

Personal Information

SSN: XXX-XX-4563
Your SSN has been masked for your protection.

Names Reported: DAVID C. VASQUEZ

Addresses Reported:

Address
155 NW KINGS BLVD APT 647, CORVALLIS, OR 97330-6565
155 NW KINGS BLVD APT 248, CORVALLIS, OR 97330-6285
544 NW 7TH ST, CORVALLIS, OR 97330-6310
3928 NW WALNUT PL, CORVALLIS, OR 97330-1034
909 BURROWING OWL DR, FORT COLLINS, CO 80525-5968
623 NW 23RD ST, CORVALLIS, OR 97330-5613
620 NW 27TH ST, CORVALLIS, OR 97330-5224
2960 NW TYLER AVE APT 103, CORVALLIS, OR 97330-5262
527 NW 23RD ST, CORVALLIS, OR 97330-5612
328 NW KINGS BLVD, CORVALLIS, OR 97330-5545
127 NW 13TH ST, CORVALLIS, OR 97330-5940
190 MITEY MITE LN, EL SOBRANTE, CA 94803-2536
155 NW KINGS BLVD APT 449, CORVALLIS, OR 97330-6558
2645 NW TAYLOR AVE UNIT 100, CORVALLIS, OR 97330-5456
6300 SW GRAND OAKS DR APT H102, CORVALLIS, OR 97333-4099
10496 SW BONANZA WAY, TIGARD, OR 97224-4339
2807 STRATHALLAN AVE, HENDERSON, NV 89044-8772
PO BOX 772, GROVER BEACH, CA 93483-0772
327 LIVEOAK CT, MARTINEZ, CA 94553-3573

You have been on our files since 12/01/2000
Date of Birth: 12/03/1979

Date Reported

09/30/2015
11/30/2015
07/31/2014
01/21/2013
02/13/2009
10/31/2007
06/30/2007
07/31/2008
06/30/2005
12/31/2013
09/30/2010
02/24/2006
07/31/2015
06/30/2013
12/23/2011
08/31/2007
10/04/2014
04/07/2008

Telephone Numbers Reported:

(925) 818-1172 (925) 256-4294

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Remarks Key
Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

>CLA< PLACED FOR COLLECTION CLO CLOSED

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

OREGON STATE UNIV S/L #1CDC939D29B2PER2****



PO BOX 1086
CORVALLIS, OR 97339-1086
(800) 432-6318

Date Opened:11/15/2004

Responsibility:Individual Account

Account Type:Installment Account

Loan Type:STUDENT LOAN

Date Updated:04/17/2017

Payment Received:\$301

Last Payment Made:04/04/2017

Pay Status:>In Collection<

Terms:\$0 per month, paid Monthly
for 120 months

Date Closed:02/17/2017

>Maximum Delinquency of 120 days in 01/2017 for \$129<

High Balance: High balance of \$4,000 from 02/2017 to 04/2017
Estimated month and year that this item will be removed: 08/2023

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Balance	\$4,931	\$5,243	\$5,222							
Scheduled Payment	\$0	\$42	\$42							
Amount Paid	\$301	\$0	\$0							
Past Due	\$4,931	\$5,243	\$5,222							
Remarks	CLO	>CLA<	>CLA<							
Rating	COL	COL	COL	120	X	X	X	X	X	X

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	X	X	X	X	X	OK	90	60	30	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

Satisfactory Accounts

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

BEST BUY/CBNA #700106225126****
PO BOX 6497
SIOUX FALLS, SD 57117
(888) 237-8289



Date Opened:	01/01/2010	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	03/03/2018		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Terms:	Paid Monthly
Loan Type:	CHARGE	Last Payment Made:	12/27/2012	Date Closed:	12/26/2013
	ACCOUNT	High Balance:	\$1,461	Date Paid:	12/27/2012
		Credit Limit:	\$3,000		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013
Rating	OK	OK

CAPITAL ONE / BEST BUY #700106225126****
P O BOX 30253
SALT LAKE CITY, UT 84130-0253
(800) 695-6950

Date Opened:	01/01/2010	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	09/09/2013		Agreed
Account Type:	Revolving Account	Payment Received:	\$1,265	Terms:	Paid Monthly
Loan Type:	CHARGE	Last Payment Made:	12/27/2012	Date Closed:	09/09/2013
	ACCOUNT	High Balance:	\$1,461		
		Credit Limit:	\$3,000		

Remarks: PURCHASED BY ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2010	03/2010	02/2010	01/2010
Rating	OK	OK	OK	OK

DIRECT LOAN SVC SYSTEM #70000217904****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/16/2012	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/21/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$74 per month for 120
Loan Type:	STUDENT LOAN	High Balance:	\$9,387	Date Closed:	months, Deferred
					01/21/2013

Special Payment: Payment deferred until 12/28/2016
Remarks: PAYMENT DEFERRED

	12/2012	11/2012	10/2012
Rating	OK	OK	OK

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/25/2003	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/07/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN	High Balance:	\$4,281	Date Closed:	for 300 months
					01/07/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/28/2004	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/07/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN	High Balance:	\$5,500	Date Closed:	for 300 months
					01/07/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/22/2005	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/07/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN	High Balance:	\$5,500	Date Closed:	for 300 months
					01/07/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	11/28/2000	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/07/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN	High Balance:	\$2,625	Date Closed:	for 120 months
					01/07/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/21/2001	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/07/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN	High Balance:	\$2,625	Date Closed:	for 120 months
					01/07/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	10/03/2001	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$4,000		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	04/17/2002	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$875		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	10/31/2002	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$3,500		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	12/12/2002	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$3,191		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	04/01/2003	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$314		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/28/2004	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$5,000		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/22/2005	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$5,000		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/20/2007	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$1,834		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	01/08/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$6,666		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/25/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/07/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN	High Balance:	\$8,500	Date Closed:	for 120 months
					01/07/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/24/2009	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/07/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN	High Balance:	\$5,666	Date Closed:	for 120 months
					01/07/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/20/2007	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/07/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN	High Balance:	\$1,667	Date Closed:	for 120 months
					01/07/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	01/08/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$2,836		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/25/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$6,503		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

DIRECT LOAN SVC SYSTEM #70000210101****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/24/2009	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$4,626		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



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

DIRECT LOAN SVC SYSTEM #70000214205****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	01/23/2012	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$7,513		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2012
Rating	OK

DIRECT LOAN SVC SYSTEM #70000214205****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	01/23/2012	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$4,473		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2012
Rating	OK

DIRECT LOAN SVC SYSTEM #70000217904****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/16/2012	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	01/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$0	Date Closed:	01/07/2013
Loan Type:	STUDENT LOAN	High Balance:	\$9,331		

Remarks: TRANSFERRED TO ANOTHER OFFICE

	12/2012	11/2012	10/2012
Rating	OK	OK	OK



DIRECT LOAN SVC SYSTEM #606054****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	11/28/2000	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	09/30/2011		Agreed
Account Type:	Installment Account	High Balance:	\$53,376	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN			Date Closed:	for 297 months
					09/30/2011

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	X	X	X	X	X	X	X

	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010
Rating	X	X	X	X	X	OK	OK	X	X	X

	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009
Rating	X	X	X	X	X	X	X	X	X	X

	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008
Rating	X	X	X	X	X	X	X	X	X	X

	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007
Rating	X	X	X	X	X	X	X	X	N/R	X

	06/2007	05/2007	04/2007
Rating	X	X	X

DIRECT LOAN SVC SYSTEM #606054****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/20/2007	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	09/30/2011		Agreed
Account Type:	Installment Account	High Balance:	\$54,774	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN			Date Closed:	for 295 months
					09/30/2011

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	X	X	X	X	X	X	X

	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010
Rating	X	X	X	X	X	X	X	X	X	X

	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009
Rating	X	X	X	X	X	X	X	X	X	X



	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008
Rating	X	X	X	X	X	X	X	X	X	X

	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	X	X	X	X	X	X	X

DIRECT LOAN SVC SYSTEM #606054****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:	09/20/2010	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	10/31/2010	Terms:	Agreed
Account Type:	Installment Account	High Balance:	\$1,637	Date Closed:	\$50 per month for 40
Loan Type:	STUDENT LOAN				months
					10/31/2010

	09/2010
Rating	X

JPMCB CARD SERVICES #414720204175****

PO BOX 15369
WILMINGTON, DE 19850
(800) 945-2000

Date Opened:	08/26/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	07/15/2010	Date Closed:	Agreed
Account Type:	Open Account	Payment Received:	\$0	Date Paid:	11/17/2009
Loan Type:	CREDIT CARD	Last Payment Made:	11/18/2009		11/18/2009
		High Balance:	\$77		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2008	09/2008
Rating	OK	OK

TD BANK USA/TARGET CREDI #585975213917****

NCD-0450
PO BOX 1470
MINNEAPOLIS, MN 55440
Phone number not available

Date Opened:	01/29/2019	Date Updated:	08/26/2019	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
Account Type:	Revolving Account				Paid Monthly
Loan Type:	CREDIT CARD				

High Balance: High balance of \$0 from 02/2019 to 08/2019



Credit Limit: Credit limit of \$500 from 02/2019 to 08/2019

	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK

US BANK #15365472****

CRA MANAGEMENT
PO BOX 3447
OSHKOSH, WI 54903
(844) 624-8230

Date Opened:	08/21/2007	Date Updated:	07/31/2019	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
Account Type:	Line of Credit	Last Payment Made:	02/19/2019	Date Paid:	Paid Monthly
	Account				02/19/2019
Loan Type:	LINE OF CREDIT				

High Balance: High balance of \$500 from 02/2017 to 07/2019
Credit Limit: Credit limit of \$500 from 02/2017 to 07/2019

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$469	\$501
Scheduled Payment									\$25	\$25
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$100	\$0	\$477	\$40	\$60
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance	\$502	\$494	\$485	\$471	\$504	\$494	\$503	\$501	\$484	\$480
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Amount Paid	\$53	\$0	\$45	\$41	\$33	\$17	\$0	\$41	\$55	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Balance	\$497	\$488	\$457	\$399	\$416	\$433	\$450	\$0	\$0	\$0
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$0			
Amount Paid	\$0	\$25	\$25	\$25	\$25	\$25	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2012	10/2012	09/2012
Rating	OK	OK	OK

US BANK #403784008012****

CB DISPUTES
PO BOX 108
SAINT LOUIS, MO 63166
(866) 234-4750

Date Opened:	06/01/2008	Date Updated:	07/31/2019	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$95	Terms:	Agreed
Account Type:	Revolving Account	Last Payment Made:	07/31/2019	Date Paid:	Paid Monthly
Loan Type:	CREDIT CARD				07/31/2019

High Balance: High balance of \$9,077 from 02/2017 to 01/2018; \$9,096 from 02/2018 to 02/2018; \$9,108 from 03/2018 to 04/2018; \$9,303 from 05/2018 to 07/2019
Credit Limit: Credit limit of \$9,000 from 02/2017 to 07/2019

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,849	\$8,939	\$9,155
Scheduled Payment								\$236	\$231	\$229
Amount Paid	\$95	\$0	\$0	\$0	\$0	\$10	\$9,006	\$236	\$460	\$245
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance	\$9,153	\$9,139	\$9,167	\$8,889	\$9,004	\$9,133	\$9,108	\$8,887	\$8,691	\$8,918
Scheduled Payment	\$245	\$230	\$238	\$225	\$262	\$222	\$211	\$216	\$220	\$212
Amount Paid	\$230	\$238	\$0	\$225	\$457	\$211	\$0	\$216	\$432	\$219
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Balance	\$9,006	\$8,797	\$8,752	\$8,637	\$8,715	\$8,794	\$8,623	\$8,893	\$8,742	\$8,941
Scheduled Payment	\$219	\$201	\$211	\$204	\$221	\$205	\$208	\$204	\$201	\$191
Amount Paid	\$0	\$201	\$211	\$204	\$221	\$205	\$412	\$0	\$201	\$191
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2012	10/2012	09/2012
Rating	OK	OK	OK

US BANK #403784008012****

CB DISPUTES
PO BOX 108
SAINT LOUIS, MO 63166
(866) 234-4750

Date Opened:	12/01/2007	Date Updated:	07/31/2019	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
Account Type:	Revolving Account	Last Payment Made:	12/24/2018	Date Paid:	Paid Monthly
Loan Type:	CREDIT CARD				12/24/2018

High Balance: High balance of \$1,776 from 02/2017 to 04/2018; \$1,794 from 05/2018 to 05/2018; \$1,848 from 06/2018 to 10/2018; \$1,859 from 11/2018 to 07/2019
Credit Limit: Credit limit of \$1,750 from 02/2017 to 07/2019

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,714	\$1,804
Scheduled Payment									\$86	\$59
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,741	\$118	\$57
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance	\$1,771	\$1,773	\$1,741	\$1,848	\$1,794	\$1,773	\$1,770	\$1,750	\$1,700	\$1,744
Scheduled Payment	\$57	\$59	\$56	\$85	\$58	\$54	\$55	\$55	\$56	\$55
Amount Paid	\$59	\$56	\$116	\$0	\$54	\$55	\$55	\$0	\$111	\$56
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Balance	\$1,775	\$1,750	\$965	\$799	\$830	\$767	\$594	\$480	\$0	\$0
Scheduled Payment	\$56	\$47	\$40	\$41	\$40	\$37	\$36	\$30		
Amount Paid	\$0	\$80	\$40	\$41	\$40	\$37	\$66	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2012	10/2012	09/2012
Rating	OK	OK	OK



US BANK #403784010442****

CB DISPUTES
PO BOX 108
SAINT LOUIS, MO 63166
(866) 234-4750

Date Opened: 01/17/2019
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: FLEXIBLE
SPENDING CREDIT
CARD

Date Updated: 07/31/2019
Payment Received: \$0
Last Payment Made: 06/28/2019

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Paid: 06/28/2019

High Balance: High balance of \$290 from 02/2019 to 02/2019; \$465 from 03/2019 to 07/2019
Credit Limit: Credit limit of \$5,500 from 02/2019 to 07/2019

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Balance	\$0	\$0	\$0	\$0	\$108	\$154
Scheduled Payment					\$30	\$30
Amount Paid	\$0	\$108	\$222	\$268	\$795	\$457
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK

US DEPT OF EDUCATION/GLE #322940128277****

2401 INTERNATIONAL
POB 7859
MADISON, WI 53704
(608) 246-1750

Date Opened: 04/17/2017
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: STUDENT LOAN

Date Updated: 07/31/2019
Payment Received: \$10
Last Payment Made: 07/08/2019

Pay Status: Current; Paid or Paying as Agreed
Terms: \$10 per month, paid Monthly

High Balance: High balance of \$184,238 from 04/2017 to 06/2017; \$184,238 from 08/2017 to 04/2018; \$184,238 from 10/2018 to 07/2019

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$195,771	\$195,464	\$195,168	\$194,851	\$194,565	\$194,258	\$193,982	\$193,675	\$193,369	\$192,868
Scheduled Payment	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$0	\$0
Amount Paid	\$10	\$10	\$0	\$20	\$10	\$10	\$10	\$10	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance						\$187,990	\$187,700	\$187,401	\$187,131	\$186,832
Scheduled Payment						\$0	\$0	\$0	\$0	\$0
Amount Paid						\$0	\$0	\$0	\$0	\$0
Past Due						\$0	\$0	\$0	\$0	\$0
Rating	X	X	X	X	X	OK	OK	OK	OK	OK



	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017
Balance	\$186,533	\$186,244	\$185,945	\$186,197		\$185,057	\$184,768	\$184,468
Scheduled Payment	\$0	\$0	\$0	\$0		\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0		\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0		\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK

US DEPT. OF EDUCATION/GL #222940128279****

2401 INTERNATIONAL
POB 7859
MADISON, WI 53704
(800) 236-4300

Date Opened:	11/28/2000	Date Updated:	04/30/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$169,868		Agreed
Account Type:	Installment Account	Last Payment Made:	04/17/2017	Terms:	\$0 per month, paid Monthly
Loan Type:	STUDENT LOAN			Date Closed:	04/30/2017

High Balance: High balance of \$129,763 from 03/2017 to 04/2017
Remarks: CLOSED

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Balance	\$0	\$169,454								
Scheduled Payment	\$0	\$0								
Amount Paid	\$169,868	\$0								
Past Due	\$0	\$0								
Rating	OK	OK	X	OK	OK	OK	OK	X	X	X

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	X	X	X	X	X	X	X	X	X	X

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	X	X	X	X	X	X	X	X	X	X

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	X	X	X	X	X	X	X	X	X	X

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
Rating	X	X	X	X	X	X	X	X	OK	OK

	02/2013	01/2013
Rating	OK	OK

US DEPT. OF EDUCATION/GL #322940128279****



2401 INTERNATIONAL
POB 7859
MADISON, WI 53704
(800) 236-4300

Date Opened:
Responsibility:
Account Type:
Loan Type:

09/16/2012
Individual Account
Installment Account
STUDENT LOAN

Balance:
Date Updated:
Payment Received:
Last Payment Made:
High Balance:

\$0
04/30/2017
\$9,438
04/17/2017
\$7,040

Pay Status:
Terms:
Date Closed:

Current; Paid or Paying as Agreed
\$0 per month, Deferred
04/30/2017

Remarks: CLOSED

	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	X	X	OK	OK	OK	OK	X	X	X	X

	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Rating	X	X	X	X	X	X	X	X	X	X

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	X	X	X	X	X	X	X	X	X	X

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Rating	X	X	X	X	X	X	X	X	X	X

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Rating	X	X	X	X	X	X	X	OK	OK	OK

	01/2013
Rating	OK

USAA FED SVG BK - SAN AN #107667****

PO BOX 47504
SAN ANTONIO, TX 78265-7504
(800) 531-2265

Date Opened:
Responsibility:
Account Type:
Loan Type:

03/22/2016
Individual Account
Installment Account
AUTOMOBILE

Date Updated:
Payment Received:
Last Payment Made:

07/31/2019
\$336
07/05/2019

Pay Status:
Terms:

Current; Paid or Paying as Agreed
\$336 per month, paid Monthly for 72 months

High Balance: High balance of \$21,767 from 02/2017 to 01/2018; \$21,767 from 03/2018 to 07/2019

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$10,929	\$11,233	\$11,535	\$11,837	\$12,137	\$12,439	\$12,737	\$13,035	\$13,332	\$13,628
Scheduled Payment	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336
Amount Paid	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance	\$13,959	\$14,255	\$14,548	\$14,841	\$15,134	\$15,425	\$15,716		\$15,962	\$16,250
Scheduled Payment	\$336	\$336	\$336	\$336	\$336	\$336	\$336		\$336	\$336
Amount Paid	\$336	\$336	\$336	\$336	\$336	\$336	\$0		\$336	\$336
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	X	OK	OK

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Balance	\$16,538	\$16,826	\$17,112	\$17,398	\$17,682	\$17,965	\$18,249	\$18,530	\$18,812	\$19,092
Scheduled Payment	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336
Amount Paid	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016
Rating	OK

USAA SAVINGS BANK #427082501936****

10750 MCDERMOTT FWY
SAN ANTONIO, TX 78288-1600
Phone number not available

Date Opened:	11/04/2018	Date Updated:	08/23/2019	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$996	Terms:	Agreed
Account Type:	Revolving Account	Last Payment Made:	08/23/2019		\$15 per month, paid
Loan Type:	CREDIT CARD				Monthly

High Balance: High balance of \$1,437 from 11/2018 to 08/2019
Credit Limit: Credit limit of \$2,500 from 11/2018 to 08/2019

	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018
Balance	\$365	\$396	\$227	\$185	\$307	\$16	\$0	\$458	\$390	\$1,437
Scheduled Payment	\$15	\$15	\$15	\$15	\$15	\$15		\$15	\$15	\$34
Amount Paid	\$996	\$345	\$1,688	\$1,200	\$518	\$0	\$1,695	\$1,720	\$2,750	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

WELLS FARGO EFS #433365949214****

PO BOX 5185
SIOUX FALLS, SD 57117
(800) 658-3567

Date Opened:	05/24/2005	Date Updated:	07/31/2019	Pay Status:	Current; Paid or Paying as
--------------	------------	---------------	------------	-------------	----------------------------



Responsibility:	Individual Account	Payment Received:	\$97	Terms:	Agreed
Account Type:	Installment Account	Last Payment Made:	07/06/2019		\$97 per month, paid
Loan Type:	STUDENT LOAN				Monthly for 72 months

High Balance: High balance of \$5,000 from 02/2017 to 03/2017; \$5,000 from 05/2017 to 02/2018; \$5,000 from 11/2018 to 07/2019

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$4,996	\$5,056	\$5,117	\$5,177	\$5,237	\$5,197	\$5,258	\$5,315	\$5,487	
Scheduled Payment	\$97	\$97	\$97	\$97	\$97	\$97	\$97	\$97	\$97	
Amount Paid	\$97	\$97	\$97	\$97	\$0	\$97	\$97	\$211	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	X

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance								\$5,326	\$5,293	\$5,350
Scheduled Payment								\$90	\$90	\$90
Amount Paid								\$0	\$92	\$97
Past Due								\$0	\$0	\$0
Rating	X	X	X	X	X	X	X	OK	OK	OK

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Balance	\$5,412	\$5,557	\$5,521	\$5,576	\$5,629	\$5,682	\$5,737		\$5,666	\$5,807
Scheduled Payment	\$90	\$90	\$90	\$90	\$90	\$90	\$0		\$87	\$87
Amount Paid	\$195	\$0	\$90	\$90	\$90	\$90	\$0		\$175	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	X	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	X	X	X

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	X	X	X	X	X	X	X	X	X	X

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2012	10/2012	09/2012
Rating	OK	OK	OK

Regular Inquiries

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

DEPARTMENT OF EDUCATION

US DEPARTMENT OF EDUCATIO
PO BOX 9003
NIAGRA FALLS, NY 14302
(706) 644-2773

Requested On: 05/16/2019
Inquiry Type: Individual

US BANK

200 SOUTH 6TH STREET
MINNEAPOLIS, MN 55402
(800) 803-4212

Requested On: 01/17/2019
Inquiry Type: Individual

Promotional Inquiries

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

BARCLAYS BANK DELAWARE

PO BOX 8803
WILMINGTON, DE 19899
(888) 232-0780

Requested On: 05/21/2019

T-MOBILE

12920 SE 38TH STRE
BELLEVUE, WA 98006
(800) 318-9270

Requested On: 01/31/2019

PAYOFF

3200 PARK CENTER DRIVE
SUITE #800
COSTA MESA, CA 92626
(800) 878-0901

Requested On: 12/11/2018, 11/11/2018, 08/13/2018

LENDING CLUB

595 MARKET STREET
SUITE 400
SAN FRANCISCO, CA 94105
(888) 596-3157

Requested On: 11/27/2018, 08/27/2018

Account Review Inquiries

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

US BANK

PO BOX 108
SAINT LOUIS, MO 63166
(800) 285-8585

Requested On: 08/28/2019

DAVID VASQUEZ via TRANSUNION INTERACTIVE

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401
(800) 493-2392

Requested On: 08/12/2019, 07/12/2019, 06/12/2019, 05/12/2019, 04/12/2019, 03/12/2019, 02/12/2019, 01/12/2019, 12/12/2018, 11/12/2018, 10/12/2018, 09/12/2018, 08/12/2018
Permissible Purpose: CONSUMER REQUEST

USAA FED SVG BK - SAN AN

TRANSUNION INTERACTIVE



<p>PO BOX 47504 SAN ANTONIO, TX 78265-7504 (800) 531-2265</p> <p>Requested On: 05/23/2019</p>	<p>100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401 (800) 493-2392</p> <p>Requested On: 05/16/2019, 01/17/2019</p>
<p>423918307 via TRANSUNION INTERACTIVE 100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401 (800) 493-2392</p> <p>Requested On: 02/28/2019, 11/27/2018 Permissible Purpose: CREDIT MONITORING</p>	<p>USB FRAUD HUB SOFT 200 SOUTH SIXTH STREET MINNEAPOLIS, MN 55402 Phone number not available</p> <p>Requested On: 01/22/2019</p>
<p>US BANK 200 SOUTH SIXTH STREET EP MN L 30A MINNEAPOLIS, MN 55402 (800) 803-4212</p> <p>Requested On: 01/12/2019 Permissible Purpose: CONSUMER INITIATED TRANSACTION</p>	<p>FACTACT FREE DISCLOSURE P O BOX 1000 CHESTER, PA 19016 (800) 916-8800</p> <p>Requested On: 12/29/2018</p>
<p>TU INTERACTIVE 100 CROSS ST 202 SAN LUIS OBISPO, CA 93401 (844) 580-6816</p> <p>Requested On: 12/29/2018</p>	<p>US BANK -SBA P.O. BOX 108 SAINT LOUIS, MO 63166 (612) 370-4141</p> <p>Requested On: 12/18/2018</p>
<p>WELLS FARGO EFS PO BOX 84712 SIOUX FALLS, SD 57117 (800) 658-3567</p> <p>Requested On: 03/09/2018, 02/14/2018</p>	

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

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

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

By Phone:
(800) 916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

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

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

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert on your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your

consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

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

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access

	United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357