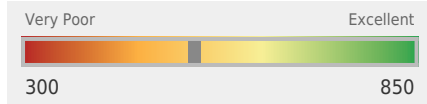


## Credit Scores



# 628

Between  
fair and  
poor



This credit score places you above 42% of the population.

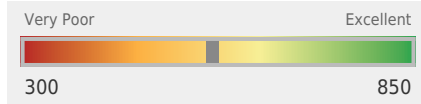
#### Score Factors:

1. Total account balances are too high in proportion to credit limits
2. Bankcard account balances are too high in proportion to credit limits
3. Too many derogatory accounts or public records



# 646

Fair



This credit score places you above 47% of the population.

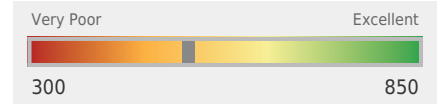
#### Score Factors:

1. Total account balances are too high in proportion to credit limits
2. Bankcard account balances are too high in proportion to credit limits
3. Too few mortgage accounts



# 615

Between  
fair and  
poor



This credit score places you above 39% of the population.

#### Score Factors:

1. Total account balances are too high in proportion to credit limits
2. Bankcard account balances are too high in proportion to credit limits
3. Too many derogatory accounts or public records

### Recommended Action:

Please review the alert and contact us if you have any questions.

## Summary

**Revolving Credit Accounts**

Count	9	9	9
Balance	\$13718	\$13683	\$13683
PAYMENT	\$367	\$365	\$365
Open	4	4	4
Closed	5	5	5
Deferred/Unknown	-	-	-

**Line of Credit Accounts**

Count	-	-	-
Balance	\$0	\$0	\$0
PAYMENT	\$0	\$0	\$0
Open	-	-	-
Closed	-	-	-
Deferred/Unknown	-	-	-

**Real Estate Credit Accounts**

Count	2	2	2
Balance	\$0	\$0	\$0
PAYMENT	\$0	\$0	\$0
Open	-	-	-
Closed	2	2	2
Deferred/Unknown	-	-	-

**Installment Credit Accounts**

Count	2	2	2
Balance	\$30719	\$30719	\$30719
PAYMENT	\$569	\$569	\$569
Open	1	1	1
Closed	1	1	1
Deferred/Unknown	-	-	-

**Open Accounts**

Count	-	-	-
Balance	\$0	\$0	\$0
PAYMENT	\$0	\$0	\$0
Open	-	-	-
Closed	-	-	-
Deferred/Unknown	-	-	-

**Collection Accounts**

Count	1	-	1
Balance	\$85	\$0	\$85
PAYMENT	\$0	\$0	\$0
Open	1	-	-
Closed	-	-	1
Deferred/Unknown	-	-	-



Other Accounts

Count	-	-	-
Balance	\$0	\$0	\$0
PAYMENT	\$0	\$0	\$0
Open	-	-	-
Closed	-	-	-
Deferred/Unknown	-	-	-

Recommended Action:

Please review the alert and contact us if you have any questions.

## Personal Information



## Personal Information

NAME	DAVID T NGUYEN	DAVID T NGUYEN	DAVID T NGUYEN
Aliases	NGUYEN,TRI,D (Also Known As) NGUYEN,TRACIE,D (Also Known As)	TRI D NGUYEN (Nickname)	
DATE OF BIRTH	May 01	1973	February 18
Address	251 BOSQUE ALAMOGORDO NM, 88310	251 BOSQUE ALAMOGORDO NM, 883109532	251 BOSQUE ALAMOGORDO NM, 88310
DATE ADDRESS REPORTED	March 04, 2016	March 04, 2016	March 04, 2016

## Previous Address

Address 1	3051 QUANNAH WILD LAS CRUCES NM, 88011	3051 QUANNAH WILD DR LAS CRUCES NM, 880115271	1306 JACKSON AVE ALAMOGORDO NM, 88310
Address 2	1961 LONE TREE LAS CRUCES NM, 88011	1306 JACKSON AVE ALAMOGORDO NM, 883105924	124 S SILVER AVE DEMING NM, 88030

## Employment Details

EMPLOYER 1		NAILS TECH	
DATE REPORTED		October 01, 2000	
DATE UPDATED		January 01, 2016	
Address			
EMPLOYER 2		OWNER REGAL NAILS	
DATE REPORTED		November 01, 2011	
DATE UPDATED		November 01, 2011	
Address		571 WALTON DR LAS CRUCES NM,	

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Credit Inquiries

**Inquiry 1**

INQUIRY DATE	November 12, 2015	January 25, 2016	January 25, 2016
INQUIRER	OneMain Fi	R&R/JAGUAR EL PASO	JAGUARELPA
INQUIRY TYPE	Finance	Automotive Dealers, Used	
Address	702 10TH ST ALAMOGORDO, NM 88310	JAGUAR EL PASO EL PASO, TX 79925	
Phone	5054375922	9157781444	

**Inquiry 2**

INQUIRY DATE	November 11, 2015	January 25, 2016	December 2, 2015
INQUIRER	OneMain Fi	CHASE AUTO	DIRECTV
INQUIRY TYPE	Finance	All Banks	
Address	702 10TH ST ALAMOGORDO, NM 88310	PO BOX 901003 FT WORTH, TX 76101	
Phone	5054375922	8003366675	

**Inquiry 3**

INQUIRY DATE	July 2, 2014	April 21, 2014	May 26, 2015
INQUIRER	BK OF AMER	CDK/VISION FORD	HOYFOXAUTO
INQUIRY TYPE	Bank	Automotive Dealers (New)	
Address	PO BOX 982238 EL PASO, TX 79998	1500 S WHITE SANDS BLVD ALAMOGORDO, NM 88310	
Phone		5754344800	

**Inquiry 4**

INQUIRY DATE	April 21, 2014		April 21, 2014
INQUIRER	VISION FORD		VISIONFORD
INQUIRY TYPE	Automotive		
Address	1500 S WHITE SANDS ALAMOGORDO, TX 79922		
Phone	5054344800		

## Revolving Credit Accounts



## Account 1

ACCOUNT	BK OF AMER	BK OF AMER	BK OF AMER
ACCOUNT NUMBER	**60	**60	*****6860
ACCOUNT TYPE	Credit Card	Credit Card	Credit Card
ACCOUNT CONDITION	Closed	Closed	Closed
DATE OPENED	November 26, 2004 00:00	November 1, 2004 00:00	November 1, 2004 00:00
HIGH BALANCE	\$18831	\$18831	\$11900
MONTHLY PAYMENT	\$0	\$215	\$215
ACCOUNT BALANCE	\$0	\$0	\$0
LAST REPORTED	March 12, 2012 00:00	March 12, 2012 00:00	March 1, 2012 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$11900	\$11900	\$0
REMARKS	1-Account closed by consumer	1-Credit line closed - consumer request - reported by subscriber.	1-Account closed at consumer's request 2-Credit card
RESPONSIBILITY	Terminated	Terminated	Terminated
PAST DUE - 30 DAYS	0	0	0
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar			
TransUnion																											
Experian																											
Equifax																											
	2014												2015												2016		

OK Current	30 30 Days Late	60 60 Days Late	90 90 Days Late	120 120 Days Late	150 150 Days Late
180 180 Days Late	PP Payment Plan	RF Repossession Forclosure	CO Collection Charge Off	NA Not Available	

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Revolving Credit Accounts



## Account 2

ACCOUNT	CAPITAL ONE	CAPITAL ONE BANK USA N	CAP ONE
ACCOUNT NUMBER	*****8925	*****8925	*****8925
ACCOUNT TYPE	Credit Card	Credit Card	Credit Card
ACCOUNT CONDITION	Open	Open	Open
DATE OPENED	March 24, 2007 00:00	March 1, 2007 00:00	March 1, 2007 00:00
HIGH BALANCE	\$3831	\$3831	\$0
MONTHLY PAYMENT	\$106	\$106	\$106
ACCOUNT BALANCE	\$3481	\$3481	\$3481
LAST REPORTED	February 10, 2016 00:00	February 10, 2016 00:00	February 1, 2016 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$3500	\$3500	\$3500
REMARKS	-	-	1-Credit card 2-Amount in H/C column is credit limit
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	0	0	0
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	2014									2015									2016					

OK	Current	30	30 Days Late	60	60 Days Late	90	90 Days Late	120	120 Days Late	150	150 Days Late
180	180 Days Late	PP	Payment Plan	RF	Repossession Forclosures	CO	Collection Charge Off	NA	Not Available		

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Revolving Credit Accounts



## Account 3

ACCOUNT	BK OF AMER	BK OF AMER	BK OF AMER
ACCOUNT NUMBER	**76	**76	*****0176
ACCOUNT TYPE	Credit Card	Credit Card	Credit Card
ACCOUNT CONDITION	Open	Open	Open
DATE OPENED	August 14, 2007 00:00	August 1, 2007 00:00	August 1, 2007 00:00
HIGH BALANCE	\$4035	\$4035	\$0
MONTHLY PAYMENT	\$69	\$69	\$69
ACCOUNT BALANCE	\$3259	\$3259	\$3259
LAST REPORTED	February 4, 2016 00:00	February 4, 2016 00:00	February 1, 2016 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$3500	\$3500	\$3500
REMARKS	-	-	1-Credit card 2-Amount in H/C column is credit limit
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	0	0	0
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	2014									2015									2016					

OK	Current	30	30 Days Late	60	60 Days Late	90	90 Days Late	120	120 Days Late	150	150 Days Late
180	180 Days Late	PP	Payment Plan	RF	Repossession Forclosures	CO	Collection Charge Off	NA	Not Available		

## Recommended Action:

Please review the alert and contact us if you have any questions.



## Revolving Credit Accounts



## Account 4

ACCOUNT	SST/SYNOVUS	SST/SYNOVUS	SST/SYNOVUS
ACCOUNT NUMBER	*****7926	*****7926	*****7926
ACCOUNT TYPE	Business Credit Card	Charge account	-
ACCOUNT CONDITION	Closed	Closed	Closed
DATE OPENED	August 23, 2007 00:00	August 1, 2007 00:00	August 1, 2007 00:00
HIGH BALANCE	\$4809	\$4809	\$1150
MONTHLY PAYMENT	\$0	\$0	\$0
ACCOUNT BALANCE	\$0	\$0	\$0
LAST REPORTED	October 9, 2012 00:00	October 11, 2012 00:00	October 1, 2012 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$1150	\$1150	\$0
REMARKS	1-Account closed by consumer	1-Credit line closed - consumer request - reported by subscriber.	1-Account closed at consumer's request 2-Closed or paid account/zero balance
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	0	0	0
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion																								
Experian																								
Equifax																								
	2014									2015									2016					

OK Current	30 30 Days Late	60 60 Days Late	90 90 Days Late	120 120 Days Late	150 150 Days Late
180 180 Days Late	PP Payment Plan	RF Repossession Foreclosure	CO Collection Charge Off	NA Not Available	

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Revolving Credit Accounts



## Account 5

ACCOUNT	SEARS/CBNA	SEARS/CBNA	CBNA
ACCOUNT NUMBER	*****5542	*****5542	*****5542
ACCOUNT TYPE	Charge account	Charge account	-
ACCOUNT CONDITION	Closed	Closed	Closed
DATE OPENED	March 28, 2008 00:00	March 1, 2008 00:00	March 1, 2008 00:00
HIGH BALANCE	\$3015	\$3015	\$500
MONTHLY PAYMENT	\$0	\$0	\$0
ACCOUNT BALANCE	\$0	\$0	\$0
LAST REPORTED	February 20, 2016 00:00	July 23, 2012 00:00	February 1, 2016 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$500	\$500	\$0
REMARKS	1-Canceled by credit grantor	1-Account has been closed due to inactivity.	1-Closed or paid account/zero balance 2-Accounts closed by credit grantor
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	0	0	0
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Experian																								
Equifax	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	2014										2015										2016			

OK	Current	30	30 Days Late	60	60 Days Late	90	90 Days Late	120	120 Days Late	150	150 Days Late
180	180 Days Late	PP	Payment Plan	RF	Repossession Foreclosure	CO	Collection Charge Off	NA	Not Available		

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Revolving Credit Accounts



## Account 6

ACCOUNT	SYNCB/WALMAR	SYNCB/WALMART	SYNCB/WALM
ACCOUNT NUMBER	*****9890	*****0050	*****0050
ACCOUNT TYPE	Charge account	Charge account	Charge account
ACCOUNT CONDITION	Open	Open	Open
DATE OPENED	August 11, 2010 00:00	August 1, 2010 00:00	August 1, 2010 00:00
HIGH BALANCE	\$4412	\$4412	\$0
MONTHLY PAYMENT	\$94	\$94	\$94
ACCOUNT BALANCE	\$3238	\$3238	\$3238
LAST REPORTED	February 14, 2016 00:00	February 14, 2016 00:00	February 1, 2016 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$3510	\$3510	\$3510
REMARKS	-	-	1-Charge 2-Amount in H/C column is credit limit
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	1	1	1
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Experian	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax	NA	NA	NA	NA	NA	NA	NA	NA	30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	2014									2015									2016					

OK	Current	30	30 Days Late	60	60 Days Late	90	90 Days Late	120	120 Days Late	150	150 Days Late
180	180 Days Late	PP	Payment Plan	RF	Repossession Forcure	CO	Collection Charge Off	NA	Not Available		

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Revolving Credit Accounts



## Account 7

ACCOUNT	WELLS FARGO	WF CRD SVC	WFB CD SVC
ACCOUNT NUMBER	*****1059	*****0310	*****1059
ACCOUNT TYPE	Credit Card	Credit Card	Credit Card
ACCOUNT CONDITION	Closed	Closed	Closed
DATE OPENED	September 9, 2011 00:00	September 1, 2011 00:00	September 1, 2011 00:00
HIGH BALANCE	\$7041	\$7041	\$5450
MONTHLY PAYMENT	\$61	\$61	\$61
ACCOUNT BALANCE	\$2133	\$2133	\$2133
LAST REPORTED	February 24, 2016 00:00	February 24, 2016 00:00	February 1, 2016 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$5450	\$5450	\$0
REMARKS	1-Canceled by credit grantor	1-Account has been closed due to inactivity.	1-Accounts closed by credit grantor 2-Credit card
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	1	1	1
PAST DUE - 60 DAYS	1	1	1
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion	OK	OK	OK	OK	OK	OK	OK	30	60	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Experian	OK	OK	OK	OK	OK	OK	OK	30	60	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	NA	
Equifax	NA	NA	NA	NA	NA	NA	NA	30	60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	2014									2015									2016					

OK	Current	30	30 Days Late	60	60 Days Late	90	90 Days Late	120	120 Days Late	150	150 Days Late
180	180 Days Late	PP	Payment Plan	RF	Repossession Foreclosure	CO	Collection Charge Off	NA	Not Available		

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Revolving Credit Accounts



## Account 8

ACCOUNT	US BANK	US BANK	US BANK
ACCOUNT NUMBER	*****4193	*****5444	*****4193
ACCOUNT TYPE	Credit Card	Credit Card	Credit Card
ACCOUNT CONDITION	Open	Open	Open
DATE OPENED	November 1, 2011 00:00	November 1, 2011 00:00	November 1, 2011 00:00
HIGH BALANCE	\$4282	\$4282	\$0
MONTHLY PAYMENT	\$98	\$96	\$96
ACCOUNT BALANCE	\$1607	\$1572	\$1572
LAST REPORTED	January 29, 2016 00:00	February 29, 2016 00:00	February 1, 2016 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$3400	\$1800	\$1800
REMARKS	-	-	1-Credit card 2-Amount in H/C column is credit limit
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	2	2	2
PAST DUE - 60 DAYS	2	2	2
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion	OK	OK	OK	OK	OK	OK	OK	30	60	30	60	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
Experian	OK	OK	OK	OK	OK	OK	OK	30	60	30	60	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax	NA	NA	NA	NA	NA	NA	NA	30	60	30	60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	2014									2015									2016					

OK	Current	30	30 Days Late	60	60 Days Late	90	90 Days Late	120	120 Days Late	150	150 Days Late
180	180 Days Late	PP	Payment Plan	RF	Repossession Foreclosure	CO	Collection Charge Off	NA	Not Available		

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Revolving Credit Accounts



## Account 9

ACCOUNT	SYNCB/ARKFRN	SYNCB/ARKANSAS FURNITU	SYNCB/ARKA
ACCOUNT NUMBER	*****0837	*****0837	*****0837
ACCOUNT TYPE	Charge account	Charge account	-
ACCOUNT CONDITION	Closed	Closed	Closed
DATE OPENED	October 17, 2013 00:00	October 1, 2013 00:00	October 1, 2013 00:00
HIGH BALANCE	\$1075	\$1075	\$1500
MONTHLY PAYMENT	\$0	\$0	\$0
ACCOUNT BALANCE	\$0	\$0	\$0
LAST REPORTED	February 19, 2016 00:00	June 15, 2015 00:00	February 1, 2016 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$1500	\$1500	\$0
REMARKS	1-Canceled by credit grantor	1-Account has been closed due to inactivity.	1-Closed or paid account/zero balance 2-Accounts closed by credit grantor
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	1	1	1
PAST DUE - 60 DAYS	1	1	1
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion	OK	OK	OK	OK	OK	OK	OK	30	60	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
Experian	OK	OK	OK	OK	OK	OK	OK	OK	30	60	OK	OK	OK	OK	NA									
Equifax	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
	2014									2015									2016					

OK	Current	30	30 Days Late	60	60 Days Late	90	90 Days Late	120	120 Days Late	150	150 Days Late
180	180 Days Late	PP	Payment Plan	RF	Repossession Foreclosure	CO	Collection Charge Off	NA	Not Available		

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Real Estate Credit Accounts



## Account 1

ACCOUNT	DITECH	DITECH FINANCIAL LLC	DITECH FIN
ACCOUNT NUMBER	****3027	****3027	****3027
ACCOUNT TYPE	Conventional real estate mortgage	Conventional real estate mortgage	Real estate mortgage
ACCOUNT CONDITION	Closed	Closed	Closed
DATE OPENED	March 26, 2008 00:00	March 1, 2008 00:00	March 1, 2008 00:00
HIGH BALANCE	\$282400	\$282400	\$282400
MONTHLY PAYMENT	\$1761	\$0	\$1761
ACCOUNT BALANCE	\$0	\$0	\$0
LAST REPORTED	September 30, 2013 00:00	September 30, 2013 00:00	September 1, 2013 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$0	\$0	\$0
REMARKS	1-Closed	-	1-Closed or paid account/zero balance 2-Real Estate Mortgage
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	0	0	0
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion																								
Experian																								
Equifax																								
	2014									2015									2016					

OK Current	30 30 Days Late	60 60 Days Late	90 90 Days Late	120 120 Days Late	150 150 Days Late
180 180 Days Late	PP Payment Plan	RF Repossession Foreclosure	CO Collection Charge Off	NA Not Available	

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Real Estate Credit Accounts



## Account 2

ACCOUNT	BK OF AMER	BK OF AMER	BK OF AMER
ACCOUNT NUMBER	*****6860	*****6860	*****6860
ACCOUNT TYPE	Conventional real estate mortgage	Conventional real estate mortgage	Real estate mortgage
ACCOUNT CONDITION	Closed	Closed	Closed
DATE OPENED	March 26, 2008 00:00	March 1, 2008 00:00	March 1, 2008 00:00
HIGH BALANCE	\$282400	\$282400	\$282400
MONTHLY PAYMENT	\$2139	\$0	\$2139
ACCOUNT BALANCE	\$0	\$0	\$0
LAST REPORTED	May 31, 2013 00:00	May 31, 2013 00:00	May 1, 2013 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$0	\$0	\$0
REMARKS	1-Transferred to another lender	1-Transferred to another lender or claim purchased.	1-Fannie Mae account 2-Account transferred or sold
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	0	0	0
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion																								
Experian																								
Equifax																								
	2014									2015									2016					

<b>OK</b> Current	<b>30</b> 30 Days Late	<b>60</b> 60 Days Late	<b>90</b> 90 Days Late	<b>120</b> 120 Days Late	<b>150</b> 150 Days Late
<b>180</b> 180 Days Late	<b>PP</b> Payment Plan	<b>RF</b> Repossession Foreclosure	<b>CO</b> Collection Charge Off	<b>NA</b> Not Available	

## Recommended Action:

Please review the alert and contact us if you have any questions.



## Installment Credit Accounts



## Account 1

ACCOUNT	AMER HONDA	AMERICAN HONDA FINANCE	AHF
ACCOUNT NUMBER	*****6965	*****6965	*****6965
ACCOUNT TYPE	Auto Loan	Auto Loan	Auto Loan
ACCOUNT CONDITION	Closed	Closed	Closed
DATE OPENED	July 21, 2008 00:00	July 1, 2008 00:00	July 1, 2008 00:00
HIGH BALANCE	\$41667	\$41667	\$41667
MONTHLY PAYMENT	\$831	\$0	\$831
ACCOUNT BALANCE	\$0	\$0	\$0
LAST REPORTED	May 20, 2013 00:00	May 21, 2013 00:00	July 1, 2013 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$0	\$0	\$0
REMARKS	1-Closed	-	1-Closed or paid account/zero balance 2-Auto
RESPONSIBILITY	Joint	Joint	Joint
PAST DUE - 30 DAYS	0	0	0
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion																								
Experian																								
Equifax																								
	2014									2015									2016					

OK Current	30 30 Days Late	60 60 Days Late	90 90 Days Late	120 120 Days Late	150 150 Days Late
180 180 Days Late	PP Payment Plan	RF Repossession Forclosures	CO Collection Charge Off	NA Not Available	

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Installment Credit Accounts



## Account 2

ACCOUNT	CHASE AUTO	CHASE AUTO	CHASE AUTO
ACCOUNT NUMBER	*****3505	*****3505	*****3505
ACCOUNT TYPE	Auto Loan	Auto Loan	Auto Loan
ACCOUNT CONDITION	Open	Open	Open
DATE OPENED	January 25, 2016 00:00	January 1, 2016 00:00	January 1, 2016 00:00
HIGH BALANCE	\$30588	\$30588	\$30588
MONTHLY PAYMENT	\$569	\$569	\$569
ACCOUNT BALANCE	\$30719	\$30719	\$30719
LAST REPORTED	February 29, 2016 00:00	February 29, 2016 00:00	February 1, 2016 00:00
AMOUNT PAST DUE	\$0	\$0	\$0
LIMIT	\$0	\$0	\$0
REMARKS	-	-	1-Auto
RESPONSIBILITY	Individual	Individual	Individual
PAST DUE - 30 DAYS	0	0	0
PAST DUE - 60 DAYS	0	0	0
PAST DUE - 90+ DAYS	0	0	0

## PAST 24 MONTHS

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
TransUnion																								
Experian																							OK	
Equifax																								
	2014									2015									2016					

OK Current	30 30 Days Late	60 60 Days Late	90 90 Days Late	120 120 Days Late	150 150 Days Late
180 180 Days Late	PP Payment Plan	RF Repossession Foreclosure	CO Collection Charge Off	NA Not Available	

## Recommended Action:

Please review the alert and contact us if you have any questions.

## Collection Accounts

**Account 1**

ACCOUNT	STELLAR REC	-	-
ACCOUNT NUMBER	****8636	-	****8636
ACCOUNT TYPE	-	-	-
ACCOUNT CONDITION	Open	-	Closed
DATE OPENED	December 31, 2014 00:00	-	December 1, 2014 00:00
HIGH BALANCE	\$85	-	\$85
MONTHLY PAYMENT	\$0	-	\$0
ACCOUNT BALANCE	\$85	-	\$85
LAST REPORTED	November 22, 2015 00:00	-	November 1, 2015 00:00
AMOUNT PAST DUE	\$0	-	\$0
LIMIT	\$0	-	\$0
REMARKS	1-Placed for collection	-	1-Subject has not satisfied debt.
RESPONSIBILITY	Individual	-	Individual

**Recommended Action:**

Please review the alert and contact us if you have any questions.

## Creditor Contact Information

**Contact 1**

CREDITOR NAME	VISION FORD	WF CRD SVC	
CREDITOR ADDRESS	1500 S WHITE SANDS ALAMOGORDO, TX 79922	PO BOX 14517 DES MOINES, IA 50306	
CREDITOR PHONE	5054344800	8006424720	

**Contact 2**

CREDITOR NAME	BK OF AMER	US BANK	
CREDITOR ADDRESS	PO BOX 982238 EL PASO, TX 79998	200 GIBRALTAR RD STE 200 HORSHAM, PA 19044	
CREDITOR PHONE	8004212110	8008444836	

**Contact 3**

CREDITOR NAME	OneMain Fi	SYNCB/WALMART	
CREDITOR ADDRESS	702 10TH ST ALAMOGORDO, NM 88310	PO BOX 965024 ORLANDO, FL 32896	
CREDITOR PHONE	5054375922	8772947880	

**Contact 4**

CREDITOR NAME	STELLAR REC	SYNCB/ARKANSAS FURNITU	
CREDITOR ADDRESS	1327 HIGHWAY 2 WES SUITE 100 KALISPELL, MT 59901	C/O PO BOX 965036 ORLANDO, FL 32896	
CREDITOR PHONE	4067559522	8663968254	

**Contact 5**

CREDITOR NAME	BK OF AMER	SST/SYNOVUS	
CREDITOR ADDRESS	PO BOX 982238 EL PASO, TX 79998	PO BOX 3997 SAINT JOSEPH, MO 64503	
CREDITOR PHONE	8004212110	8003881806	

**Contact 6**

CREDITOR NAME	SST/SYNOVUS	SEARS/CBNA	
CREDITOR ADDRESS	4315 PICKETT SAINT JOSEPH, MO 64503	PO BOX 6282 SIOUX FALLS, SD 57117	
CREDITOR PHONE	8007898001	BYMAILONLY	

**Contact 7**

CREDITOR NAME	AMER HONDA	R&R/JAGUAR EL PASO	
CREDITOR ADDRESS	3625 WEST ROYAL LA SUITE 100 IRVING, TX 75063	JAGUAR EL PASO EL PASO, TX 79925	
CREDITOR PHONE	8005330580	9157781444	

**Contact 8**

CREDITOR NAME	BK OF AMER	DITECH FINANCIAL LLC	
CREDITOR ADDRESS	1800 TAPO CANYON CA6-914-01-91 SIMI VALLEY, CA 93063	332 MINNESOTA ST STE 610 SAINT PAUL, MN 55101	
CREDITOR PHONE	8004516362	6512933434	

**Contact 9**



CREDITOR NAME	DITECH	CHASE AUTO	
CREDITOR ADDRESS	PO BOX 6172 RAPID CITY, SD 57709	PO BOX 901003 FORT WORTH, TX 76101	
CREDITOR PHONE	8006430202	8003366675	

**Contact 10**

CREDITOR NAME	US BANK	CHASE AUTO	
CREDITOR ADDRESS	CB DISPUTES PO BOX 108 SAINT LOUIS, MO 63166	PO BOX 901003 FT WORTH, TX 76101	
CREDITOR PHONE	8662344750	8003366675	

**Contact 11**

CREDITOR NAME	BK OF AMER	CDK/VISION FORD	
CREDITOR ADDRESS	PO BOX 982235 EL PASO, TX 79998	1500 S WHITE SANDS BLVD ALAMOGORDO, NM 88310	
CREDITOR PHONE	8004212110	5754344800	

**Contact 12**

CREDITOR NAME	CAPITAL ONE	CAPITAL ONE BANK USA N	
CREDITOR ADDRESS	POB 30281 SALT LAKE CITY, UT 84130	15000 CAPITAL ONE DR RICHMOND, VA 23238	
CREDITOR PHONE	8009557070	8009557070	

**Contact 13**

CREDITOR NAME	SYNCB/WALMAR	BK OF AMER	
CREDITOR ADDRESS	PO BOX 965024 EL PASO, TX 79998	4909 SAVARESE CIR TAMPA, FL 33634	
CREDITOR PHONE	8772947880	8006696607	

**Contact 14**

CREDITOR NAME	SYNCB/ARKFRN	BK OF AMER	
CREDITOR ADDRESS	C/O PO BOX 965036 ORLANDO, FL 32896	PO BOX 982238 EL PASO, TX 79998	
CREDITOR PHONE	8663968254	8004212110	

**Contact 15**

CREDITOR NAME	SEARS/CBNA	BK OF AMER	
CREDITOR ADDRESS	PO BOX 6282 SIOUX FALLS, SD 57117	PO BOX 982238 EL PASO, TX 79998	
CREDITOR PHONE			

**Contact 16**

CREDITOR NAME	WELLS FARGO	AMERICAN HONDA FINANCE	
CREDITOR ADDRESS	CREDIT BUREAU DISP PO BOX 14517 DES MOINES, IA 50306	3625 W ROYAL LN STE 100 IRVING, TX 75063	
CREDITOR PHONE	8006424720	2142775200	

**Contact 17**

CREDITOR NAME	CHASE AUTO		
CREDITOR ADDRESS	P.O. BOX 901003 CREDIT BUREAU DISP FORT WORTH, TX 76101		
CREDITOR PHONE	8003366675		



Derogatory Information



Record 1

CREDITOR	STELLAR REC		
DATE REPORTED	November 22, 2015		November 01, 2015
STATUS	Open		Closed