

Personal Credit Report for:

ADRIAN SAWYER

File Number:

415704703

Date Created:

07/23/2025

Visit transunion.com/dispute to start a dispute online.

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at www.transunion.com/credit-help.

Personal Information

You have been on our files since 10/01/1999. Your SSN has been masked for your protection.

Credit Report Date

07/23/2025

Social Security Number

XXX-XX-0709

Date of Birth

12/29/1977

Name

ADRIAN D. SAWYER

Addresses

Current Address

382 FLORENCE ST NEW BERN, NC 28560-5757

Date Reported

06/12/2007

Other Address

PO BOX 254 GRANTSBORO, NC 28529-0254

Date Reported

01/28/2007

Other Address

BOX 398 BN B CO 3RD MI APO, AP 96271

Date Reported

06/01/2002

Other Address

920 BLADES RD HAVELOCK, NC 28532-8916

Date Reported

01/11/2007

Other Address

302 FLORENCE ST NEW BERN, NC 28560-5757

Date Reported

08/19/2007

Other Address

B CO 3RD MI BN BOX 398 APO, AP 96271

Date Reported

02/01/2007

Other Address

BCO 3RD MI BOX 398 APO, AP 96271

Date Reported

04/11/2008

Other Address

920 BLADES RD APT 92 HAVELOCK, NC 28532-8916

Date Reported

03/01/2001

Phone Numbers

Phone Number

(252) 241-6481

Phone Number

(252) 515-2531

Phone Number

(252) 745-7745

Phone Number

(252) 745-3717

Phone Number

(252) 617-6585

Phone Number

(252) 617-8232

Phone Number

(252) 642-6678

Phone Number

(252) 447-2332

Employers

Employer

CHERRY POINTCOMMISARY

Date Verified

08/15/2024

Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

 TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our [FAQs](#) to learn more.

Payment/Remarks Key

Ratings

OK Current, paying or paid as agreed

N/R Not Reported

X Unknown

30 Account 30 days late

60 Account 60 days late

90 Account 90 days late

120 Account 120 or more days late

COL Transferred to collection

VS Voluntarily surrendered

RPO Repossession

C/O Charged off by account provider

FC Foreclosure

Remarks

AAP: Loan assumed by another party

ACQ: Acquired from another lender

ACR: Account closed due to refinance

ACT: Account closed due to transfer

AFR: Account acquired by RTC/FDIC

AID: Account information disputed by consumer

AJP: Adjustment pending

AMD: Active military duty

AND: Affected by natural disaster

BAL: Balloon payment

BKL: Included in bankruptcy

BKW: Bankruptcy withdrawn

CAD: Dispute account/closed by consumer

CBC: Account closed by consumer

CBD: Dispute resolved/consumer disagrees/closed by consumer

CBG: Canceled by credit grantor

CBL: Chapter 7 bankruptcy

CBR: Chapter 11 bankruptcy

CBT: Chapter 12 bankruptcy

CLA: Placed for collection

CLO: Closed

CLS: Credit line suspended

CRB: Collateral released—balance owing

CTR: Account closed—transfer to refinance

CTS: Contact subscriber

DDR: -none-

DLU: Deed in lieu

DM: Bankruptcy dismissed

DRC: Dispute resolved/consumer disagrees

DRG: Dispute resolved reported by credit grantor

ER: Election of remedy

ETB: Early termination/balance owing

ETI: Early termination by default

ETO: Early termination/obligation settled

ETS: Early termination/status pending

FCL: Foreclosure

FPD: Account paid, foreclosure started

FPI: Foreclosure initiated

FRD: Foreclosure collateral sold

FTB: Full termination/balance owing

FTO: Full termination/obligation satisfied

FTS: Full termination/status pending

INA: Inactive account

INP: Debt being paid through insurance

INS: Paid by insurance

IRB: Involuntary repossession/balance owing

IRE: Involuntary repossession

IRO: Involuntary repossession/obligation satisfied

JUG: Judgment granted

LA: Lease assumption

LMN: Loan Modified Not GOVT (government)

LNA: Credit line is no longer available

MCC: Managed by credit counseling service

MOV: No forwarding address

NIR: Student loan not in repayment

NPA: Now paying

PAL: Purchase by another lender

PCL: Paid collection

PDD: Paid by dealer

PDE: Payment deferred

PDI: Principle deferred/initial payment only

PFC: Account paid from collateral

PLL: Prepaid lease

PLP: Profit and loss now paying

PNR: First payment never received

PPA: Paying partial payment agreement

PPD: Paid by co-maker

PPL: Paid profit and loss

PRD: Payroll deduction

PRL: Profit and loss write-off

PWG: Account payment, wage garnish

REA: Reaffirmation of debt

REP: Substitute/replacement account

RFN: Refinanced

RPD: Paid repossession

RPO: Repossession

RRE: Repossession redeemed

RVN: Returned voluntarily

RVR: Returned voluntarily/redeemed

SET: Settled-less than full balance

SGL: Government secured guaranteed

SIL: Simple interest loan

SLP: Student loan perm assign government

SPL: Single payment loan

STL: Credit card lost/stolen

TRF: Transfer

TRL: Transferred to another lender

TTR: Transferred to recovery

WEP: Chapter 13 bankruptcy

For account information other than payment history, we may show brackets >< to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

MOHELA/DEPT OF ED 21239877281E0012010051124****

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment

\$0

Date Opened

05/11/2010

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance	\$3,370
Date Updated	06/30/2025
Payment Received	\$0
Last Payment Made	08/01/2023
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$2,334 from 01/2023 to 08/2023; \$2,334 from 10/2023 to 10/2023; \$2,334 from 03/2024 to 03/2024; \$2,334 from 07/2024 to 06/2025

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$3,237	Balance \$3,237
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$3,237	Balance \$3,237	Balance \$3,237	Balance \$3,237	Balance \$3,237	Balance \$3,237
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$3,263	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$3,326	Balance ---	Balance ---	Balance ---	Balance \$3,376	Balance \$3,248
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$3,241	Balance \$3,241	Balance \$3,241	Balance \$3,370	Balance \$3,370	Balance \$3,370
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2025	April 2025	May 2025	June 2025		
Balance \$3,370	Balance \$3,370	Balance \$3,370	Balance \$3,370		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE		
Rating X	Rating X	Rating X	Rating OK		

Total Month

MOHELA/DEPT OF ED 21239877281E0032013032024***

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment	\$0
Date Opened	03/20/2013
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$4,242
Date Updated	06/30/2025
Payment Received	\$0
Last Payment Made	08/01/2023
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$3,500 from 01/2023 to 08/2023; \$3,500 from 10/2023 to 10/2023; \$3,500 from 03/2024 to 03/2024; \$3,500 from 07/2024 to 06/2025

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$4,132	Balance \$4,132
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$4,132	Balance \$4,132	Balance \$4,132	Balance \$4,132	Balance \$4,132	Balance \$4,132
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$4,153	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$4,205	Balance ---	Balance ---	Balance ---	Balance \$4,247	Balance \$4,162
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$4,156	Balance \$4,156	Balance \$4,156	Balance \$4,242	Balance \$4,242	Balance \$4,242
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2025	April 2025	May 2025	June 2025		
Balance \$4,242	Balance \$4,242	Balance \$4,242	Balance \$4,242		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE		
Rating X	Rating X	Rating X	Rating OK		

Total Month

MOHELA/DEPT OF ED 21239877281E0042013032024***

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment	\$0
Date Opened	03/20/2013
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$2,610
Date Updated	06/30/2025
Payment Received	\$0
Last Payment Made	08/01/2023
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$1,649 from 01/2023 to 08/2023; \$1,649 from 10/2023 to 10/2023; \$1,649 from 03/2024 to 03/2024; \$1,649 from 07/2024 to 06/2025

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$2,490	Balance \$2,490
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$2,490	Balance \$2,490	Balance \$2,490	Balance \$2,490	Balance \$2,490	Balance \$2,490
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$2,513	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$2,570	Balance ---	Balance ---	Balance ---	Balance \$2,616	Balance \$2,535
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$2,529	Balance \$2,529	Balance \$2,529	Balance \$2,610	Balance \$2,610	Balance \$2,610
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2025	April 2025	May 2025	June 2025		
Balance \$2,610	Balance \$2,610	Balance \$2,610	Balance \$2,610		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE		
Rating X	Rating X	Rating X	Rating OK		

Total Month

MOHELA/DEPT OF ED 21239877281E0052013072424***

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment	\$0
Date Opened	07/24/2013
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$1,182
Date Updated	06/30/2025
Payment Received	\$0
Last Payment Made	03/25/2024
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$1,000 from 01/2023 to 08/2023; \$1,000 from 10/2023 to 10/2023; \$1,000 from 12/2023 to 03/2024; \$1,000 from 07/2024 to 06/2025

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$1,199	Balance \$1,199
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$1,199	Balance \$1,199	Balance \$1,199	Balance \$1,199	Balance \$1,199	Balance \$1,199
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$1,206	Balance ---	Balance \$1,213	Balance \$1,217	Balance \$1,220
Past Due ---	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment \$10	Scheduled Payment \$10	Scheduled Payment \$10
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$1,170	Balance ---	Balance ---	Balance ---	Balance \$1,183	Balance \$1,163
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$53	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$10	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$1,161	Balance \$1,161	Balance \$1,161	Balance \$1,182	Balance \$1,182	Balance \$1,182
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2025	April 2025	May 2025	June 2025		
Balance \$1,182	Balance \$1,182	Balance \$1,182	Balance \$1,182		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE		
Rating X	Rating X	Rating X	Rating OK		

Total Month

MOHELA/DEPT OF ED 21239877281E0062013072424***

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment	\$0
Date Opened	07/24/2013
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$4,348
Date Updated	06/30/2025
Payment Received	\$0
Last Payment Made	08/01/2023
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$3,500 from 01/2023 to 08/2023; \$3,500 from 10/2023 to 10/2023; \$3,500 from 03/2024 to 03/2024; \$3,500 from 07/2024 to 06/2025

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$4,223	Balance \$4,223
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$4,223	Balance \$4,223	Balance \$4,223	Balance \$4,223	Balance \$4,223	Balance \$4,223
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$4,247	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$4,307	Balance ---	Balance ---	Balance ---	Balance \$4,355	Balance \$4,294
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$4,287	Balance \$4,287	Balance \$4,287	Balance \$4,348	Balance \$4,348	Balance \$4,348
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2025	April 2025	May 2025	June 2025		
Balance \$4,348	Balance \$4,348	Balance \$4,348	Balance \$4,348		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE		
Rating X	Rating X	Rating X	Rating OK		

Total Month

MOHELA/DEPT OF ED 21239877281E0072013072424***

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment	\$0
Date Opened	07/24/2013
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$7,704
Date Updated	06/30/2025
Payment Received	\$0
Last Payment Made	08/01/2023
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$6,000 from 01/2023 to 08/2023; \$6,000 from 10/2023 to 10/2023; \$6,000 from 03/2024 to 03/2024; \$6,000 from 07/2024 to 06/2025

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$7,481	Balance \$7,481
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$7,481	Balance \$7,481	Balance \$7,481	Balance \$7,481	Balance \$7,481	Balance \$7,481
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$7,524	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$7,630	Balance ---	Balance ---	Balance ---	Balance \$7,715	Balance \$7,628
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$7,617	Balance \$7,617	Balance \$7,617	Balance \$7,704	Balance \$7,704	Balance \$7,704
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2025	April 2025	May 2025	June 2025		
Balance \$7,704	Balance \$7,704	Balance \$7,704	Balance \$7,704		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE		
Rating X	Rating X	Rating X	Rating OK		

Total Month

MOHELA/DEPT OF ED 21239877281E0082013112724***

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment	\$0
Date Opened	11/27/2013
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$225
Date Updated	06/30/2025
Payment Received	\$0
Last Payment Made	05/07/2025
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$394 from 01/2023 to 08/2023; \$394 from 10/2023 to 10/2023; \$394 from 12/2023 to 03/2024; \$394 from 07/2024 to 06/2025

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$472	Balance \$472
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$472	Balance \$472	Balance \$472	Balance \$472	Balance \$472	Balance \$472
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$475	Balance ---	Balance \$477	Balance \$479	Balance \$480
Past Due ---	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment \$4	Scheduled Payment \$4	Scheduled Payment \$4
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$460	Balance ---	Balance ---	Balance ---	Balance \$466	Balance \$462
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$21	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$4	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$431	Balance \$381	Balance \$381	Balance \$385	Balance \$335	Balance \$335
Past Due \$0					
Amount Paid \$30	Amount Paid \$50	Amount Paid \$0	Amount Paid \$0	Amount Paid \$50	Amount Paid \$0
Scheduled Payment \$0					
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2025	April 2025	May 2025	June 2025		
Balance \$335	Balance \$275	Balance \$225	Balance \$225		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$60	Amount Paid \$50	Amount Paid \$0		
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE		
Rating X	Rating X	Rating X	Rating OK		

Total Month

MOHELA/DEPT OF ED 21239877281E0092013112724***

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment	\$0
Date Opened	11/27/2013
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$2,017
Date Updated	06/30/2025
Payment Received	\$0
Last Payment Made	08/01/2023
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$1,584 from 01/2023 to 08/2023; \$1,584 from 10/2023 to 10/2023; \$1,584 from 03/2024 to 03/2024; \$1,584 from 07/2024 to 06/2025

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$1,958	Balance \$1,958
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$1,958	Balance \$1,958	Balance \$1,958	Balance \$1,958	Balance \$1,958	Balance \$1,958
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$1,969	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$1,997	Balance ---	Balance ---	Balance ---	Balance \$2,020	Balance \$2,008
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$2,005	Balance \$2,005	Balance \$2,005	Balance \$2,017	Balance \$2,017	Balance \$2,017
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2025	April 2025	May 2025	June 2025		
Balance \$2,017	Balance \$2,017	Balance \$2,017	Balance \$2,017		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE		
Rating X	Rating X	Rating X	Rating OK		

Total Month

MOHELA/DEPT OF ED 21239877281E0122016080224***

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment	\$0
Date Opened	08/02/2016
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$49,486
Date Updated	06/30/2025
Payment Received	\$0
Last Payment Made	08/01/2023
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$38,385 from 01/2023 to 08/2023; \$38,385 from 10/2023 to 10/2023; \$38,385 from 03/2024 to 03/2024; \$38,384 from 07/2024 to 06/2025

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$47,266	Balance \$47,266
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$47,266	Balance \$47,266	Balance \$47,266	Balance \$47,266	Balance \$47,266	Balance \$47,266
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$47,691	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$48,748	Balance ---	Balance ---	Balance ---	Balance \$49,597	Balance \$49,513
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$49,402	Balance \$49,402	Balance \$49,402	Balance \$49,486	Balance \$49,486	Balance \$49,486
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
<hr/>					
March 2025	April 2025	May 2025	June 2025		
Balance \$49,486	Balance \$49,486	Balance \$49,486	Balance \$49,486		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE		
Rating X	Rating X	Rating X	Rating OK		

Total Month

MOHELA/DEPT OF ED 21239877281E0022010051124***

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone

(888) 866-4352

Monthly Payment	\$0
Date Opened	05/11/2010
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	09/15/2024
Payment Received	\$0
Last Payment Made	09/15/2024
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month for 300 months, Deferred
Date Closed	09/15/2024
High Balance (Hist.)	High balance of \$128 from 01/2023 to 08/2023; \$128 from 10/2023 to 10/2023; \$128 from 12/2023 to 03/2024; \$128 from 07/2024 to 09/2024

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$172	Balance \$172
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$172	Balance \$172	Balance \$172	Balance \$172	Balance \$172	Balance \$172
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$174	Balance ---	Balance \$175	Balance \$176	Balance \$177
Past Due ---	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment \$1	Scheduled Payment \$1	Scheduled Payment \$1
Remarks ---	Remarks PDE	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$170	Balance ---	Balance ---	Balance ---	Balance \$62	Balance \$19
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$8	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$65	Amount Paid \$40
Scheduled Payment \$1	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

September 2024

Balance
\$0

Past Due
\$0

Amount Paid
\$0

Scheduled Payment
\$0

Remarks
CLO

Rating
OK

Total Month

MOHELA/DEPT OF ED 21239877281E0102014022524***

Account Information

Address 633 SPIRIT DRIVE CHESTERFIELD, MO 63005

Phone (888) 866-4352

Monthly Payment \$0

Date Opened 02/25/2014

Responsibility Individual Account

Account Type Installment Account

Loan Type STUDENT LOAN

Balance \$0

Date Updated 07/08/2024

Payment Received \$0

Last Payment Made 06/18/2024

Pay Status

Paid, Closed; was Paid as agreed

Terms

\$0 per month, paid Monthly for 300 months

Date Closed

07/08/2024

High Balance (Hist.)

High balance of \$15 from 01/2023 to 08/2023; \$15 from
10/2023 to 10/2023; \$15 from 12/2023 to 03/2024; \$15
from 07/2024 to 07/2024

Payment History

September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating OK	Rating OK	Rating X	Rating X	Rating X
March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating X

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$17	Balance \$17
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$17	Balance \$17	Balance \$17	Balance \$17	Balance \$17	Balance \$17
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance \$17	Balance ---	Balance \$18	Balance \$18	Balance \$18
Past Due ---	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$15	Scheduled Payment \$2
Remarks ---	Remarks PDE	Remarks ---	Remarks PDE	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating X	Rating OK	Rating OK
March 2024	April 2024	May 2024	June 2024	July 2024	Total Month
Balance \$0	Balance ---	Balance ---	Balance ---	Balance \$0	
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	
Amount Paid \$18	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	
Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks CLO	
Rating OK	Rating OK	Rating X	Rating X	Rating OK	

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

Account Information

Address	P O Box 31293 Salt Lake City, UT 84131
Phone	(800) 955-7070
Date Opened	04/16/2024
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$0
Date Updated	09/07/2024
Last Payment Made	08/16/2024
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	08/20/2024
Date Paid	08/16/2024
High Balance (Hist.)	High balance of \$303 from 06/2024 to 09/2024
Credit Limit (Hist.)	Credit limit of \$300 from 06/2024 to 09/2024

Payment History

May 2024	June 2024	July 2024	August 2024	September 2024
Balance ---	Balance \$303	Balance \$280	Balance \$0	Balance \$0
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks CBC	Remarks CBC/CLO
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Mont

CITICARDS CBNA 546616055318****

Account Information

5800 SOUTH CORPORATE PLACE SIOUX FALLS, SD

Address

57108

Phone

(888) 248-4728

Monthly Payment

\$45

Date Opened

06/28/2023

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

FLEXIBLE SPENDING CREDIT CARD

Balance

\$1,443

Date Updated

06/26/2025

Last Payment Made

06/24/2025

Pay Status

Current Account

Terms

\$45 per month; paid Monthly

Credit Limit (Hist.)

Credit limit of \$1,500 from 07/2023 to 06/2025

Payment History

July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$926	Balance \$1,348	Balance \$1,440	Balance \$1,440	Balance \$1,387	Balance \$1,482
High Credit \$926	High Credit \$1,348	High Credit \$1,440	High Credit \$1,440	High Credit \$1,440	High Credit \$1,482
Past Due \$0					
Scheduled Payment \$41	Scheduled Payment \$75	Scheduled Payment \$75	Scheduled Payment \$75	Scheduled Payment \$41	Scheduled Payment \$41
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance \$1,463	Balance \$1,486	Balance \$1,482	Balance \$1,496	Balance \$1,457	Balance \$1,453
High Credit \$1,482	High Credit \$1,486	High Credit \$1,486	High Credit \$1,496	High Credit \$1,496	High Credit \$1,496
Past Due \$0					
Scheduled Payment \$41					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$1,406	Balance \$1,511	Balance \$1,458	Balance \$1,453	Balance \$1,464	Balance \$1,475
High Credit \$1,496	High Credit \$1,511				
Past Due \$0					
Scheduled Payment \$41	Scheduled Payment \$65	Scheduled Payment \$49	Scheduled Payment \$48	Scheduled Payment \$52	Scheduled Payment \$47
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$1,505	Balance \$1,532	Balance \$1,489	Balance \$1,347	Balance \$1,336	Balance \$1,443
High Credit \$1,511	High Credit \$1,532				
Past Due \$0					
Scheduled Payment \$57	Scheduled Payment \$83	Scheduled Payment \$47	Scheduled Payment \$44	Scheduled Payment \$45	Scheduled Payment \$45
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

CONTINENTAL FIN CO 534636029062***

Account Information

Address

4550 New Linden Hill Road wilmington, DE 19808

Phone

(866) 449-4514

Monthly Payment

\$61

Date Opened

10/05/2022

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Balance

\$1,207

Date Updated

07/16/2025

Payment Received

\$120

Last Payment Made

07/03/2025

Pay Status

Current Account

Terms

\$61 per month; paid Monthly

Credit limit of \$500 from 01/2023 to 03/2023; \$1,000
from 04/2023 to 09/2024; \$1,300 from 10/2024 to

Credit Limit (Hist.)

07/2025

Payment History

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance ---	Balance ---	Balance \$457	Balance \$436	Balance \$463	Balance \$464
High Credit ---	High Credit ---	High Credit \$480	High Credit \$480	High Credit \$480	High Credit \$480
Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid \$39	Amount Paid \$45	Amount Paid \$40	Amount Paid \$35
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$855	Balance \$928	Balance \$924	Balance \$899	Balance \$974	Balance \$1,147
High Credit \$855	High Credit \$943	High Credit \$944	High Credit \$944	High Credit \$974	High Credit \$1,147
Past Due \$0					
Amount Paid \$45	Amount Paid \$40	Amount Paid \$45	Amount Paid \$50	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$35	Scheduled Payment \$38	Scheduled Payment \$37	Scheduled Payment \$36	Scheduled Payment \$39	Scheduled Payment \$76
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance \$1,072	Balance \$1,066	Balance \$1,038	Balance \$1,021	Balance \$994	Balance \$999
High Credit \$1,148					
Past Due \$0					
Amount Paid \$115	Amount Paid \$45	Amount Paid \$67	Amount Paid \$55	Amount Paid \$63	Amount Paid \$45
Scheduled Payment \$43	Scheduled Payment \$43	Scheduled Payment \$42	Scheduled Payment \$41	Scheduled Payment \$40	Scheduled Payment \$40
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance \$1,034	Balance \$1,026	Balance \$1,015	Balance \$987	Balance \$964	Balance \$1,123
High Credit \$1,148					
Past Due \$0					
Amount Paid \$40	Amount Paid \$45	Amount Paid \$70	Amount Paid \$70	Amount Paid \$65	Amount Paid \$60
Scheduled Payment \$42	Scheduled Payment \$42	Scheduled Payment \$51	Scheduled Payment \$50	Scheduled Payment \$49	Scheduled Payment \$57
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2024	December 2024	January 2025	February 2025	March 2025	April 2025
Balance \$1,198	Balance \$1,323	Balance \$1,300	Balance \$1,251	Balance \$1,219	Balance \$1,187
High Credit \$1,302	High Credit \$1,323				
Past Due \$0					
Amount Paid \$65	Amount Paid \$120	Amount Paid \$73	Amount Paid \$100	Amount Paid \$80	Amount Paid \$80
Scheduled Payment \$60	Scheduled Payment \$67	Scheduled Payment \$66	Scheduled Payment \$63	Scheduled Payment \$61	Scheduled Payment \$60
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2025	June 2025	July 2025			Total Month
Balance \$1,198	Balance \$1,249	Balance \$1,207			
High Credit \$1,323	High Credit \$1,323	High Credit \$1,323			
Past Due \$0	Past Due \$0	Past Due \$0			
Amount Paid \$73	Amount Paid \$70	Amount Paid \$120			
Scheduled Payment \$60	Scheduled Payment \$63	Scheduled Payment \$61			
Rating OK	Rating OK	Rating OK			

CREDIT ONE BANK 444796257505****

Account Information

Address

PO BOX 98872 LAS VEGAS, NV 89193-8872

Phone

(877) 825-3242

Monthly Payment	\$68
Date Opened	12/26/2021
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$1,353
Date Updated	07/08/2025
Payment Received	\$145
Last Payment Made	07/02/2025
Pay Status	Current Account
Terms	\$68 per month; paid Monthly

Payment History

January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---					
High Credit ---					
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---					
High Credit ---					
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$534	Balance \$500	Balance \$609	Balance \$615	Balance \$626	Balance \$627
Credit Limit \$1,500					
High Credit \$534	High Credit \$534	High Credit \$619	High Credit \$635	High Credit \$635	High Credit \$635
Past Due \$0					
Amount Paid \$35	Amount Paid \$50	Amount Paid \$75	Amount Paid \$40	Amount Paid \$35	Amount Paid \$35
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$31	Scheduled Payment \$31	Scheduled Payment \$32	Scheduled Payment \$32
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$614	Balance \$602	Balance \$604	Balance \$758	Balance \$848	Balance \$853
Credit Limit \$1,500					
High Credit \$635	High Credit \$635	High Credit \$635	High Credit \$773	High Credit \$848	High Credit \$853
Past Due \$0					
Amount Paid \$40	Amount Paid \$40	Amount Paid \$40	Amount Paid \$0	Amount Paid \$45	Amount Paid \$100
Scheduled Payment \$31	Scheduled Payment \$31	Scheduled Payment \$31	Scheduled Payment \$38	Scheduled Payment \$43	Scheduled Payment \$43
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance \$875	Balance \$854	Balance \$832	Balance \$813	Balance \$865	Balance \$862
Credit Limit \$1,500					
High Credit \$875					
Past Due \$0					
Amount Paid \$46	Amount Paid \$50	Amount Paid \$50	Amount Paid \$46	Amount Paid \$41	Amount Paid \$60
Scheduled Payment \$44	Scheduled Payment \$43	Scheduled Payment \$42	Scheduled Payment \$41	Scheduled Payment \$44	Scheduled Payment \$44
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$830	Balance \$885	Balance \$882	Balance \$878	Balance \$905	Balance \$775
Credit Limit \$1,500					
High Credit \$875	High Credit \$907	High Credit \$912	High Credit \$912	High Credit \$940	High Credit \$972
Past Due \$0					
Amount Paid \$60	Amount Paid \$50	Amount Paid \$60	Amount Paid \$60	Amount Paid \$65	Amount Paid \$235
Scheduled Payment \$42	Scheduled Payment \$45	Scheduled Payment \$45	Scheduled Payment \$44	Scheduled Payment \$46	Scheduled Payment \$39
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$718	Balance \$708	Balance \$699	Balance \$861	Balance \$1,317	Balance \$1,385
Credit Limit \$1,500					
High Credit \$972	High Credit \$972	High Credit \$972	High Credit \$972	High Credit \$1,317	High Credit \$1,385
Past Due \$0					
Amount Paid \$225	Amount Paid \$260	Amount Paid \$140	Amount Paid \$150	Amount Paid \$100	Amount Paid \$75
Scheduled Payment \$36	Scheduled Payment \$36	Scheduled Payment \$35	Scheduled Payment \$44	Scheduled Payment \$66	Scheduled Payment \$70
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2025					
Balance \$1,353					
Credit Limit \$1,500					
High Credit \$1,453					
Past Due \$0					
Amount Paid \$145					
Scheduled Payment \$68					
Rating OK					

Total Month

MERRICK BANK 546316670582****

Account Information

Address	po box 9201 old bethpage, NY 11804
Phone	(800) 204-5936
Monthly Payment	\$86
Date Opened	11/08/2022
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$2,326
Date Updated	07/15/2025
Payment Received	\$120
Last Payment Made	07/02/2025
Pay Status	Current Account
Terms	\$86 per month; paid Monthly
Credit Limit (Hist.)	Credit limit of \$1,000 from 01/2023 to 05/2023; \$2,000 from 06/2023 to 10/2024; \$2,200 from 11/2024 to 02/2025; \$2,400 from 03/2025 to 07/2025

Payment History

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance ---	Balance ---	Balance \$0	Balance \$0	Balance \$969	Balance \$994
High Credit ---	High Credit ---	High Credit \$0	High Credit \$0	High Credit \$969	High Credit \$994
Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$45
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$35
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$985	Balance \$1,203	Balance \$1,841	Balance \$2,009	Balance \$1,979	Balance \$2,037
High Credit \$1,009	High Credit \$1,203	High Credit \$1,841	High Credit \$2,009	High Credit \$2,010	High Credit \$2,037
Past Due \$0					
Amount Paid \$50	Amount Paid \$41	Amount Paid \$60	Amount Paid \$81	Amount Paid \$100	Amount Paid \$100
Scheduled Payment \$37	Scheduled Payment \$49	Scheduled Payment \$74	Scheduled Payment \$87	Scheduled Payment \$74	Scheduled Payment \$76
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance \$2,044	Balance \$2,029	Balance \$2,022	Balance \$2,021	Balance \$1,982	Balance \$2,016
High Credit \$2,044	High Credit \$2,044				
Past Due \$0	Past Due \$0				
Amount Paid \$83	Amount Paid \$80	Amount Paid \$80	Amount Paid \$82	Amount Paid \$100	Amount Paid \$80
Scheduled Payment \$75	Scheduled Payment \$78	Scheduled Payment \$77	Scheduled Payment \$73	Scheduled Payment \$76	Scheduled Payment \$74
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance \$2,033	Balance \$2,018	Balance \$2,004	Balance \$1,974	Balance \$1,954	Balance \$1,857
High Credit \$2,044	High Credit \$2,044				
Past Due \$0	Past Due \$0				
Amount Paid \$80	Amount Paid \$80	Amount Paid \$100	Amount Paid \$85	Amount Paid \$100	Amount Paid \$150
Scheduled Payment \$77	Scheduled Payment \$75	Scheduled Payment \$76	Scheduled Payment \$75	Scheduled Payment \$101	Scheduled Payment \$72
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2024	December 2024	January 2025	February 2025	March 2025	April 2025
Balance \$1,876	Balance \$2,145	Balance \$2,095	Balance \$2,030	Balance \$2,008	Balance \$2,239
High Credit \$2,044	High Credit \$2,145	High Credit \$2,151	High Credit \$2,151	High Credit \$2,151	High Credit \$2,239
Past Due \$0					
Amount Paid \$100	Amount Paid \$200	Amount Paid \$120	Amount Paid \$120	Amount Paid \$80	Amount Paid \$80
Scheduled Payment \$70	Scheduled Payment \$96	Scheduled Payment \$77	Scheduled Payment \$70	Scheduled Payment \$72	Scheduled Payment \$77
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2025	June 2025	July 2025			Total Month
Balance \$2,231	Balance \$2,278	Balance \$2,326			
High Credit \$2,239	High Credit \$2,281	High Credit \$2,326			
Past Due \$0	Past Due \$0	Past Due \$0			
Amount Paid \$100	Amount Paid \$85	Amount Paid \$120			
Scheduled Payment \$81	Scheduled Payment \$79	Scheduled Payment \$86			
Rating OK	Rating OK	Rating OK			

MOHELA/DEPT OF ED 7131922653FD0****

Account Information

Address

633 SPIRIT DR CHESTERFIELD, MO 63005

Phone

(800) 866-4352

Monthly Payment	\$0								
Date Opened	01/20/2009								
Responsibility	Individual Account								
Account Type	Installment Account								
Loan Type	STUDENT LOAN								
Balance	\$0								
Date Updated	08/03/2016								
Payment Received	\$4,138								
Last Payment Made	08/03/2016								
High Balance	\$3,500								
Pay Status	Paid, Closed; was Paid as agreed								
Terms	\$0 per month, paid Monthly for 199 months								
Date Closed	08/03/2016								
Remarks	ACCT CLOSED DUE TO REFINANCE; CLOSED								
Payment History									
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016				
Rating X	Rating OK	Rating OK	Rating X	Rating OK	Rating OK				
<hr/>									
July 2016									
Rating OK									
Total Mon:									

MOHELA/DEPT OF ED 7131922653FD0***

Account Information

Address	633 SPIRIT DR CHESTERFIELD, MO 63005
Phone	(800) 866-4352
Monthly Payment	\$0
Date Opened	01/20/2009
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	08/03/2016
Payment Received	\$8,988
Last Payment Made	08/03/2016
High Balance	\$5,561
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 201 months
Date Closed	08/03/2016
Remarks	ACCT CLOSED DUE TO REFINANCE; CLOSED
Payment History	

January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating X	Rating OK	Rating OK	Rating X	Rating OK	Rating OK
July 2016					
Rating OK					

Total Mon:

MOHELA/DEPT OF ED 7131922653FD0***

Account Information

Address	633 SPIRIT DR CHESTERFIELD, MO 63005
Phone	(800) 866-4352
Monthly Payment	\$0
Date Opened	09/08/2009
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	08/03/2016
Payment Received	\$4,071
Last Payment Made	08/03/2016
High Balance	\$2,637
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 201 months

Date Closed

08/03/2016

Remarks

ACCT CLOSED DUE TO REFINANCE; CLOSED

Payment History

January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating X	Rating OK	Rating OK	Rating X	Rating OK	Rating OK
July 2016					
Rating OK					

Total Mon:

MOHELA/DEPT OF ED 7131922653FD0****

Account Information

Address	633 SPIRIT DR CHESTERFIELD, MO 63005
Phone	(800) 866-4352
Monthly Payment	\$0
Date Opened	09/30/2009
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	08/03/2016
Payment Received	\$4,093
Last Payment Made	08/03/2016

High Balance	\$3,500
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 198 months
Date Closed	08/03/2016
Remarks	ACCT CLOSED DUE TO REFINANCE; CLOSED

Payment History

January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating X	Rating OK	Rating OK	Rating X	Rating OK	Rating OK
<hr/>					
July 2016					
Rating OK					

Total Mon:

NAVIENT 91627332701000****

Account Information

123 JUSTISON STREET, 3RD FLOOR WILMINGTON, DE

Address	19801
Phone	(888) 272-5543
Monthly Payment	\$0
Date Opened	05/23/2007
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0

Date Updated

08/09/2016

Payment Received

\$0

Last Payment Made

08/05/2016

High Balance

\$2,625

Pay Status

Paid, Closed; was Paid as agreed

Terms

\$0 per month, paid Monthly for 132 months

Date Closed

08/09/2016

Remarks

CLOSED

Payment History

January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating X	Rating X	Rating OK	Rating OK	Rating OK	Rating X
<hr/>					
July 2016					

Total Mon:

NAVIENT 91627332701000***

Account Information

123 JUSTISON STREET, 3RD FLOOR WILMINGTON, DE

Address

19801

Phone

(888) 272-5543

Monthly Payment

\$0

Date Opened

07/26/2007

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$0

Date Updated

08/09/2016

Payment Received

\$0

Last Payment Made

08/05/2016

High Balance

\$875

Pay Status

Paid, Closed; was Paid as agreed

Terms

\$0 per month, paid Monthly for 132 months

Date Closed

08/09/2016

Remarks

CLOSED

Payment History

January 2016

February 2016

March 2016

April 2016

May 2016

June 2016

Rating
XRating
XRating
OKRating
OKRating
OKRating
X

July 2016

Rating
OK

Total Mon:

NAVIENT 91627332701000****

Account Information

123 JUSTISON STREET, 3RD FLOOR WILMINGTON, DE

Address

19801

Monthly Payment	\$0
Date Opened	04/29/2008
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	08/09/2016
Payment Received	\$0
Last Payment Made	08/05/2016
High Balance	\$1,750
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 132 months
Date Closed	08/09/2016
Remarks	CLOSED

Payment History

January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating X	Rating X	Rating OK	Rating OK	Rating OK	Rating X
<hr/>					
July 2016					
Rating OK					

Total Mon:

NAVIENT 91627332701000****

Account Information

123 JUSTISON STREET, 3RD FLOOR WILMINGTON, DE

19801

Address

Phone

(888) 272-5543

Monthly Payment

\$0

Date Opened

05/23/2007

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$0

Date Updated

08/05/2016

Payment Received

\$0

Last Payment Made

08/05/2016

High Balance

\$4,000

Pay Status

Paid, Closed; was Paid as agreed

Terms

\$0 per month, paid Monthly for 136 months

Date Closed

08/05/2016

Remarks

CLOSED

Payment History

January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating X	Rating X	Rating OK	Rating OK	Rating OK	Rating X
July 2016					
Rating OK					

Total Mon:

NAVIENT 91627332701000***

Account Information

Address	123 JUSTISON STREET, 3RD FLOOR WILMINGTON, DE 19801
Phone	(888) 272-5543
Monthly Payment	\$0
Date Opened	04/29/2008
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	08/05/2016
Payment Received	\$0
Last Payment Made	08/05/2016
High Balance	\$1,896
Pay Status	Paid, Closed; was Paid as agreed

Terms

\$0 per month, paid Monthly for 136 months

Date Closed

08/05/2016

Remarks

CLOSED

Payment History

January 2016

February 2016

March 2016

April 2016

May 2016

June 2016

Rating

X

Rating

X

Rating

OK

Rating

OK

Rating

OK

Rating

X

July 2016

Rating

OK

Total Mon:

SANTANDER BANK, NA 3000028118135****

Account Information**Address**

P.O. BOX 961211 FORT WORTH, TX 76161

Phone

(888) 222-4227

Monthly Payment

\$459

Date Opened

08/15/2024

Responsibility

Joint Account

Account Type

Installment Account

Loan Type

AUTOMOBILE

Balance

\$26,861

Date Updated

06/30/2025

Payment Received

\$459

Last Payment Made

06/18/2025

Pay Status

Current Account

Terms

\$459 per month, paid Monthly for 84 months

High Balance (Hist.)High balance of \$29,768 from 09/2024 to 12/2024;
\$29,768 from 02/2025 to 06/2025**Payment History**

September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$29,558	Balance \$29,277	Balance \$28,987	Balance \$28,702	Balance ---	Balance \$28,132
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0
Amount Paid \$500	Amount Paid \$470	Amount Paid \$470	Amount Paid \$470	Amount Paid ---	Amount Paid \$459
Scheduled Payment \$459	Scheduled Payment \$459	Scheduled Payment \$459	Scheduled Payment \$459	Scheduled Payment ---	Scheduled Payment \$459
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2025	April 2025	May 2025	June 2025		Total Month
Balance \$27,813	Balance \$27,526	Balance \$27,152	Balance \$26,861		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$500	Amount Paid \$459	Amount Paid \$550	Amount Paid \$459		
Scheduled Payment \$459	Scheduled Payment \$459	Scheduled Payment \$459	Scheduled Payment \$459		
Rating OK	Rating OK	Rating OK	Rating OK		

SELF FINANCIAL INC / LEAD BANK 1112****

Account Information

Address	901 E 6TH STREET,SUITE 400 AUSTIN, TX 78702
Phone	(866) 845-9545
Monthly Payment	\$0
Date Opened	10/15/2020
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	SECURED
Balance	\$0
Date Updated	10/15/2021
Payment Received	\$35
Last Payment Made	10/15/2021
High Balance	\$539
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 12 months
Date Closed	10/15/2021
Remarks	CLOSED

Payment History

October 2020	November 2020	December 2020	January 2021	February 2021	March 2021
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

Total Month

THE BANK OF MISSOURI/MILSTNE 549806005342***

Account Information

Address	PO BOX 4499 BEAVERTON, OR 97076
Phone	(800) 305-0330
Monthly Payment	\$42
Date Opened	01/12/2023
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$604
Date Updated	07/04/2025
Payment Received	\$60
Last Payment Made	07/02/2025
Pay Status	Current Account
Terms	\$42 per month; paid Monthly

Credit Limit (Hist.)

Payment History

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance ---	Balance \$586	Balance \$670	Balance \$649	Balance \$659	Balance \$645
High Credit ---	High Credit \$654	High Credit \$694	High Credit \$694	High Credit \$694	High Credit \$694
Past Due ---	Past Due \$0				
Amount Paid ---	Amount Paid \$46	Amount Paid \$45	Amount Paid \$51	Amount Paid \$50	Amount Paid \$50
Scheduled Payment ---	Scheduled Payment \$41	Scheduled Payment \$47	Scheduled Payment \$45	Scheduled Payment \$46	Scheduled Payment \$45
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$614	Balance \$659	Balance \$632	Balance \$637	Balance \$670	Balance \$712
High Credit \$694	High Credit \$712				
Past Due \$0					
Amount Paid \$50	Amount Paid \$48	Amount Paid \$55	Amount Paid \$50	Amount Paid \$50	Amount Paid \$50
Scheduled Payment \$43	Scheduled Payment \$46	Scheduled Payment \$44	Scheduled Payment \$45	Scheduled Payment \$47	Scheduled Payment \$50
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
Balance \$717	Balance \$708	Balance \$718	Balance ---	Balance \$765	Balance \$689
High Credit \$761	High Credit \$761	High Credit \$761	High Credit ---	High Credit \$765	High Credit \$765
Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$102	Amount Paid \$55	Amount Paid \$60	Amount Paid ---	Amount Paid \$0	Amount Paid \$110
Scheduled Payment \$50	Scheduled Payment \$50	Scheduled Payment \$50	Scheduled Payment ---	Scheduled Payment \$54	Scheduled Payment \$48
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2024	September 2024	October 2024	November 2024	December 2024	January 2025
Balance \$682	Balance \$655	Balance \$470	Balance \$279	Balance \$185	Balance \$488
High Credit \$765					
Past Due \$0					
Amount Paid \$50	Amount Paid \$60	Amount Paid \$260	Amount Paid \$260	Amount Paid \$379	Amount Paid \$80
Scheduled Payment \$48	Scheduled Payment \$46	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2025	March 2025	April 2025	May 2025	June 2025	July 2025
Balance \$696	Balance \$684	Balance \$650	Balance \$644	Balance \$626	Balance \$604
High Credit \$765					
Past Due \$0					
Amount Paid \$85	Amount Paid \$51	Amount Paid \$80	Amount Paid \$60	Amount Paid \$55	Amount Paid \$60
Scheduled Payment \$49	Scheduled Payment \$48	Scheduled Payment \$45	Scheduled Payment \$45	Scheduled Payment \$44	Scheduled Payment \$42
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

USAA 427082504368****

Account Information

Address	10750 MC DERMOTT FWY SAN ANTONIO, TX 78288
Phone	(800) 531-8722
Monthly Payment	\$25
Date Opened	09/08/2023
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$940
Date Updated	07/07/2025
Payment Received	\$160
Last Payment Made	06/18/2025

Pay Status

Current Account

Terms

\$25 per month; paid Monthly

High Balance (Hist.)

High balance of \$770 from 10/2023 to 10/2023; \$956 from 11/2023 to 11/2023; \$962 from 12/2023 to 12/2023; \$997 from 01/2024 to 07/2025

Credit Limit (Hist.)

Credit limit of \$1,000 from 10/2023 to 07/2025

Payment History

October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$770	Balance \$945	Balance \$962	Balance \$997	Balance \$982	Balance \$977
Past Due \$0					
Amount Paid \$0	Amount Paid \$40	Amount Paid \$0	Amount Paid \$100	Amount Paid \$100	Amount Paid \$100
Scheduled Payment \$20	Scheduled Payment \$15				
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2024	May 2024	June 2024	July 2024	August 2024	September 2024
Balance \$960	Balance \$995	Balance \$992	Balance \$980	Balance \$995	Balance \$978
Past Due \$0					
Amount Paid \$100	Amount Paid \$90	Amount Paid \$90	Amount Paid \$100	Amount Paid \$100	Amount Paid \$200
Scheduled Payment \$15					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2024	November 2024	December 2024	January 2025	February 2025	March 2025
Balance \$961	Balance \$943	Balance \$938	Balance \$947	Balance \$950	Balance \$966
Past Due \$0					
Amount Paid \$200	Amount Paid \$180	Amount Paid \$160	Amount Paid \$160	Amount Paid \$180	Amount Paid \$150
Scheduled Payment \$15	Scheduled Payment \$26				
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
April 2025	May 2025	June 2025	July 2025		
Balance \$953	Balance \$947	Balance \$941	Balance \$940		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$180	Amount Paid \$160	Amount Paid \$160	Amount Paid \$160		
Scheduled Payment \$26	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25		
Rating OK	Rating OK	Rating OK	Rating OK		

Total Month

WELLS FARGO AUTO 51972007****

Account Information

Address

PO BOX 71092 CHARLOTTE, NC 28272

Phone

(800) 289-8004

Monthly Payment

\$0

Date Opened

08/11/2010

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

AUTOMOBILE

Balance

\$0

Date Updated

10/20/2016

Payment Received

\$0

Last Payment Made

10/20/2016

High Balance

\$22,717

Pay Status

Paid, Closed; was Paid as agreed

Terms

\$0 per month, paid Monthly for 72 months

Date Closed

10/20/2016

Remarks

CLOSED

Payment History

August 2016

September 2016

Rating

Rating

X

OK

Total Mon:

 **Inquiries****Regular Inquiries**

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name

CAPITAL ONE VIA DEALER

Location
PO BOX 259407
PLANO, TX 75025

Requested On
08/15/2024

Phone
(800) 946-0332

Inquiry Type
Individual

CAPITAL ONE

Location
15000 CAPITAL ONE
RICHMOND, VA 23238

Requested On
04/16/2024

Phone
(800) 955-7070

Inquiry Type
Individual

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.

Name

CSTLCOMMUNITYTPRSUPER

Location
221 MAIN ST
3RD FLOOR
SAN FRANCISCO, CA 94105

Requested On
07/01/2025, 06/01/2025, 05/01/2025,
04/01/2025, 03/01/2025, 01/01/2025

Phone
(866) 615-3619

WB/ATL/IMGNE

Location
PO BOX 105555
ATLANTA, GA 30348

Requested On
06/12/2025

Phone
(888) 549-0040

REPUBLIC FINANCE

Location
7031 COMMERCE CIRCLE
BATON ROUGE, LA 70809

Requested On
06/03/2025, 04/12/2025, 02/04/2025

Phone
(800) 310-7662

UPSTART NETWORK INC

Location
P O BOX 1503
SAN CARLOS, CA 94070

Requested On
05/27/2025

Phone
(650) 204-1000

Synchrony bank

Location Requested On Phone
170 election road 05/14/2025 (866) 834-3206
draper, UT 84020

BARCLAYS BANK DELAWARE

Location Requested On Phone
PO BOX 8803 05/14/2025, 04/11/2025 (888) 232-0780
WILMINGTON, DE 19899

CAPITAL ONE

Location Requested On Phone
P O Box 31293 05/09/2025, 04/07/2025, (800) 955-7070
Salt Lake City, UT 84131 03/10/2025, 02/07/2025, 01/10/2025,
12/05/2024, 11/08/2024, 10/14/2024

UPSTART NETWORK INC

Location Requested On Phone
P O BOX 1503 05/02/2025, 03/28/2025, (833) 568-7899
SAN CARLOS, CA 94070 02/26/2025, 01/29/2025, 01/05/2025,
11/28/2024, 11/03/2024

REGIONAL FINANCE

Location Requested On Phone
979 BATESVILLE ROAD 04/29/2025, 03/19/2025, (864) 448-7000
SUITE B
GREER, SC 29651 02/03/2025, 11/18/2024, 10/07/2024

FNB OLDHAM/CCS

Location Requested On Phone
PO BOX 5081 04/15/2025 (605) 782-3648
SIOUX FALLS, SD 57117

FIRST SAVINGS CREDIT CAR

Location Requested On Phone
3820 N LOUISE AVE 04/15/2025, 11/16/2024 (800) 987-5521
SIOUX FALLS, SD 57107

FIRST NATIONAL CREDIT CA

Location Requested On Phone
1500 S HIGHLINE AVE 04/15/2025, 10/16/2024 (800) 987-5521
SIOUX FALLS, SD 57110

AVANT LLC

Location 222 W MERCHANDISE MART PLAZA CHICAGO, IL 60654	Requested On 04/08/2025, 02/04/2025, 12/10/2024, 10/08/2024, 09/10/2024	Phone (800) 712-5407
--	---	-------------------------

T-MOBILE

Location 12920 SE 38TH STRE BELLEVUE, WA 98006	Requested On 04/03/2025	Phone (800) 318-9270
--	----------------------------	-------------------------

FIRST PREMIER

Location 3820 N LOUISE AVE SIOUX FALLS, SD 57107-0145	Requested On 04/02/2025	Phone (800) 987-5521
---	----------------------------	-------------------------

TBOM/FORTIVA

Location 5 CONCOURSE PKWY SUITE 300 ATLANTA, GA 30328	Requested On 04/02/2025, 02/02/2025, 11/20/2024	Phone (770) 828-2000
--	--	-------------------------

FSB BLAZE CREDIT CARD

Location 1500 S Highline Ave SIOUX FALLS, SD 57110	Requested On 03/17/2025, 11/16/2024	Phone (605) 782-3474
--	--	-------------------------

TBOM/ASPIRE

Location PO BOX 105555 SW 1340 ATLANTA, GA 30348	Requested On 03/16/2025, 02/18/2025, 01/01/2025	Phone (855) 802-5572
--	--	-------------------------

NRRM LLC

Location DBA: STOPREPAIRBILLS.COM 339 MID RIVERS MALL DR SAINT PETERS, MO 63376	Requested On 02/20/2025	Phone (800) 436-3185
--	----------------------------	-------------------------

MARINER FINANCE

Location 8211 TOWN CENTER DR NOTTINGHAM, MD 21236	Requested On 02/18/2025	Phone (443) 640-0040
---	----------------------------	-------------------------

KLARNA INC

Location

629 N HIGH ST

STE 300

COLUMBUS, OH 43215

Requested On

01/13/2025

Phone

(844) 552-7621

MORTGAGE RESEARCH CENTER

Location

1400 FORUM BLVD

COLUMBIA, MO 65203

Requested On

12/28/2024, 09/30/2024

Phone

(800) 884-5560

PROGRESSIVE INSURANCE

Location

PO BOX 43258

RICHMOND HEIG, OH 44123

Requested On

12/24/2024

Phone

(216) 732-3038

BRYANT STATE BANK

Location

1500 S HIGHLINE AVE

SIOUX FALLS, SD 57110

Requested On

12/16/2024

Phone

(605) 782-3474

GRANITE BAY ACCEPTANCE INC

Location

1781 VINEYARD DR.

#222

ANTIOCH, CA 94509

Requested On

10/31/2024

Phone

(925) 779-1801

ONE CAPITAL LENDING

Location

9980 SOUTH 300 WEST SUITE 200

SANDY, UT 84070

Requested On

10/25/2024

Phone

(855) 565-6344

CAP ONE AUTO

Location

PO BOX 260848

PLANO, TX 75026

Requested On

08/30/2024

Phone

(800) 689-1789

TAB/MISSION LANE

Location

4185 HARRISON BLVD

OGDEN, UT 84403

Requested On

08/24/2024

Phone

(415) 462-0280

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain

collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

Name

TRANSUNION CONSUMER INTE

Location 760 MARKET STREET 10TH FLOOR SAN FRANCISCO, CA 94102	Requested On 07/19/2025	Phone (844) 580-6816
---	----------------------------	-------------------------

MERRICK BANK

Location po box 9201 old bethpage, NY 11804	Requested On 07/03/2025	Phone (800) 204-5936
---	----------------------------	-------------------------

TBOM - MILESTONE

Location PO BOX 4499 BEAVERTON, OR 97076	Requested On 05/09/2025	Phone (800) 305-0330
--	----------------------------	-------------------------

TRANSUNION CONSUMER INTE

Location 100 CROSS STREET SAN LUIS OBISP, CA 93401	Requested On 03/30/2025	Phone (805) 782-8282
--	----------------------------	-------------------------

CAPITAL ONE

Location P O Box 31293 Salt Lake City, UT 84131	Requested On 10/07/2024	Phone (800) 955-7070
---	----------------------------	-------------------------

ADRIAN SAWYER via TRANSUNION INTERACTIVE IN

Location 100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	Requested On 07/22/2025, 07/22/2025	Phone (855) 681-3196
--	--	-------------------------

WEBBANKKLARNA

Location 629 NORTH HIGH STREET SUITE 300 COLUMBUS, OH 43215	Requested On 07/13/2025, 05/20/2024	Phone (844) 552-7621
--	--	-------------------------

CREDIT KARMA via TUCI CREDIT KARMA TUNA

Location Requested On Phone
100 CROSS STREET 12/18/2024, 11/13/2024, 10/14/2024, (844) 580-6816
SUITE 101 09/30/2024, 09/20/2024
SAN LUIS OBISPO, CA 93401

444437323 via TRANSUNION INTERACTIVE

Location Requested On Phone
100 CROSS STREET 202 10/11/2024 (844) 580-6816
SAN LUIS OBISPO, CA 93401

ADRIAN SAWYER via KARMATRANSUNION INTERACT

Location Requested On Phone
100 CROSS STREET 08/16/2024 (844) 580-6816
SAN LUIS OBISPO, CA 93401

CAPITAL ONE

Location Requested On Phone
PO BOX 30281 04/16/2024 (800) 955-7070
SALT LAKE CITY, UT 84130

CAPITAL ONE

Location Requested On Phone
15070 CAPITAL ONE DR 04/16/2024 (800) 955-7070
RICHMOND, VA 23238

NATIONAL GENERAL INS

Location Requested On Phone
500 W 5TH ST 03/08/2024 (877) 468-3466
WINSTON SALEM, NC 27101

NATIONAL GENERAL INS

Location Requested On Phone
500 W 5TH ST 03/08/2024 (877) 468-3466
WINSTON SALEM, NC 27101

UPSTART NETWORK INC

Location Requested On Phone
2 CIRCLE STAR WAY 12/30/2023 (650) 204-1000
2ND FLOOR
SAN CARLOS, CA 94070

LENDING CLUB BANK

Location 595 MARKET ST SUITE 200 SAN FRANCISCO, CA 94105	Requested On 12/30/2023	Phone Phone number not available
---	----------------------------	-------------------------------------

GEICO INSURANCE

Location ONE GEICO PLAZA WASHINGTON, DC 20076	Requested On 10/18/2023	Phone (800) 841-3000
---	----------------------------	-------------------------

LIBERTY MUTUAL

Location PO BOX 52102 PHOENIX, AZ 85072	Requested On 09/27/2023	Phone (617) 654-3741
---	----------------------------	-------------------------

▼ Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Checking Account and Demand Deposit Account (DDA) Activity

Data Source:

Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)

Requested by: TRANSUNION CONSUMER INTE	Requested on: 07/05/2025
Number of Accounts Consumer is Identified On: 0	Bank Account Closures Identified as Fraudulent: 0
Paid Checks in the Last 3 Years: 0	Open (Unpaid) Checks in the Last 3 Years: 0
Checks Ordered in the Last Month: 0	Checks Ordered in the Last 2 Months: 0
Checks Ordered in the Last 3 Months: 0	Checks Ordered in the Last 6 Months: 0

Check Orders in the Last Year:	0	Check Orders in the Last 2 Years:	0
Check Orders in the Last 3 Years:	0	Quantity of Checks Ordered in the Last 3 Years:	0
Average Checks Ordered in the Last 3 Years:	.00000	Smallest Number of Checks Ordered:	0
Largest Number of Checks Ordered:	0	Checking Account Closures in the Last Month:	0
Checking Account Closures in the Last 2 Months:	0	Checking Account Closures in the Last 3 Months:	0
Checking Account Closures in the Last Year:	0	Checking Account Closures in the Last 2 Years:	0
Checking Account Closures in the Last 3 Years:	0	DDA Closures in Last 180 Days:	0
DDA Closure in Last 5 Years:	0	Paid DDA Closures in Last 5 Years:	0
Unpaid DDA Closures in Last 2 Years:	0	Unpaid DDA Closures in Last 5 Years:	0
Unpaid DDA Closures in Last 4 Years:	\$00000000.00	Checking Account Inquiries in the Last Month:	0
Checking Account Inquiries in the Last 2 Months:	0	Checking Account Inquiries in the Last 3 Months:	0
Checking Account Inquiries in the Last 6 Months:	0	Checking Account Inquiries in the Last Year:	0
Checking Account Inquiries in the Last 2 Years:	0	DDA Inquiries in the Last 3 Years:	0
Credit Inquiries in the Last Year:	0	Credit Inquiries in the Last 3 Years:	2
Auto Inquiries in the Last 3 Years:	0	Credit Issuance Inquiries in the Last Year:	0
Credit Issuance Inquiries in the Last 3 Years:	1	Payday Inquiries in the Last 3 Years:	0
Utility Inquiries in the Last 3 Years:	0	Other Credit Inquiries in the Last 2 years:	1
Other Credit Inquiries in the Last 3 Years:	1	Days Since First Credit Issuance Inquiry:	442
DDA & Credit/Non-DDA Inquiries in Last 3 Years:	2	Open (Unpaid) NSF's in the Last Month:	0
Open (Unpaid) NSF's in the Last 2 Months:	0	Open (Unpaid) NSF's in the Last 3 Months:	0

Open (Unpaid) NSF in the Last 6 Months:	Open (Unpaid) NSF in the Last Year:
0	0
Open (Unpaid) NSF in the Last 2 Years:	Open (Unpaid) NSF in the Last Month:
0	\$000000000.00
Open (Unpaid) NSF in the Last 2 Months:	Open (Unpaid) NSF in the Last 3 Months:
\$000000000.00	\$000000000.00
Open (Unpaid) NSF in the Last 6 Months:	Open (Unpaid) NSF in the Last Year:
\$000000000.00	\$000000000.00
Open (Unpaid) NSF in the Last 2 Years:	Open (Unpaid) NSF in the Last 3 Years:
\$000000000.00	\$000000000.00
Paid NSF in the Last Month:	Paid NSF in the Last 2 Months:
0	0
Paid NSF in the Last 3 Months:	Paid NSF in the Last 6 Months:
0	0
Paid NSF in the Last Year:	Paid NSF in the Last 2 Years:
0	0
Paid NSF in the Last Month:	Paid NSF in the Last 2 Months:
\$000000000.00	\$000000000.00
Total Paid NSF in the Last 3 Months:	Total Paid NSF in the Last 6 Months:
\$000000000.00	\$000000000.00
Total Paid NSF in the Last Year:	Total Paid NSF in the Last 2 Years:
\$000000000.00	\$000000000.00
Total Paid NSF in the Last 3 Years:	Largest Opened (Unpaid) NSF Check:
\$000000000.00	\$000000000.00
Largest Paid NSF Check:	
\$000000000.00	

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

Online:

To report an inaccuracy, please visit: service.transunion.com ↗
 For answers to general questions, please visit: www.transunion.com ↗

By Mail:

TransUnion Consumer Relations
 P.O. Box 2000
 Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

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

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, 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 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 NW, 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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.
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.
To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.
 - Equifax: 1-800-525-6285; www.equifax.com
 - Experian: 1-888-397-3742; www.experian.com
 - TransUnion: 1-800-680-7289; www.transunion.com
- **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.
- **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. You may also have the right to file suit under state law.
- **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

a. Consumer Financial Protection Bureau
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:

b. Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, N.W.
Washington, DC 20580
(877) 382-4357

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

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

a. Office of the Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570
Houston, TX 77052

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.

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

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

c. Division of Depositor and Consumer Protection
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. Federal Credit Unions

d. National Credit Union Administration
Office of Consumer Financial Protection
1775 Duke Street
Alexandria, VA 22314
Asst. General Counsel for Office of Aviation Protection
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590

3. Air carriers

4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
6. Small Business Investment Companies	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
7. Brokers and Dealers	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
8. Institutions that are members of the Farm Credit System	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	(877) 382-4357

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

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.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the 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.

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.

2. 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.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

3. You have the right to free copies of the information in your file (your “file disclosure”). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore

4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore

5. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.