

Have questions?[Contact us](#)



Get your next report or finish

Personal & Confidential

Print Your Report Contact Experian

Prepared For
**DEREK
LAMOREAUX**



Report Number
4022-0892-95



Date Generated
Sep 19, 2020



Add your FICO® Score
for free

Set up your free Experian
account and access your
FICO® Score, credit report
and much more.



Get Your
FICO®
Score

Personal Information



Names

DEREK LAMOREAUX

Name ID #29998

DEREK J LAMOREAUX

Name ID #31191

DEREK T LAMOREAUX

Name ID #27215

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

**539
STRAWBERRY
HILL RD
CONCORD MA,
01742-5440**



Start a Dispute

Year of Birth

1993

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

Phone Numbers

(978) 287-0620

(978) 505-7982

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

Notices

This address has pertained to a business: 539 STRAWBERRY HILL RD CONCORD MA 01742 .

TRADE CONTRACTOR-SPECIAL TRADE: 539 STRAWBERRY HILL RD, CONCORD, MA, 01742 .

Accounts



DEPT OF EDUCATION/NELNET



Date Opened	Balance	Status
09/21/2012	-	Paid, Closed/Never late.

Do you see information you believe to be inaccurate?

Start a Dispute

DEPT OF EDUCATION/NELNET



Date Opened	Balance	Status
09/20/2019	\$5,500	Open/Never late. Deferred, payments begin Jan 2024.

Do you see information you believe to be inaccurate?

Start a Dispute

DIGITAL FED CREDIT UNION



Date Opened	Balance	Status
08/02/2019	\$0	Open/Never late.

Do you see information you believe to be inaccurate?

Start a Dispute

JPMCB CARD



Date Opened	Balance	Status
05/22/2018	\$0	Open/Never late.

Do you see information you believe to be inaccurate?

Start a Dispute

SYNCB/GUITAR CENTER



Date Opened	Balance	Status
05/19/2014	-	Paid, Closed/Never late.

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

SYNCB/PPC



Date Opened
06/30/2014

Balance
\$0

Status
Open/Never late.

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

THE HOME DEPOT/CITIBANK



Date Opened
08/12/2020

Balance
\$68

Status
Open/Never late.

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

TRIANGLE CREDIT UNION



Date Opened
09/22/2017

Balance
-

Status
Paid, Closed/Never late.

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

Public Records



No public records reported.

Hard Inquiries



CBNA/THD

Inquired on 08/12/2020

541 SID MARTIN RD GRAY TN, 37615

Unspecified. This inquiry is scheduled to continue on record until Sep 2022.

Soft Inquiries



EXPERIAN

Inquired on
09/19/2020

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
09/19/2020

475 ANTON
BLVD,
COSTA MESA
CA 92626

JPMCB

Inquired on
09/13/2020,
09/02/2020,
08/24/2020,
08/14/2020,
08/12/2020,
07/25/2020,
07/24/2020,
07/19/2020,
07/16/2020,
07/06/2020,
06/20/2020,
06/11/2020,
06/04/2020 and
05/27/2020

PO BOX 15298,
WILMINGTON
DE 19850
[\(888\) 401-0550](tel:(888)401-0550)

**AMERICAN
EXPRESS**

Inquired on
09/11/2020,
11/15/2019,
02/14/2019,
11/15/2018,
09/17/2018 and
08/16/2018

PO BOX 981537,
EL PASO TX
79998
[\(602\) 537-8500](tel:(602)537-8500)

**EXPERIAN CS
IDENTITY**

Inquired on
08/27/2020,
07/27/2020,
06/27/2020,
05/27/2020,
04/27/2020,
03/27/2020,
02/27/2020,
01/27/2020,
12/27/2019,
11/27/2019,
10/27/2019,

EXPERIAN

Inquired on
08/22/2020,
08/13/2020,
08/12/2020 and
07/23/2020

475 ANTON
BLVD,
COSTA MESA
CA 92626

JPMCB CARD

Inquired on
08/22/2020

PO BOX 15298,
WILMINGTON
DE 19850

JPMCB CARD

Inquired on
08/18/2020

PO BOX 15298,
WILMINGTON
DE 19850
[\(800\) 432-3117](tel:(800)432-3117)

09/27/2019,
08/27/2019,
07/27/2019,
06/27/2019,
05/27/2019,
04/27/2019,
03/27/2019,
02/27/2019,
01/27/2019,
12/27/2018,
11/27/2018,
10/27/2018 and
09/27/2018

535 ANTON
BLVD STE 100,
COSTA MESA
CA 92626

**SYNCHRONY
FINANCIAL**

Inquired on
08/12/2020

777 LONG
RIDGE RD,
STAMFORD CT
06902

JPMCB

Inquired on
06/29/2020

PO BOX 15298,
WILMINGTON
DE 19850
[\(800\) 432-3117](tel:(800)432-3117)

**SALLIE MAE
BANK**

Inquired on
01/30/2020

PO BOX 6299,
WILMINGTON
DE 19804

WF CRD SVC

Inquired on
11/22/2019,
10/23/2019 and
09/24/2019

1220 CONCORD
AVE,
CONCORD CA
94520
[\(925\) 686-7938](tel:(925)686-7938)

**INTERNAL
REVENUE
SERVICE**

Inquired on
11/06/2019

**INTERNAL
REVENUE
SERVICE**

Inquired on
11/06/2019

WF CRD SVC

Inquired on
09/24/2019

1220 CONCORD

BK OF AMER

Inquired on
08/22/2019,
07/26/2019,
06/27/2019,

4057
CARMICHAEL
RD,
JACKSONVILLE
FL 32207

250 MURALL
DR,
KEARNEYSVILL
E WV 25430

AVE,
CONCORD CA
94520
[\(925\) 686-7938](tel:(925)686-7938)

05/23/2019,
04/26/2019,
02/25/2019,
01/24/2019,
12/26/2018,
11/21/2018 and
08/29/2018

1000 SAMOSET
DR,
NEWARK DE
19713
[\(800\) 421-2110](tel:(800)421-2110)

**DISCOVER
FINANCIAL
SVCS**

Inquired on
08/09/2019,
09/07/2018 and
08/10/2018

PO BOX 15157,
WILMINGTON
DE 19850
[\(800\) 347-2683](tel:(800)347-2683)

**CREDIT ONE
BANK**

Inquired on
07/11/2019

6801 S
CIMARRON RD,
LAS VEGAS NV
89113
[\(415\) 459-6100](tel:(415)459-6100)

EXPERIAN

Inquired on
10/03/2018,
08/29/2018 and
08/01/2018

475 ANTON
BLVD,
COSTA MESA
CA 92626
[\(866\) 252-8809](tel:(866)252-8809)

CAPITAL ONE

Inquired on
08/25/2018,
08/18/2018 and
08/14/2018

PO BOX 30281,
SALT LAKE CITY
UT 84130
[\(804\) 967-1000](tel:(804)967-1000)

BK OF AMER

Inquired on
08/20/2018

PO BOX 17054,
WILMINGTON
DE 19850
[\(800\) 421-2110](tel:(800)421-2110)

CAPITAL ONE

Inquired on
08/14/2018

PO BOX 30281,
SALT LAKE CITY
UT 84130
[\(804\) 967-1000](tel:(804)967-1000)

Credit Score



Set up your Experian account and add your FICO® Score* for free

Take the next step. Access your FICO® Score, credit report monitoring and much more with Experian.

Get Your FICO® Score

*Credit score calculated based on FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. [Learn more.](#)

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>.

Contact Experian

Online

Visit 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

Phone

Monday - Friday
9am to 5pm
(855) 414-6047

Mail

Experian
PO Box 9701
Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite 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 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 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 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 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.

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.

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.

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.

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:

- 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:

PLEASE CONTACT:

- 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

Notification of Rights

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)

[Terms of Use Agreement](#)[Privacy Policy](#)[Ad Targeting Policy](#)

© 2020 Experian. All rights reserved.

Experian and the Experian trademarks used herein are trademarks or registered trademarks of Experian Information Solutions, Inc., ConsumerInfo.com, Inc. or its affiliates. Other product or company names mentioned herein are the property of their respective owners. [Licenses and Disclosures](#).

