



## CREDIT REPORT

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CHARLES VASQUEZ

**Report Confirmation**

**9742185273**

# 1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Aug 30, 2019
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	11 Years, 2 Months
Length of Credit History	18 Years, 9 Months
Accounts with Negative Information	1
Oldest Account	US DEPT. OF EDUCATION/GLELSI (Opened Nov 28, 2000)
Most Recent Account	TD BANK USA/TARGET CREDIT (Opened Jan 29, 2019)

## Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	6	1	\$365	\$19,385	\$19,750	2.0%	\$15
Mortgage							
Installment	4	4	\$219,708	\$146	\$219,854	100.0%	\$624
Other	0	0					
Total	10	5	\$220,073	\$19,531	\$239,604	92.0%	\$639

## Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	13 Items Found
Inquiries	13 Inquiries Found
Most Recent Inquiry	DISCOVER FINANCIAL SERVICESAug 22, 2019
Public Records	0 Records Found
Collections	0 Collections Found

## 2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

### 2.1 TD BANK USA/TARGET CREDIT

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$500		

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	⌘⌘⌘	✓	✓	✓	✓	✓	✓	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> Too New to Rate	⌘⌘⌘ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$0	Owner	INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jan 29, 2019
Amount Past Due		Date Reported	Aug 26, 2019
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	6	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

TD BANK USA/TARGET CREDIT  
7000 TARGET PARKWAY N,  
MAIL STOP NCD-0450  
BROOKLYN PARK, MN 55445-4301

## 2.2 USAA SAVINGS BANK

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance		\$365
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio		15%
Available Credit		\$2,500		

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												\$390
2019	\$458	\$16		\$307	\$185	\$396						

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												\$15
2019	\$15	\$15		\$15	\$15	\$15						

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017													
2018													\$2,750
2019	\$1,720		\$518	\$1,200	\$345								

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												\$1,437
2019	\$1,437	\$1,437		\$1,437	\$1,437	\$1,437						

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												\$2,500
2019	\$2,500	\$2,500		\$2,500	\$2,500	\$2,500						

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗

2018



Paid on Time

**30** 30 Days Past Due**60** 60 Days Past Due**90** 90 Days Past Due**120** 120 Days Past Due**150** 150 Days Past Due**180** 180 Days Past Due**V** Voluntary Surrender**F** Foreclosure**C** Collection Account**CO** Charge-Off**B** Included in Bankruptcy**R** Repossession**TN** Too New to Rate

No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,437	Owner	INDIVIDUAL
Credit Limit	\$2,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$365	Date Opened	Nov 04, 2018
Amount Past Due		Date Reported	Aug 23, 2019
Actual Payment Amount	\$996	Date of Last Payment	Aug 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$15
Months Reviewed	9	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

USAA SAVINGS BANK  
 PO BOX 33009  
 SAN ANTONIO, TX 78265  
 1-800-531-8722



## 2.3 US BANK LINE OF CREDIT

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit		\$500	

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$399		\$497		\$480
2018	\$484	\$503		\$494	\$504	\$471	\$494		\$502	\$501	\$469	\$0
2019		\$0										

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$25		\$25		\$25
2018	\$25	\$25		\$25	\$25	\$25	\$25		\$25	\$25	\$25	
2019												

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017								\$25			\$25	
2018	\$55		\$17	\$33	\$41		\$53	\$60	\$40			
2019												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$500		\$500		\$500
2018	\$500	\$500		\$500	\$500	\$500	\$500		\$500	\$500	\$500	\$500
2019		\$500										

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$500		\$500		\$500
2018	\$500	\$500		\$500	\$500	\$500	\$500		\$500	\$500	\$500	\$500
2019		\$500										

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Comments 1

Date	Comment
09/2017	Fixed rate
11/2017	Fixed rate
01/2018	Fixed rate

Date	Comment
02/2018	Fixed rate
04/2018	Fixed rate
05/2018	Fixed rate
06/2018	Fixed rate
07/2018	Fixed rate
09/2018	Fixed rate
10/2018	Fixed rate
11/2018	Fixed rate
12/2018	Fixed rate
02/2019	Fixed rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓
2014	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2013	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2012	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> Too New to Rate	⊗⊗⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$500	Owner	INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 21, 2007
Amount Past Due		Date Reported	Jul 31, 2019
Actual Payment Amount		Date of Last Payment	Feb 01, 2019
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Line of Credit	Date Closed	
Date of First Delinquency			

## Comments

Fixed rate

## Contact

US BANK LINE OF CREDIT  
PO BOX 5227  
CINCINNATI, OH 45201  
1-800-331-4738

2.4 US BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$5,500		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019		\$154	\$108	\$0	\$0	\$0						

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019		\$30	\$30									

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017					
2018					
2019		\$457	\$795	\$268	\$222

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019		\$290	\$465	\$465	\$465	\$465						

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019		\$5,500	\$5,500	\$5,500	\$5,500	\$5,500						

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												


### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	⊠⊠⊠⊠	✓	✓	✓	✓	✓	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠

✓ Paid on Time      **30** 30 Days Past Due      **60** 60 Days Past Due      **90** 90 Days Past Due      **120** 120 Days Past Due  
**150** 150 Days Past Due      **180** 180 Days Past Due      **V** Voluntary Surrender      **F** Foreclosure      **C** Collection Account  
**CO** Charge-Off      **B** Included in Bankruptcy      **R** Repossession      **TN** Too New to Rate       No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$465	Owner	INDIVIDUAL
Credit Limit	\$5,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jan 17, 2019
Amount Past Due		Date Reported	Jul 31, 2019
Actual Payment Amount		Date of Last Payment	Jun 01, 2019
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	6	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

US BANK  
 PO BOX 108  
 ST LOUIS, MO 63166

## 2.5 US BANK

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit		\$1,750	

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$799	\$965	\$1,775		\$1,744
2018	\$1,750		\$1,770	\$1,773	\$1,848		\$1,741	\$1,773	\$1,771	\$1,804	\$1,714	\$0
2019												

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$41	\$40	\$56		\$55
2018	\$55		\$55	\$54	\$85		\$56	\$59	\$57	\$59	\$86	
2019												

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----



2017								\$41	\$40		\$56	
2018		\$55	\$55		\$116	\$56	\$59	\$57	\$118			
2019												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$1,776	\$1,776	\$1,776		\$1,776
2018	\$1,776		\$1,776	\$1,776	\$1,848		\$1,848	\$1,848	\$1,848	\$1,848	\$1,859	\$1,859
2019												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$1,750	\$1,750	\$1,750		\$1,750
2018	\$1,750		\$1,750	\$1,750	\$1,750		\$1,750	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750
2019												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time      **30** 30 Days Past Due      **60** 60 Days Past Due      **90** 90 Days Past Due      **120** 120 Days Past Due  
**150** 150 Days Past Due      **180** 180 Days Past Due      **V** Voluntary Surrender      **F** Foreclosure      **C** Collection Account  
**CO** Charge-Off      **B** Included in Bankruptcy      **R** Repossession      **TN** Too New to Rate      ⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,859	Owner	INDIVIDUAL
Credit Limit	\$1,750	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Dec 01, 2007
Amount Past Due		Date Reported	Jul 31, 2019
Actual Payment Amount		Date of Last Payment	Dec 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

US BANK  
 PO BOX 108  
 ST LOUIS, MO 63166

## 2.6 US BANK

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit		\$9,000	

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$8,637	\$8,752	\$9,006		\$8,918
2018	\$8,691	\$9,108		\$9,133	\$9,004	\$9,167		\$9,139	\$9,153	\$9,155	\$8,939	\$8,849
2019	\$0	\$0					\$0					

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$204	\$211	\$219		\$212
2018	\$220	\$211		\$222	\$262	\$238		\$230	\$245	\$229	\$231	\$236
2019												

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017								\$204	\$211		\$219	
2018	\$432		\$211	\$457		\$238	\$230	\$245	\$460	\$236		
2019	\$9,006					\$95						

## High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$9,077	\$9,077	\$9,077		\$9,077
2018	\$9,077	\$9,108		\$9,108	\$9,303	\$9,303		\$9,303	\$9,303	\$9,303	\$9,303	\$9,303
2019	\$9,303	\$9,303					\$9,303					

## Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$9,000	\$9,000	\$9,000		\$9,000
2018	\$9,000	\$9,000		\$9,000	\$9,000	\$9,000		\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
2019	\$9,000	\$9,000					\$9,000					

## Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

## Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time      **30** 30 Days Past Due      **60** 60 Days Past Due      **90** 90 Days Past Due      **120** 120 Days Past Due  
**150** 150 Days Past Due      **180** 180 Days Past Due      **V** Voluntary Surrender      **F** Foreclosure      **C** Collection Account  
**CO** Charge-Off      **B** Included in Bankruptcy      **R** Repossession      **TN** Too New to Rate      ⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$9,303	Owner	INDIVIDUAL
Credit Limit	\$9,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 01, 2008
Amount Past Due		Date Reported	Jul 31, 2019
Actual Payment Amount	\$95	Date of Last Payment	Jul 01, 2019
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

US BANK  
 PO BOX 108  
 ST LOUIS, MO 63166

## 2.7 BEST BUY/CBNA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$3,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2011	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,461	Owner	INDIVIDUAL
Credit Limit	\$3,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jan 01, 2010
Amount Past Due		Date Reported	Mar 03, 2018
Actual Payment Amount		Date of Last Payment	Dec 01, 2012
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	52	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Dec 01, 2013
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

BEST BUY/CBNA  
701 EAST 60TH STREET  
SIOUX FALLS, SD 57104

## 2.8 COMENITYBANK/BUCKLE (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$1,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$0	Owner	INDIVIDUAL
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 09, 2008
Amount Past Due		Date Reported	Dec 01, 2013
Actual Payment Amount		Date of Last Payment	Aug 01, 2008
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	63	Delinquency First Reported	
Activity Designator	CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			



Comments

Account closed by credit grantor

Contact

COMENITYBANK/BUCKLE  
PO BOX 182789  
COLUMBUS, OH 43218

## 2.9 CAPITAL ONE / BEST BUY (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$3,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,461	Owner	INDIVIDUAL
Credit Limit	\$3,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jan 01, 2010
Amount Past Due		Date Reported	Sep 09, 2013
Actual Payment Amount	\$1,265	Date of Last Payment	Dec 01, 2012
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	44	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Sep 01, 2013
Date of First Delinquency			

Comments

Contact

CAPITAL ONE / BEST BUY  
PO BOX 5253  
CAROL STREAM, IL 60197  
1-800-695-6950

## 2.10 TARGET NATIONAL BANK (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$1,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$0	Owner	INDIVIDUAL
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Sep 01, 2005
Amount Past Due		Date Reported	Apr 01, 2010
Actual Payment Amount		Date of Last Payment	Sep 01, 2005
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	55	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	May 01, 2007
Date of First Delinquency			

Comments

Contact

TARGET NATIONAL BANK  
C/O TARGET CREDIT SERVICES  
PO BOX 673  
MINNEAPOLIS, MN 55440-0673

### 3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.  
You currently do not have any Mortgage Accounts in your file.

## 4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

### 4.1 US DEPT OF ED/GLELSI

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 7581	Reported Balance	\$195,771
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	106%
Available Credit			

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												\$193,675
2019	\$193,982	\$194,258	\$194,565	\$195,168			\$195,464	\$195,771				

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												\$10
2019	\$10	\$10	\$10	\$10		\$10	\$10					

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												\$10
2019	\$10	\$10	\$10		\$10	\$10						

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												\$184,238
2019	\$184,238	\$184,238	\$184,238	\$184,238			\$184,238	\$184,238				

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.



Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗
2018	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	✓	✓	✓
2017	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> Too New to Rate	⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$184,238	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$195,771	Date Opened	Apr 17, 2017
Amount Past Due		Date Reported	Jul 31, 2019
Actual Payment Amount	\$10	Date of Last Payment	Jul 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$10
Months Reviewed	27	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

## Comments

## Contact

US DEPT OF ED/GLELSI  
PO BOX 7860  
US DEPT OF ED/GLELSI  
MADISON, WI 53707

4.2 BENTON COUNTY SCHOOLS CR UNION

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 7041	Reported Balance	\$8,012
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	91%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019	\$8,849	\$8,732	\$8,586	\$8,446	\$8,300	\$8,160	\$8,012					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019	\$181	\$181	\$181	\$181	\$181	\$181	\$181					

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017

2018

2019

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019	\$8,849	\$8,849	\$8,849	\$8,849	\$8,849	\$8,849	\$8,849					

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Comments 1

Date	Comment
01/2019	Fixed rate
02/2019	Fixed rate
03/2019	Fixed rate

Date	Comment
04/2019	Fixed rate
05/2019	Fixed rate
06/2019	Fixed rate
07/2019	Fixed rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$8,849	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$8,012	Date Opened	Jan 10, 2019
Amount Past Due		Date Reported	Jul 31, 2019
Actual Payment Amount		Date of Last Payment	Jul 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$181
Months Reviewed	6	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

BENTON COUNTY SCHOOLS CR UNION  
2101 NW PROFESSIONAL DR  
CORVALLIS, OR 97330-1310  
1-541-754-7765

## 4.3 WELLS FARGO EFS

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 0001	Reported Balance	\$4,996
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	100%
Available Credit			

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$5,576	\$5,557		\$5,412	\$5,350
2018	\$5,377			\$5,333		\$5,487						\$5,315
2019	\$5,258	\$5,237		\$5,177	\$5,117	\$5,056	\$4,996					

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$90	\$90		\$90	\$90
2018	\$90			\$90		\$97						\$97
2019	\$97	\$97		\$97	\$97	\$97	\$97					

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017								\$90		\$195	\$97
2018			\$95							\$211	
2019	\$97		\$97	\$97	\$97	\$97					

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$5,000	\$5,000		\$5,000	\$5,000
2018	\$5,000			\$5,000		\$5,000						\$5,000
2019	\$5,000	\$5,000		\$5,000	\$5,000	\$5,000	\$5,000					

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗

2018	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
2017	✓	✓	✓	⊗	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time      **30** 30 Days Past Due      **60** 60 Days Past Due      **90** 90 Days Past Due      **120** 120 Days Past Due  
**150** 150 Days Past Due      **180** 180 Days Past Due      **V** Voluntary Surrender      **F** Foreclosure      **C** Collection Account  
**CO** Charge-Off      **B** Included in Bankruptcy      **R** Repossession      **TN** Too New to Rate      ⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$4,996	Date Opened	May 24, 2005
Amount Past Due		Date Reported	Jul 31, 2019
Actual Payment Amount	\$97	Date of Last Payment	Jul 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$97
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

## Comments

## Contact

WELLS FARGO EFS  
 PO BOX 84712  
 SIOUX FALLS, SD 57117  
 1-800-658-3567



## 4.4 USAA FEDERAL SAVINGS BANK

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 4173	Reported Balance	\$10,929
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	50%
Available Credit			

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017							\$17,682		\$17,112	\$16,826		\$16,250
2018	\$15,962	\$15,716		\$15,425		\$14,841	\$14,548		\$13,959	\$13,628	\$13,332	\$13,035
2019	\$12,737		\$12,137	\$11,837	\$11,535	\$11,233						

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017							\$336		\$336	\$336		\$336
2018	\$336	\$336		\$336		\$336	\$336		\$336	\$336	\$336	\$336
2019	\$336		\$336	\$336	\$336	\$336						

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017							\$336		\$336	\$336		\$336
2018	\$336		\$336		\$336	\$336		\$336	\$336	\$336	\$336	
2019	\$336		\$336	\$336	\$336	\$336						

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017							\$21,767		\$21,767	\$21,767		\$21,767
2018	\$21,767	\$21,767		\$21,767		\$21,767	\$21,767		\$21,767	\$21,767	\$21,767	\$21,767
2019	\$21,767		\$21,767	\$21,767	\$21,767	\$21,767						

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Comments 1

Date	Comment
07/2017	Fixed rate
09/2017	Fixed rate
10/2017	Fixed rate

Date	Comment
12/2017	Fixed rate
01/2018	Fixed rate
02/2018	Fixed rate
04/2018	Fixed rate
06/2018	Fixed rate
07/2018	Fixed rate
09/2018	Fixed rate
10/2018	Fixed rate
11/2018	Fixed rate
12/2018	Fixed rate
01/2019	Fixed rate
03/2019	Fixed rate
04/2019	Fixed rate
05/2019	Fixed rate
06/2019	Fixed rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2018	✓	✓	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> Too New to Rate	⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$21,767	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$10,929	Date Opened	Mar 22, 2016
Amount Past Due		Date Reported	Aug 01, 2019
Actual Payment Amount	\$336	Date of Last Payment	Jul 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$336
Months Reviewed	41	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

## Comments

Fixed rate

## Contact

USAA FEDERAL SAVINGS BANK  
PO BOX 33009  
SAN ANTONIO, TX 78265  
1-800-531-8722

## 4.5 OSU STUDENT LOAN (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxx 4A80	Reported Balance	\$0
Account Status	OVER_120_DAYS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	120	C	C	C	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	30	60	90
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2011	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2010	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⊗	No Data Available	

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Nov 15, 2004
Amount Past Due		Date Reported	May 17, 2017
Actual Payment Amount	\$4,931	Date of Last Payment	Apr 01, 2017
Date of Last Activity		Scheduled Payment Amount	\$42
Months Reviewed	59	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Apr 01, 2017
Date of First Delinquency	Sep 01, 2016		

## Comments

## Contact

OSU STUDENT LOAN  
B-106 ADMINISTRATION  
CORVALLIS, OR 97339  
1-503-737-3778

## 4.6 US DEPT. OF EDUCATION/GLELSI (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 8581	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$7,040	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT

Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Sep 16, 2012
Amount Past Due		Date Reported	Apr 30, 2017
Actual Payment Amount	\$9,438	Date of Last Payment	Apr 01, 2017
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	51	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Apr 01, 2017
Date of First Delinquency			

## Comments

## Contact

US DEPT. OF EDUCATION/GLELSI  
PO BOX 7860  
MADISON, WI 53704



## 4.7 US DEPT. OF EDUCATION/GLELSI (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 8581	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	⊗	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2011	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2010	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⊗	No Data Available	

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$129,763	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Nov 28, 2000
Amount Past Due		Date Reported	Apr 30, 2017
Actual Payment Amount	\$169,868	Date of Last Payment	Apr 01, 2017
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	51	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Apr 01, 2017
Date of First Delinquency			

## Comments

## Contact

US DEPT. OF EDUCATION/GLELSI  
PO BOX 7860  
MADISON, WI 53704

## 4.8 BENTON COUNTY SCHOOLS CR UNION (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 7040	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	⊗⊗⊗	✓	⊗⊗⊗	⊗⊗⊗
2014	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2013	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2012	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2011	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2010	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2009	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⊗⊗⊗	No Data Available	

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$14,931	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	8
Balance	\$0	Date Opened	Nov 28, 2008
Amount Past Due		Date Reported	Apr 30, 2016
Actual Payment Amount		Date of Last Payment	Nov 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	89	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Nov 01, 2015
Date of First Delinquency			

## Comments

Fixed rate

## Contact

BENTON COUNTY SCHOOLS CR UNION  
2101 NW PROFESSIONAL DR  
CORVALLIS, OR 97330-1310  
1-541-754-7765

## 4.9 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 8074	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$9,387	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	DEFERRED	Term Duration	12
Balance	\$0	Date Opened	Sep 16, 2012
Amount Past Due	\$0	Date Reported	Feb 18, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$74
Months Reviewed	4	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date	Dec 01, 2016	Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Student loan - payment deferred

Contact

U S DEPARTMENT OF EDU AFSA  
PO BOX 7202  
UTICA, NY 13504-7202

## 4.10 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 7974	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$9,331	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 16, 2012
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	3	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

**Comments**

**Contact**

U S DEPARTMENT OF EDU AFSA  
PO BOX 7202  
UTICA, NY 13504-7202



## 4.11 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 6074	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,473	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Jan 23, 2012
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	11	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA  
PO BOX 7202  
UTICA, NY 13504-7202

## 4.12 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 5974	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$7,513	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Jan 23, 2012
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	11	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

**Comments**

**Contact**

U S DEPARTMENT OF EDU AFSA  
PO BOX 7202  
UTICA, NY 13504-7202

## 4.13 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4774	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,626	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 24, 2009
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA  
PO BOX 7202  
UTICA, NY 13504-7202

## 4.14 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4674	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$6,503	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 25, 2008
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.15 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4574	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,836	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Jan 08, 2008
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.16 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4474	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,667	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 20, 2007
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.17 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4374	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,666	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 24, 2009
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.18 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4274	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$8,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 25, 2008
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.19 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4174	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$6,666	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Jan 08, 2008
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
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## 4.20 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4074	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,834	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 20, 2007
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.21 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3974	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 22, 2005
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.22 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3874	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 28, 2004
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
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## 4.23 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3774	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$314	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Apr 01, 2003
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.24 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3674	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,191	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Dec 12, 2002
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
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## 4.25 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3574	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Oct 31, 2002
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
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## 4.26 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3474	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$875	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Apr 17, 2002
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
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## 4.27 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3374	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Oct 03, 2001
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
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## 4.28 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3274	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,625	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 21, 2001
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
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## 4.29 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3174	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,625	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Nov 28, 2000
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
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## 4.30 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3074	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	30
Balance	\$0	Date Opened	Sep 22, 2005
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$27
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.31 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 2974	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	30
Balance	\$0	Date Opened	Sep 28, 2004
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$27
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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## 4.32 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 2874	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,281	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	30
Balance	\$0	Date Opened	Sep 25, 2003
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$21
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

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U S DEPARTMENT OF EDU AFSA  
PO BOX 7202  
UTICA, NY 13504-7202

## 4.33 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 5632	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$54,774	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	29
Balance	\$0	Date Opened	Sep 01, 2007
Amount Past Due		Date Reported	Sep 01, 2011
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	46	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA  
PO BOX 7202  
UTICA, NY 13504-7202

## 4.34 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 5631	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$53,376	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	29
Balance	\$0	Date Opened	Nov 01, 2000
Amount Past Due		Date Reported	Sep 01, 2011
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	46	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA  
PO BOX 7202  
UTICA, NY 13504-7202



## 4.35 U S DEPARTMENT OF EDU AFSA (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 5633	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

You currently do not have any Payment History in your file.

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,637	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	4
Balance	\$0	Date Opened	Sep 01, 2010
Amount Past Due		Date Reported	Oct 01, 2010
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$50
Months Reviewed	1	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

**Comments**

**Contact**

U S DEPARTMENT OF EDU AFSA  
PO BOX 7202  
UTICA, NY 13504-7202

## 5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

### 5.1 JPMCB - CARD SERVICES (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$77	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 01, 2008
Amount Past Due		Date Reported	Jul 01, 2010
Actual Payment Amount		Date of Last Payment	Nov 01, 2009
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	22	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

Loan Type	Credit Card	Date Closed	Nov 01, 2009
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Date of First Delinquency
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Comments

Account closed at consumer's request

Contact

JPMCB - CARD SERVICES  
301 N WALNUT ST, FLOOR 09  
WILMINGTON, DE 19801-3935  
1-800-945-2000

# 6. Consumer Statements

Consumer Statements are explanations of up to 100 words (200 words if you live in Maine) you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

## 7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

### Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

<b>Name</b>	CHARLES G VASQUEZ
<b>Formerly known as</b>	DAVID C VASQUEZ
<b>Social Security Number</b>	xxxxx 4563
<b>Age or Date of Birth</b>	Dec 03, 1979

### Other Identification

You currently do not have any Other Identifications in your file.

### Alert Contact Information

You currently do not have any Alert Contacts in your file.

### Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
155 NW KINGS BLVD APT 647 CORVALLIS, OR 97330	Current	Aug 27, 2019
544 NW 7TH ST CORVALLIS, OR 97330	Former	Feb 01, 2016
328 NW KINGS BLVD CORVALLIS, OR 97330	Former	Jan 17, 2017
2645 NW TAYLOR AVE UNIT 100 CORVALLIS, OR 97330	Former	Aug 06, 2014
3928 NW WALNUT PL CORVALLIS, OR 97330	Former	Jul 02, 2013
6300 SW GRAND OAKS DR APT H102 CORVALLIS, OR 97333	Former	Mar 21, 2014

909 BURROWING OWL DR FORT COLLINS, CO 80525	Former	Sep 04, 2014
127 NW 13TH ST CORVALLIS, OR 97330	Former	Aug 06, 2019
2960 NW TYLER AVE APT 103 CORVALLIS, OR 97330	Former	Feb 03, 2014
623 NW 23RD ST CORVALLIS, OR 97330	Former	Aug 31, 2010

## Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation	Start Date	Status	Address
NIKE	SOFTWARE ENGINEER		Current	

## 8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

### Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Jan 28, 2019	TD BANK USA/TARGET CREDIT  7000 TARGET PARKWAY N, MAIL STOP NCD-0450 BROOKLYN PARK, MN 55445-4301	
Dec 29, 2018	DISCOVER BANK  2500 LAKE COOK ROAD RIVERWOODS, IL 60015  1-800-973-5054	
Nov 16, 2018	BENTON COUNTY SCHOOLS CR UNION  2101 NW PROFESSIONAL DR CORVALLIS, OR 97330-1310  1-541-754-7765	
Jan 21, 2018	US BANK - BRANCH  180 5TH ST EAST SPFS 0320 SAINT PAUL, MN 55101  1-800-872-2657	

### Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Description
Aug 22, 2019	DISCOVER FINANCIAL SERVICES	Promotional Inquiry
Aug 05, 2019	USBANK N.A.	Account Review Inquiry



Jan 22, 2019	CITI CARDS CBNA	Promotional Inquiry
Jan 08, 2019	WELLS FARGO EFS	Account Review Inquiry
Dec 29, 2018	EQUIFAX	Credit Report
Dec 29, 2018	CITI CARDS CBNA	Promotional Inquiry
Nov 03, 2018	ONEMAIN	Promotional Inquiry
Jan 19, 2018	THE HERTZ CORPORATION	Credit Report
Jan 12, 2018	THE HERTZ CORPORATION	Credit Report

## 9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center  
P.O. Box 105615  
Atlanta, GA 30348-5108

### Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

### Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

### Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

# 10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

You currently do not have any Collections in your file.

## 11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

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

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

**For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

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

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

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

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

- a person has taken adverse action against you because of information in your credit file;
- 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](http://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 file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://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 file 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](http://www.consumerfinance.gov/learnmore).

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

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).

**You may seek damages from violators.**

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.consumerfinance.gov/learnmore](http://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. Federal enforcers are:**

**1a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.**

Contact

Bureau of Consumer Financial Protection  
1700 G Street NW  
Washington, DC 20552

**1b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB**

Contact

Federal Trade Commission: Consumer Response Center - FCRA  
Washington, DC 20580  
(877) 382-4357

**2a. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign bank**

Contact

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

**2b. 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**

Contact

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

**2c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations**

Contact

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

**2d. Federal Credit Unions**

Contact

National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO)  
1775 Duke Street  
Alexandria, VA 22314

**3. Air carriers**

Contact

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

**4. Creditors Subject to Surface Transportation Board**

Contact

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

**5. Creditors Subject to Packers and Stockyards Act, 1921**

Contact

Nearest Packers and Stockyards Administration area supervisor

**6. Small Business Investment Companies**

Contact

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

**7. Brokers and Dealers**

Contact

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

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

Contact

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

**8b. Retailers, Finance Companies, and All Other Creditors Not Listed Above**

Contact

FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA  
Washington, DC 20580  
(877) 382-4357

# Your Rights Under State Law

## State of Oregon - Notice to Consumers

You may request that a security freeze be placed on your credit report by sending a request in writing by mail to a consumer reporting agency. The security freeze on your credit report will prohibit a credit reporting agency from releasing any information in your credit report without your express authorization. The security freeze is designed to prevent a credit reporting agency from releasing your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed 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, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your credit report or to authorize the temporary release of your credit report for a specific period of time while the security freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all the following:

1. Proper identification.
2. The unique personal identification number or password provided by the credit reporting agency.
3. The proper information regarding the time period for which your credit report must be available.

A credit reporting agency must remove the security freeze from your credit file or authorize the temporary release of your credit report not later than 3 business days after receiving the above information.

A security freeze does not apply to certain persons, including a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account.

To place a security freeze on your Equifax credit report, your request must be mailed to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze on is \$10.00. If you are a victim of identity theft and you submit a copy of a valid police report, incident report or identity theft declaration that you have filed with a law enforcement agency, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific period of time.