Prepared for

**DAVID C. VASQUEZ**

**Personal & Confidential**

**Report Number** 3855-2945-75

**Date Generated** Aug 30, 2019

Print Your Report

Contact Experian

**What's your credit score?**

Your annual credit report does not include a credit score. See your FICO® Scores and more with enrollment in Experian CreditWorksSM.

Get Your FICO® Scores



**Potentially Negative**

Name

OREGON STATE UNIVERSITY

Details

This includes loan defaults, late payments, delinquencies, charge-offs, collections, and bankruptcies. It may also include other items that a potential creditor may want to review, such as an account that has been settled or transferred. Note that this section heading is for your reference only and does not appear on credit reports issued to third parties.

**Personal Information**

**Names**

DAVID C VASQUEZ

Name ID #11232

DAVID VASQUEZ

Name ID #14007

CHARLES G VASQUEZ

Name ID #26235

CHARLES GD VASQUEZ

Name ID #5047

DAVID CHARLES VASQUEZ

Name ID #16150

Do you see information you believe to be inaccurate?Start a Dispute

**Addresses**

155 NW KINGS BLVD APT647

CORVALLIS, OR 97330-6565

Address ID #0753332411

Apartment complex

155 NW KINGS BLVD APT248

CORVALLIS, OR 97330-6285

Address ID #0669343278

Apartment complex

155 NW KINGS BLVD

CORVALLIS, OR 97330-5692

Address ID #0821864561

Multifamily

155 NW KINGS BLVD APT449

CORVALLIS, OR 97330-6558

Address ID #0667935025

Apartment complex

544 NW 7TH ST

CORVALLIS, OR 97330-6310

Address ID #0199013803

Single family

328 NW KINGS BLVD

CORVALLIS, OR 97330-5545

Address ID #0199010875

Single family

2645 NW TAYLOR AVE UNIT100

CORVALLIS, OR 97330-5456

Address ID #0775187294

Multifamily

3928 NW WALNUT PL

CORVALLIS, OR 97330-1034

Address ID #0198996860

Single family

909 BURROWING OWL DR

FORT COLLINS, CO 80525-5968

Address ID #0691287782

Single family

127 NW 13TH ST

CORVALLIS, OR 97330-5940

Address ID #0199012708

Single family

6300 SW GRAND OAKS DR APTH102

CORVALLIS, OR 97333-4099

Address ID #0498600737

Apartment complex

623 NW 23RD ST

CORVALLIS, OR 97330-5613

Address ID #0633554920

Single family

2960 NW TYLER AVE APT103

CORVALLIS, OR 97330-5262

Address ID #0489205321

Apartment complex

620 NW 27TH ST

CORVALLIS, OR 97330-5224

Address ID #0199009917

Single family

2960 NW TYLER AVE

CORVALLIS, OR 97330-5262

Address ID #0199009625

Multifamily

10496 SW BONANZA WAY

PORTLAND, OR 97224-4339

Address ID #0198645112

Single family

527 NW 23RD ST

CORVALLIS, OR 97330-5612

Address ID #0199011361

Single family

1555 NW KINGS BLVD APT647

CORVALLIS, OR 97330-2526

Address ID #0882744186

Single family

2807 STRATHALLAN AVE

HENDERSON, NV 89044-8772

Address ID #0579701951

Single family

Do you see information you believe to be inaccurate?Start a Dispute

**Year of Birth**

1979

Do you see information you believe to be inaccurate?Start a Dispute

**Phone Numbers**

(925) 256-4294

(925) 818-1172

Do you see information you believe to be inaccurate?Start a Dispute

**Employers**

OREGON STATE UNIVERSITY

Do you see information you believe to be inaccurate?Start a Dispute

**Accounts**

**OREGON STATE UNIVERSITY**

**Potentially**

**Negative**

1CDC93XXXXXXXXXXXXXX

Account Number

-

Balance

11/15/2004

Date Opened

Paid, Closed.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**ADS/COMENITY/BUCKLE**

585637XXXXXXXXXX

Account Number

$0

Balance

08/09/2008

Date Opened

Closed/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**BEST BUY/CBNA**

700106XXXXXXXXXX

Account Number

-

Balance

01/01/2010

Date Opened

Paid, Closed/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**CAP1/BSTBY**

700106XXXXXXXXXX

Account Number

-

Balance

01/01/2010

Date Opened

Closed/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**DISCOVER FINANCIAL SERVICES**

601100XXXXXXXXXX

Account Number

-

Balance

01/09/2001

Date Opened

Paid, Closed/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**JPMCB CARD**

414720XXXXXXXXXX

Account Number

-

Balance

08/26/2008

Date Opened

Paid, Closed/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**TD BANK USA/TARGETCREDIT**

585975XXXXXXXXXX

Account Number

$0

Balance

01/29/2019

Date Opened

Open/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**US BANK**

403784XXXXXXXXXX

Account Number

$0

Balance

06/01/2008

Date Opened

Open/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**US BANK**

403784XXXXXXXXXX

Account Number

$0

Balance

12/01/2007

Date Opened

Open/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**US BANK**

403784XXXXXXXXXX

Account Number

$0

Balance

01/17/2019

Date Opened

Open/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**US BANK RESERVE LINE**

153654XXXXXX

Account Number

$0

Balance

08/21/2007

Date Opened

Open/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**US DEPT OF ED/GLELSI**

222940XXXXXXXXXX

Account Number

-

Balance

11/28/2000

Date Opened

Paid, Closed/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**US DEPT OF ED/GLELSI**

322940XXXXXXXXXX

Account Number

-

Balance

09/16/2012

Date Opened

Paid, Closed/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**US DEPT OF ED/GLELSI**

322940XXXXXXXXXX

Account Number

$195,771

Balance

04/17/2017

Date Opened

Open/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**USAA FEDERAL SAVINGS BK**

107667XXXX

Account Number

$10,929

Balance

03/22/2016

Date Opened

Open/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**USAA SAVINGS BANK**

427082XXXXXXXXXX

Account Number

$365

Balance

11/04/2018

Date Opened

Open/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**WF EFS**

433365XXXXXXXXXX

Account Number

$4,996

Balance

05/24/2005

Date Opened

Open/Never late.

Status

Do you see information you believe to be inaccurate?Start a Dispute

**Public Records**

**No public records reported.**

**Hard Inquiries**

**DISCOVER FINANCIAL SERVI**

Inquired on 12/29/2018

12 READS WAY NEW CASTLE, DE 19720

(800) 347-2683

Unspecified. This inquiry is scheduled to continue on record until Jan 2021.

**USAA FEDERAL SAVINGS BAN**

Inquired on 11/21/2018

10750 MCDERMOTT FWY SAN ANTONIO, TX 78288

(800) 531-8722

Unspecified. This inquiry is scheduled to continue on record until Dec 2020.

**USAA FEDERAL SAVINGS BAN**

Inquired on 11/05/2018

Unspecified. This inquiry is scheduled to continue on record until Dec 2020.

**USAA SAVINGS BANK**

Inquired on 11/04/2018

PO BOX 33009 SAN ANTONIO, TX 78265

(800) 531-8722

Unspecified. This inquiry is scheduled to continue on record until Dec 2020.

**RENTGROW**

Inquired on 11/01/2018

177 HUNTINGTON AVESTE 1703 BOSTON, MA 02115

(800) 898-1351

Rental on behalf of GREYSTAR REAL ESTATE. This inquiry is scheduled to continue on record until Dec 2020.

**Soft Inquiries**

**EXPERIAN CONSUMER SERV**

Inquired on 08/30/2019

535 ANTON BLVD STE 100 COSTA MESA, CA 92626

**EXPERIAN CONSUMER SERV**

Inquired on 08/30/2019

535 ANTON BLVD COSTA MESA, CA 92626

**USAA FEDERAL SAVINGS BK**

Inquired on 08/12/2019

PO BOX 33009 SAN ANTONIO, TX 78265

**USAA SAVINGS BANK**

Inquired on 08/12/2019

PO BOX 33009 SAN ANTONIO, TX 78265

(800) 531-8722

**US BANK CARD SERVICES**

Inquired on 07/18/2019

PO BOX 108 SAINT LOUIS, MO 63166

**BK OF AMER**

Inquired on 07/09/2019 and 05/01/2019

1000 SAMOSET DR NEWARK, DE 19713

(800) 421-2110

**WF CRD SVC**

Inquired on 06/26/2019, 04/24/2019, and 03/19/2019

1220 CONCORD AVE CONCORD, CA 94520

(925) 686-7938

**TD BANK**

Inquired on 06/12/2019

PO BOX 9500 MINNEAPOLIS, MN 55440

**USAA FEDERAL SAVINGS BK**

Inquired on 05/09/2019

10750 MCDERMOTT FWY # 2S SAN ANTONIO, TX 78288

**INTERNAL REVENUE SERVICE**

Inquired on 04/13/2019

4057 CARMICHAEL RD JACKSONVILLE, FL 32207

**INTERNAL REVENUE SERVICE**

Inquired on 04/13/2019, 02/23/2019, 06/11/2018, and 05/24/2018

250 MURALL DR KEARNEYSVILLE, WV 25430

**TD/TARGET**

Inquired on 03/15/2019

PO BOX 673 MINNEAPOLIS, MN 55440

(612) 307-8622

**OLLO/ACT**

Inquired on 02/13/2019, 03/13/2018, and 09/14/2017

PO BOX 9222 OLD BETHPAGE, NY 11804

(877) 494-0020

**CREDIT ONE BANK**

Inquired on 01/23/2019 and 12/04/2018

6801 S CIMARRON RD LAS VEGAS, NV 89113

(415) 459-6100

**US BANCORP**

Inquired on 01/22/2019

200 GIBRALTAR RD STE 200 HORSHAM, PA 19044

**MERRICK BANK**

Inquired on 01/16/2019

PO BOX 9201 OLD BETHPAGE, NY 11804

(800) 253-2322

**USAA FEDERAL SAVINGS BK**

Inquired on 01/10/2019

10750 MCDERMOTT FWY # 2S SAN ANTONIO, TX 78288

**ONEMAIN**

Inquired on 01/02/2019

PO BOX 59 EVANSVILLE, IN 47701

(800) 382-7951

**PREMIER BANKCARD INC**

Inquired on 12/27/2018

3820 N LOUISE AVE SIOUX FALLS, SD 57107

(800) 987-5521

**CREDIT ONE BANK**

Inquired on 12/04/2018

6801 S CIMARRON RD LAS VEGAS, NV 89113

(415) 459-6100

**PORTLAND GENERAL ELECTRI**

Inquired on 11/08/2018

121 SW SALMON ST PORTLAND, OR 97204

(800) 542-8818

**LN/CORE/LIBERTY MUTUAL**

Inquired on 11/05/2018

175 BERKELEY ST BOSTON, MA 02116

**QSSI/CMS**

Inquired on 08/25/2018

7500 SECURITY BLVD BALTIMORE, MD 21244

(877) 267-2323

**MARLETTE FUNDING LLC**

Inquired on 07/31/2018, 02/23/2018, 02/05/2018, and 01/10/2018

1523 CONCORD PIKE STE 302 WILMINGTON, DE 19803

(302) 358-2730

**EXPERIAN CONSUMER SERV**

Inquired on 06/12/2018 and 06/11/2018

535 ANTON BLVD STE 100 COSTA MESA, CA 92626

**EXPERIAN CONSUMER SERV**

Inquired on 06/11/2018

**EXPERIAN CREDIT BASICS**

Inquired on 06/11/2018

535 ANTON BLVD STE 100 COSTA MESA, CA 92626

(866) 673-0140

**MONEY MANAGEMENT INTERNA**

Inquired on 05/10/2018

9009 WEST LOOP S HOUSTON, TX 77096

(713) 770-1300

**USAA FEDERAL SAVINGS BANK**

Inquired on 10/20/2017

10750 MCDERMOTT FWY SAN ANTONIO, TX 78288

(800) 531-8722

**EXPERIAN**

Inquired on 06/03/2013

PO BOX 9600 ALLEN, TX 75013

(800) 311-4769

**Credit Score**



**Your annual credit report does not include a credit score.**

**See your FICO® Scores1 and more with Experian CreditWorksSM.**

Get your FICO® Scores

1Credit score is calculated based on FICO® Score 8 model, unless otherwise noted. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). Your lender or insurer may use a different FICO® Score than FICO® Score 8 or such other base or industry-specific FICO® Score (if available), or another type of credit score altogether. [Learn more](https://usa.experian.com/#/ficoDisclosure).

**Contact Experian**

**Online**

Visit [Experian.com/dispute](https://www.experian.com/dispute) to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit [Experian.com/help](https://www.experian.com/help)

**Phone**

**Mon - Fri:**9am - 5pm

(855) 414-6047

**Mail**

**Experian**

PO Box 9701

Allen, TX 75013

**Important Messages**

**Medical Information**  
By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Public Records Information**  
If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc.  You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit [https://experianconsumers.lexisnexis.com](https://experianconsumers.lexisnexis.com/).

**Know Your Rights**

**Fair Credit Reporting Act (FCRA)**

***Para informacion en espanol, visite***[***www.consumerfinance.gov/learnmore***](http://www.consumerfinance.gov/learnmore)***o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.***

**A Summary of Your Rights Under the Fair Credit Reporting Act.**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under 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, D.C. 20552.**

**You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

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

* a person has taken adverse action against you because of information in your credit report;
* you are the victim of identity theft and place a fraud alert in your file;
* your file contains inaccurate information as a result of fraud;
* you are on public assistance;
* you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](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 creditworthiness 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](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 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](http://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 5OPTOUT (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. For more information about your federal rights, contact:**

|  |  |
| --- | --- |
| **FOR QUESTIONS OR CONCERNS REGARDING:** | **PLEASE CONTACT:** |
| **1.a.** Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates.  **b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau: | **a.** Bureau of Consumer Financial Protection  1700 G Street NW  Washington, DC 20552  **b.** Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580  (877) 382-4357 |
| **2.** To the extent not included in item 1 above:  **a.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks  **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  **c.** Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations  **d.** Federal Credit Unions | **a.** Office of the Comptroller of the Currency  Customer Assistance Group  1301 McKinney Street, Suite 3450  Houston, TX 77010-9050  **b.** Federal Reserve Consumer Help Center  PO Box 1200  Minneapolis, MN 55480  **c.** FDIC Consumer Response Center  1100 Walnut Street, Box #11  Kansas City, MO 64106  **d.** 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 SE  Washington, DC 20590 |
| **4.** Creditors Subject to Surface Transportation Board | Office of Proceedings, Surface Transportation Board  Department of Transportation  395 E Street, SW  Washington, DC 20423 |
| **5.** Creditors Subject to Packers and Stockyards Act | 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 St 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  (877) 382-4357 |