
Creditor Remarks:			
Payment Amount:	\$0		
Last Payment:	03/03/2017		
Term Length:			
Past Due Amount:	\$0		
Account Type:	Credit Card		
Payment Frequency:			
Credit Limit:	\$5,500		



TransUnion					Exper	ian			Equifa	x		
30: 0	60:	0	90:	0	30	0:	60:	90:	30	:	60:	90:

BRANCH B&T			
	TransUnion	Experian	Equifax
Account #:	461608112107****	46160811****	46160811****
High Balance:	\$4,317	\$4,317	\$0
Last Verified:	03/25/2022		
Date of Last Activity:	03/25/2022	03/01/2022	03/01/2022
Date Reported:	03/25/2022	03/25/2022	03/01/2022
Date Opened:	11/03/2020	11/01/2020	11/01/2020
Balance Owed:	\$3,534	\$3,534	\$3,534
Closed Date:			
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank	Bank Credit Cards	National Credit Card Companies
Account Status:	Open	Open	Open
			0
Payment Status:	Current	Current	Current
Payment Status:	Current	Current	Credit card
Payment Status: Creditor Remarks:	Current 	Current 	
	Current 	Current 	Credit card
	Current \$113	Current \$113	Credit card Amount in H/C column is
Creditor Remarks:	-		Credit card Amount in H/C column is credit limit
Creditor Remarks:	\$113	 \$113	Credit card Amount in H/C column is credit limit \$113
Creditor Remarks: Payment Amount: Last Payment:	 \$113 02/11/2022	 \$113	Credit card Amount in H/C column is credit limit \$113 03/01/2022
Creditor Remarks: Payment Amount: Last Payment: Term Length: Past Due Amount: Account Type:	 \$113 02/11/2022	 \$113 02/11/2022	Credit card Amount in H/C column is credit limit \$113 03/01/2022
Creditor Remarks: Payment Amount: Last Payment: Term Length: Past Due Amount:	*113 02/11/2022 \$0	 \$113 02/11/2022 \$0	Credit card Amount in H/C column is credit limit \$113 03/01/2022 \$0

TransUnio	1								ОК	0K	ОК	ОК	ОК	0K	ОК	0K	0K	0K	0K	ОК	ОК	ОК	ОК	ОК
	MAR	APR	МАУ	JUN	JUL	AUG	SEP	ост	NOV	DEC	'21	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'22	FEB
Experian								ОК	ОК	ОК	ОК	ОК	0K	ОΚ	ОΚ	0K	ОК	0K	0K	ОК	0K	ОК	ОК	οк
	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'21	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'22	FEB	MAR
Equifax																								
	MAR	APR	мач	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	'21	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'22	FEB

TransUnion	Experian	Equifax					
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0					

MERRICK			
	TransUnion	Experian	Equifax
Account #:			449311000405****
High Balance:			\$0
Last Verified:			
Date of Last Activity:			12/01/2017
Date Reported:			12/01/2017
Date Opened:			10/01/2015
Balance Owed:			\$0
Closed Date:			
Account Rating:			Open
Account Description:			Individual
Dispute Status:			Account not disputed
Creditor Type:			All Banks
Account Status:			Open
Payment Status:			Current
			Credit card
Creditor Remarks:			Amount in H/C column is
			credit limit
Payment Amount:			\$38
Last Payment:			12/01/2017
Term Length:			
Past Due Amount:			\$0
Account Type:			Credit Card
Payment Frequency:			
Credit Limit:			\$1,100

TransUnion			NONE REPORTED																					
Experian								NO	NE	REF	POR	TE)											
Equifax	NOV	DEC	'16	FEB	APR	МАУ	JUN	JUL	AUG	SEP	ост	NOV	NOV	DEC	'17	FEB	APR	МАУ	JUN	JUL	AUG	SEP	ост	NOV

TransUnion			Experian	Experian					Equifax						
30:	30: 60: 90:		30:	60:	90:	30:	0	60:	0	90:	0				

DIGITALFCU			
	TransUnion	Experian	Equifax
Account #:			591463****
High Balance:			\$0
Last Verified:			
Date of Last Activity:			12/01/2017
Date Reported:			12/01/2017
Date Opened:			09/01/2017
Balance Owed:			\$0
Closed Date:			
Account Rating:			Open
Account Description:			Individual
Dispute Status:			Account not disputed
Creditor Type:			Credit Unions
Account Status:			Open
Payment Status:			Current
			Credit card
Creditor Remarks:			Amount in H/C column is
			credit limit
Payment Amount:			\$25
Last Payment:			12/01/2017
Term Length:			
Past Due Amount:			\$0
Account Type:			Credit Card
Payment Frequency:			
Credit Limit:			\$3,000

TransUnion	NONE REPORTED
Experian	NONE REPORTED
Equifax	
NOV DEC	6 FEB APR MAY JUN JUL AUG SEP OCT NOV NOV DEC $^{\prime\prime}17$ FEB APR MAY JUN JUL AUG SEP OCT NOV

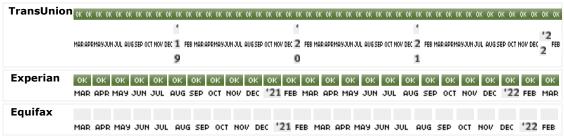
TransUnion	TransUnion			Experian					Equifax						
30:	30: 60: 90:		30:	30: 60: 90:					0	90:	0				

DISCOVERBANK			
	TransUnion	Experian	Equifax
Account #:	60110035****	60110035****	
High Balance:	\$1,711	\$0	
Last Verified:	03/15/2022		
Date of Last Activity:	10/23/2019	01/01/2020	
Date Reported:	03/15/2022	03/15/2022	
Date Opened:	12/01/2016	12/01/2016	
Balance Owed:	\$1,711	\$1,711	
Closed Date:	2019-10-23	-	
Account Rating:	Derogatory	Derogatory	
Account Description:	Individual	Individual	
Dispute Status:	Account not disputed	Account not disputed	
Creditor Type:	Bank	Bank Credit Cards	
Account Status:	Closed	Closed	
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	
		Account was in dispute -	
	Charged off as had dobt	now resolved - reported	
Creditor Remarks:	Charged off as bad debt Dispute resolved;	by subscriber.	
Creditor Remarks:	•	Unpaid balance reported	
	reported by grantor	as a loss by the credit	
		grantor.	
Payment Amount:	\$0	\$0	
Last Payment:	03/28/2019	03/28/2019	
Term Length:	-	-	
Past Due Amount:	\$1,711	\$1,711	
Account Type:	Credit Card	Credit Card	
Payment Frequency:			
Credit Limit:	\$1,500	\$1,500	-



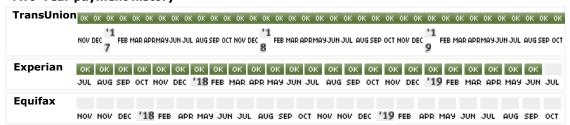
TransUnion	TransUnion			1			Equifax	Equifax				
30: 0	60: 0 ·	90: 0	30:	0	60: 0	90:	0	30:	60:	90:		

KOHLS/CAPONE			
	TransUnion	Experian	Equifax
Account #:	639305088534****	639305088534****	639305088534****
High Balance:	\$570	\$570	\$0
Last Verified:	03/16/2022		
Date of Last Activity:	12/20/2020	03/01/2022	12/01/2020
Date Reported:	03/16/2022	03/16/2022	03/01/2022
Date Opened:	12/17/2017	12/01/2017	12/01/2017
Balance Owed:	\$0	\$0	\$0
Closed Date:			
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Department/Variety and	Complete Department	Complete Department
· ·	Other Retail	Stores - Clothing	Stores - Clothing
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
			Charge
Creditor Remarks:		-	Amount in H/C column is
			credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	12/20/2020	12/20/2020	12/01/2020
Term Length:			-
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:			
Credit Limit:	\$500	\$500	\$500



TransUnion	Experian	Equifax					
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0					

SYNCB/TJX			
	TransUnion	Experian	Equifax
Account #:	604585103098****	60458510****	604585103098****
High Balance:	\$136	\$136	\$300
Last Verified:	11/27/2019		
Date of Last Activity:	06/21/2017	07/01/2019	06/01/2017
Date Reported:	11/27/2019	07/29/2019	11/01/2019
Date Opened:	11/14/2016	11/01/2016	11/01/2016
Balance Owed:	\$0	\$0	\$0
Closed Date:	2019-07-29		
Account Rating:	Paid	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Clothing	General Clothing Store	General Clothing Store
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Inactive account	Account has been closed due to inactivity.	Closed or paid account/zero balance Charge
Payment Amount:	\$0	\$0	\$0
Last Payment:	06/21/2017	06/21/2017	06/01/2017
Term Length:	-		
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:			
Credit Limit:	\$300	\$300	



TransUnion	Experian	Equifax					
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0					

SYNCB/WALMAR			
	TransUnion	Experian	Equifax
Account #:	609765371333****	60976537****	
High Balance:	\$758	\$758	
Last Verified:	11/14/2019		
Date of Last Activity:	02/08/2019	06/01/2019	
Date Reported:	11/14/2019	06/14/2019	
Date Opened:	11/11/2016	11/01/2016	
Balance Owed:	\$0	\$0	
Closed Date:	2019-06-14	-	
Account Rating:	Paid	Paid	
Account Description:	Individual	Individual	
Dispute Status:	Account not disputed	Account not disputed	
Creditor Type:	Department/Variety and Other Retail	Variety Store	
Account Status:	Closed	Closed	
Payment Status:	Current	Current	
Creditor Remarks:	Canceled by credit grantor	Account has been closed due to inactivity.	
Payment Amount:	\$0	\$0	
Last Payment:	02/08/2019	02/08/2019	
Term Length:			
Past Due Amount:	\$0	\$0	
Account Type:	Charge account	Charge account	
Payment Frequency:			
Credit Limit:	\$800	\$800	



TransUnion	Experian	Equifax				
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 60: 90:				

CB INDIGO			
	TransUnion	Experian	Equifax
Account #:	510004000312****	510004000312****	510004000312****
High Balance:	\$75	\$75	\$300
Last Verified:	02/01/2019		
Date of Last Activity:	11/20/2016	12/01/2016	11/01/2016
Date Reported:	02/01/2019	12/20/2016	07/01/2018
Date Opened:	11/08/2016	11/01/2016	11/01/2016
Balance Owed:	\$0	\$0	\$0
Closed Date:	2016-11-20		
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank	Bank Credit Cards	National Credit Card Companies
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Account closed by consumer	Credit line closed - consumer request - reported by subscriber.	Account closed at consumer's request Closed or paid account/zero balance
Payment Amount:	\$0	\$0	\$0
Last Payment:			11/01/2016
Term Length:			
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	
Payment Frequency:			
Credit Limit:	\$300	\$300	



TransUnion	Experian	Equifax					
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0					

CAP ONE							
	TransUnion	Experian	Equifax				
Account #:			51780596****				
High Balance:			\$0				
Last Verified:							
Date of Last Activity:			11/01/2017				
Date Reported:			03/01/2018				
Date Opened:			11/01/2016				
Balance Owed:			\$0				
Closed Date:							
Account Rating:			Open				
Account Description:			Individual				
Dispute Status:			Account not disputed				
Creditor Type:			All Banks				
Account Status:			Open				
Payment Status:			Current				
			Credit card				
Creditor Remarks:			Amount in H/C column is				
			credit limit				
Payment Amount:			\$0				
Last Payment:			11/01/2017				
Term Length:							
Past Due Amount:			\$0				
Account Type:			Credit Card				
Payment Frequency:							
Credit Limit:			\$2,500				

TransUnion				NONE REPORTED																
Experian NONE REPORTED																				
Equifax																				
	MAR APR MA	9 JUN JUL	AUG SEP	OCT I	NOV I	DEC	'17	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'18	FEB

TransUnion			Experian	Equifax								
30:	60:	90:	30:	60:	90:	30:	0	60:	0	90:	0	

Experian	Equifax				
·	60322037****				
	\$0				
	12/01/2017				
	12/01/2017				
	11/01/2016				
	\$0				
	-				
	Open				
	Individual				
-	Account not disputed				
	Variety Store				
-	Open				
	Current				
	Charge				
	Amount in H/C column is				
	credit limit				
	\$25				
	12/01/2017				
	\$0				
	Charge account				
	\$800				
	Experian				

	NONE REPORT	NONE REPORTED										
Experian NONE REPORTED												
Equifax	B APR MAY JUN JUL AUG SEP OCT NO											

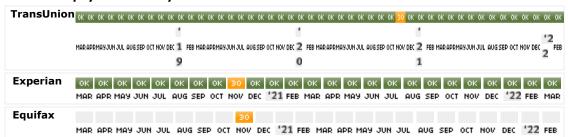
TransUnion			Experian	Experian				Equifax						
30:	60:	90:	30:	60:	90:	30:	0	60:	0	90:	0			

CITI			
	TransUnion	Experian	Equifax
Account #:	41003905****	410039058291****	410039058291****
High Balance:	\$3,328	\$3,328	\$0
Last Verified:	03/03/2022		
Date of Last Activity:	03/03/2022	03/01/2022	12/01/2021
Date Reported:	03/03/2022	03/03/2022	03/01/2022
Date Opened:	04/05/2020	04/01/2020	04/01/2020
Balance Owed:	\$1,623	\$1,623	\$1,623
Closed Date:			
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank	All Banks	All Banks
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
			Amount in H/C column is
Creditor Remarks:			credit limit
Orcaltor Remarks.			Flexible spending credit
			card
Payment Amount:	\$63	\$63	\$63
Last Payment:	12/13/2021	12/13/2021	12/01/2021
Term Length:			
Past Due Amount:	\$0	\$0	\$0
Account Type:	Flexible spending credit card	Credit Card	Flexible spending credit card
Payment Frequency:			
Credit Limit:	\$5,000	\$5,000	\$5,000

TransUnion	1		ОК	ОΚ	ОК	ОК	ОК	ОК	ОК	ОК	οк	ОК	ОК	ОК	ОК	ОК	ОΚ	ОК	ОК	ОК	ОК	ОК	ОК	ОК
	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'21	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'22	FEB
Experian																					OK DEC			
Equifax																								
	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'21	FEB	MAR	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	DEC	'22	FEB

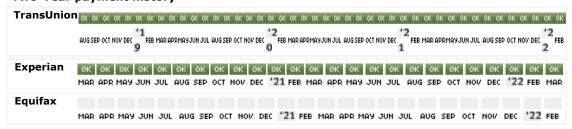
TransUnion	Experian	Equifax						
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0						

DSNB MACYS			
	TransUnion	Experian	Equifax
Account #:	603534006717****	603534006717****	603534006717****
High Balance:	\$1,717	\$1,717	\$6,100
Last Verified:	03/14/2022		
Date of Last Activity:	03/14/2022	12/01/2020	03/01/2022
Date Reported:	03/14/2022	03/14/2022	03/01/2022
Date Opened:	11/08/2017	11/01/2017	11/01/2017
Balance Owed:	\$972	\$972	\$972
Closed Date:			
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account disputed
Creditor Type:	Department/Variety and	Miscellaneous Departme	entComplete Department
Creditor Type.	Other Retail	and Variety Stores	Stores - Clothing
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	Account information disputed by consumer, meets FCRA requirements	-	Consumer disputes this account information Charge
Payment Amount:	\$31	\$31	\$31
Last Payment:	02/14/2022	02/14/2022	03/01/2022
Term Length:			
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:			
Credit Limit:	\$6,100	\$6,100	



TransUnion	Experian	Equifax						
30: 1 60: 0 90: 0	30: 1 60: 0 90: 0	30: 1 60: 0 90: 0						

NAVY FCU			
	TransUnion	Experian	Equifax
Account #:	406095****	72**	406095XXXXXX****
High Balance:	\$6,184	\$6,184	\$0
Last Verified:	03/17/2022		-
Date of Last Activity:	03/17/2022	03/01/2022	03/01/2022
Date Reported:	03/17/2022	03/16/2022	03/01/2022
Date Opened:	07/30/2018	07/01/2018	07/01/2018
Balance Owed:	\$4,166	\$4,166	\$4,166
Closed Date:			
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Credit Union	Credit Card - Credit Union	National Credit Card Companies
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
			Credit card
Creditor Remarks:			Amount in H/C column is
			credit limit
Payment Amount:	\$124	\$124	\$124
Last Payment:	03/15/2022	03/15/2022	03/01/2022
Term Length:			
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:			
Credit Limit:	\$9,500	\$9,500	\$9,500



TransUnion	Experian	Equifax						
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0						

CAP ONE			
	TransUnion	Experian	Equifax
Account #:			51780585****
High Balance:	-	-	\$200
Last Verified:			
Date of Last Activity:	-	-	04/01/2016
Date Reported:			09/01/2016
Date Opened:	-	-	06/01/2015
Balance Owed:			\$0
Closed Date:	-	-	
Account Rating:			Paid
Account Description:	-	-	Individual
Dispute Status:			Account not disputed
Creditor Type:	-	-	All Banks
Account Status:			Closed
Payment Status:	-	-	Current
Creditor Remarks:			Account closed at consumer's request Closed or paid account/zero balance
Payment Amount:			\$0
Last Payment:			04/01/2016
Term Length:			
Past Due Amount:			\$0
Account Type:			
Payment Frequency:			
Credit Limit:			

	P ,				,																			
TransUnio	n							NO	NE	REF	POR	TEI)											
Experian								NO	NE	REF	POR	TEI)											
Equifax																								
	SEP	ост	NOV	NOV	DEC	'15	FEB	APR	мач	JUN	JUL	AUG	SEP	ост	NOV	NOV	DEC	'16	FEB	APR	мач	JUN	JUL	AUG

		,													
TransUnion			Experian			Equifa	Equifax								
30:	60:	90:	30:	60:	90:	30:	0	60:	0	90:	0				

HFCU			
	TransUnion	Experian	Equifax
Account #:			4550640****
High Balance:		-	\$2,955
Last Verified:			
Date of Last Activity:		-	04/01/2020
Date Reported:			04/01/2022
Date Opened:			06/01/2019
Balance Owed:			\$2,955
Closed Date:			
Account Rating:			Derogatory
Account Description:			Individual
Dispute Status:			Account not disputed
Creditor Type:			Credit Unions
Account Status:			Closed
Payment Status:			Collection/Chargeoff
Creditor Remarks:			Charged off account Credit card
Payment Amount:			\$0
Last Payment:			04/01/2020
Term Length:			
Past Due Amount:			\$2,955
Account Type:			Credit Card
Payment Frequency:			
Credit Limit:			

TransUni	on	NONE REPORTED
Experian		NONE REPORTED
Equifax	30 60 90 APR MAY JUN JUL AUG SEP OC	T NOV DEC '21 FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC '22 FEB MAR

Days Late - 7 Year History

TransUnion			Experian			Equifa	x				
30:	60:	90:	30:	60:	90:	30:	1	60:	1	90:	1

Installment Accounts: Accounts comprised of fixed terms with regular payments

NAVY FCU			
	TransUnion	Experian	Equifax
Account #:	16**		XXXXXXXXXX****
High Balance:	\$43,399		\$43,399
Last Verified:	03/31/2022		
Date of Last Activity:	03/31/2022		02/01/2022
Date Reported:	03/31/2022		02/01/2022
Date Opened:	11/16/2021		11/01/2021
Balance Owed:	\$42,292		\$42,783
Closed Date:			
Account Rating:	Open		Open
Account Description:	Individual		Individual
Dispute Status:	Account not disputed		Account not disputed
Creditor Type:	Credit Union		Credit Unions
Account Status:	Open		Open
Payment Status:	Current		Current
Creditor Remarks:			Auto Fixed rate
Payment Amount:	\$742		\$742
Last Payment:	03/14/2022		02/01/2022
Term Length:	73 Month(s)		
Past Due Amount:	\$0		\$0
Account Type:	Auto Loan		Auto Loan
Payment Frequency:	Monthly (every month)		
Credit Limit:	, , , , , , , , , , , , , , , , , ,		



TransUnion	Experian	Equifax
30: 0 60: 0 90: 0	30: 60: 90:	30: 0 60: 0 90: 0

NAVY FEDERAL CR UNI	ON		
	TransUnion	Experian	Equifax
Account #:		4300156****	
High Balance:		\$43,399	
Last Verified:			
Date of Last Activity:		03/01/2022	
Date Reported:		03/31/2022	
Date Opened:		11/01/2021	
Balance Owed:		\$42,292	
Closed Date:			
Account Rating:		Open	
Account Description:		Individual	
Dispute Status:		Account not disputed	
Creditor Type:		Credit Unions	
Account Status:		Open	
Payment Status:		Current	
Creditor Remarks:			
Payment Amount:		\$742	
Last Payment:			
Term Length:		73 Month(s)	
Past Due Amount:		\$0	
Account Type:		Auto Loan	
Payment Frequency:			
Credit Limit:			

TransUnio	n NONE REPORTED
Experian	OK OK OK OK OK APR MAY JUN JUL AUG SEP OCT NOV DEC 121 FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC 122 FEB MAR
Equifax	NONE REPORTED

TransUnion			Experian		Equifax						
30:	60:	90:	30:	0	60:	0	90:	0	30:	60:	90:

TX BAY CU			
	TransUnion	Experian	Equifax
Account #:	70116****	70116****	70116****
High Balance:	\$21,091	\$21,091	\$21,091
Last Verified:	09/22/2014		
Date of Last Activity:	09/22/2014	09/01/2014	09/01/2014
Date Reported:	09/22/2014	09/30/2014	10/01/2014
Date Opened:	12/04/2013	12/01/2013	12/01/2013
Balance Owed:	\$0	\$0	\$0
Closed Date:	2014-09-22		
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Credit Union	Credit Unions	Credit Unions
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed		Closed or paid account/zero balance
Payment Amount:	\$0	\$0	\$0
Last Payment:	09/22/2014	09/22/2014	09/01/2014
Term Length:	65 Month(s)	65 Month(s)	65 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	
Payment Frequency:	Monthly (every month)		
Credit Limit:	-		



TransUnion	Experian	Equifax
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0

PENTAGON FCU			
	TransUnion	Experian	Equifax
Account #:	31335**	31335**	31335**
High Balance:	\$14,522	\$14,522	\$14,522
Last Verified:	02/08/2018		
Date of Last Activity:	02/08/2018	03/01/2018	01/01/2018
Date Reported:	02/08/2018	03/03/2018	01/01/2018
Date Opened:	09/07/2017	09/01/2017	09/01/2017
Balance Owed:	\$0	\$0	\$0
Closed Date:	2018-02-08		
Account Rating:	Closed	Paid	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Credit Union	Credit Unions	Credit Unions
Account Status:	Closed	Closed	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed		Auto
Payment Amount:	\$0	\$0	\$320
Last Payment:	02/08/2018	02/08/2018	01/01/2018
Term Length:	48 Month(s)	48 Month(s)	
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	Auto Loan
Payment Frequency:	Monthly (every month)		
Credit Limit:			



TransUnion	Experian	Equifax
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0

PENTAGON FCU			
	TransUnion	Experian	Equifax
Account #:	31479**	31479**	31479**
High Balance:	\$17,959	\$17,959	\$17,959
Last Verified:	10/31/2018		
Date of Last Activity:	10/31/2018	11/01/2018	01/01/2018
Date Reported:	10/31/2018	11/03/2018	01/01/2018
Date Opened:	12/07/2017	12/01/2017	12/01/2017
Balance Owed:	\$0	\$0	\$0
Closed Date:	2018-10-31	-	
Account Rating:	Closed	Paid	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Credit Union	Credit Unions	Credit Unions
Account Status:	Closed	Closed	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed		Auto
Payment Amount:	\$0	\$0	\$356
Last Payment:	09/17/2018	11/01/2018	01/01/2018
Term Length:	61 Month(s)	61 Month(s)	
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	Auto Loan
Payment Frequency:	Monthly (every month)		
Credit Limit:			



TransUnion	Experian	Equifax
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0

GM FINANCIAL			
	TransUnion	Experian	Equifax
Account #:	11103421****	11103421****	11103421****
High Balance:	\$41,439	\$41,439	\$41,439
Last Verified:	12/29/2021		
Date of Last Activity:	12/29/2021	12/01/2021	12/01/2021
Date Reported:	12/29/2021	12/29/2021	12/01/2021
Date Opened:	03/30/2020	03/01/2020	03/01/2020
Balance Owed:	\$0	\$0	\$0
Closed Date:	2021-12-29		
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Finance/Personal	Auto Financing	Auto Financing
Account Status:	Closed	Closed	Closed
Payment Status:	Late 30 Days	Late 30 Days	Late 30 Days
			Closed or paid
Creditor Remarks:	Closed		account/zero balance
			Auto
Payment Amount:	\$0	\$0	\$0
Last Payment:	12/29/2021	12/29/2021	12/01/2021
Term Length:	74 Month(s)	74 Month(s)	74 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	Auto Loan
Payment Frequency:	Monthly (every month)		
Credit Limit:			



TransUnion	Experian	Equifax
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 0 60: 0 90: 0

NAVY FCU			
	TransUnion	Experian	Equifax
Account #:	09**	4300152****	
High Balance:	\$9,750	\$9,750	
Last Verified:	04/10/2020		
Date of Last Activity:	04/10/2020	04/01/2020	
Date Reported:	04/10/2020	04/30/2020	
Date Opened:	07/31/2018	07/01/2018	
Balance Owed:	\$0	\$0	
Closed Date:	2020-04-10		
Account Rating:	Closed	Paid	
Account Description:	Individual	Individual	
Dispute Status:	Account not disputed	Account not disputed	
Creditor Type:	Credit Union	Credit Unions	
Account Status:	Closed	Closed	
Payment Status:	Current	Current	
Creditor Remarks:	Closed		
Payment Amount:	\$0	\$0	
Last Payment:	04/10/2020		
Term Length:	36 Month(s)	36 Month(s)	
Past Due Amount:	\$0	\$0	
Account Type:	Auto Loan	Auto Loan	
Payment Frequency:	Monthly (every month)		
Credit Limit:			



Days Late - 7 Year History

TransUnion	Experian	Equifax
30: 0 60: 0 90: 0	30: 0 60: 0 90: 0	30: 60: 90:

Other: Accounts in which the exact category is unknown

Public Information		
NONE REPORTED		

∡íries		
Creditor Name	Date of inquiry	Credit Bureau

FACTUAL DATA	03/02/2021	TransUnion
SYNCB/SAMS	11/04/2021	TransUnion
NAVY FCU	11/04/2021	TransUnion
SYNCB/SAMS CLUB	11/04/2021	Experian
AMEX	01/04/2022	Experian
NAVY FCU	11/09/2021	TransUnion
CELERO/CONFO	04/29/2021	TransUnion
TRUIST	11/23/2021	Equifax
UNIVERSAL CR	10/04/2021	TransUnion
UCS/SUPREME LENDING	10/04/2021	Experian

reditor Contacts		
Creditor Name	Address	Phone Number
FACTUAL DATA	PO BOX 1055	800-929-2712
	PITTSBURGH PA 15230	
JNIVERSAL CREDIT SERVICE	370 REED ROAD SUIT	610-284-1000
	BROOMALL PA 19008	
SYNCB/SAM'S PLCC	PO BOX 965005	800-964-1917
	ORLANDO FL 32896	
NAVY FCU	PO BOX 3700	803-255-8062
	MERRIFIELD VA 22119	
CELERO COMMER/CONFORMANC	100 WESTWOOD PL STE 200	847-994-7745
	BRENTWOOD TN 37027	
DISCOVER BANK	PO BOX 30939	800-347-2683
	SALT LAKE CITY UT 84130	
IAVY FEDERAL CR UN	1 SECURITY PLACE	800-914-9494
	MERRIFIELD VA 22116	
IAVY FEDERAL CR UN	820 FOLLIN LANE	800-336-3333
	VIENNA VA 22180	
CITICARDS CBNA	PO BOX 6190	855-378-6467
	SIOUX FALLS SD 57117	
M FINANCIAL	PO BOX 181145	800-284-2271
	ARLINGTON TX 76096	
ENTAGON FEDERAL CREDIT	1001 N. FAIRFAX	703-838-1000
	ALEXANDRIA VA 22314	
SHELLPOINT MORTGAGE SVC	55 BEATTIE PLACE STE 600	800-365-7107
	GREENVILLE SC 29601	
MACYS DEPARTMENT STORES	PO BOX 6789	
	SIOUX FALLS SD 57117	
EXAS BAY AREA CREDIT UN	12611 FUQUA ST	713-852-6700
	HOUSTON TX 77034	
RANCH B&T	CREDIT CARD DISPUTES PO BO	OX
	1847	
	WILSON NC 27894	
SYNCB/TJX CO PLCC	PO BOX 965015	877-890-3150
	ORLANDO FL 32896	
SYNCB/WAL-MART	PO BOX 965024	855-893-5848
	ORLANDO FL 32896	
B INDIGO	PO BOX 4499	866-946-9545
	BEAVERTON OR 97076	
ONSTAR MORTGAGE LLC	350 HIGHLAND	888-480-2432
	HOUSTON TX 77067	
CAPITAL ONE	PO BOX 31293	800-955-7070
	SALT LAKE CITY UT 84131	

FNB OMAHA	P.O. BOX 3412 OMAHA NE 68197	
KOHLS DEPARTMENT STORE	PO BOX 3115 MILWAUKEE WI 53201	800-564-5740
DITECH FINANCIAL LLC	PO BOX 6172 RAPID CITY SD 57709	800-643-0202
UCS/SUPREME LENDING	14801 QUORUM DR STE 300 DALLASTX 75254	877-350-5225
TRUIST BANK	PO BOX 2306 WILSONNC 27894	BYM-AIL-ONLY
TEXAS BAY CREDIT UNION	12611 FUQUA ST HOUSTONTX 77034	713-852-6700
SYNCB/WALMART	PO BOX 965024 ORLANDOFL 32896	855-893-5848
SYNCB/TJX COS	PO BOX 965015 ORLANDOFL 32896	877-890-3150
SYNCB/SAMS CLUB	PO BOX 965005 ORLANDOFL 32896	800-964-1917
PENTAGON FEDERAL CR UN	PO BOX 1432 ALEXANDRIAVA 22313	703-838-1000
NEW RES-SHELLPOINT MTG	75 BEATTIE PL STE 300 GREENVILLESC 29601	866-637-0744
NAVY FEDERAL CR UNION	PO BOX 3700 MERRIFIELDVA 22119	888-842-6328
NAVY FEDERAL CR UNION	PO BOX 3700 MERRIFIELDVA 22119	888-842-6328
NATIONSTAR/MR COOPER	8950 CYPRESS WATERS BLVD COPPELLTX 75019	888-480-2432
MACYS/DSNB	PO BOX 8218 MASONOH 45040	800-243-6552
KOHLS/CAPONE	N56 RIDGEWOOD DR MENOMONEE FALWI 53051	262-703-7000
GM FINANCIAL	PO BOX 181145 ARLINGTONTX 76096	800-284-2271
FNB OMAHA	PO BOX 3412 OMAHANE 68103	
DISCOVER BANK	PO BOX 30939 SALT LAKE CITYUT 84130	800-347-2683
CITI	PO BOX 6190 SIOUX FALLSSD 57117	
CB INDIGO/GF	PO BOX 4499 BEAVERTONOR 97076	866-946-9545
AMEX	PO BOX 981537 EL PASOTX 79998	800-874-2717