



Personal Information

**SSN:** XXX-XX-1604  
Your SSN has been masked for your protection.

**Names Reported:** NATHAN C. WILLIAMS

**Addresses Reported:**

**Address**  
221 LONESOME OAK DR, ROCHESTER, MI 48306-2835

**Telephone Numbers Reported:**

(248) 652-8277                      (248) 495-7455

You have been on our files since 06/04/2015  
**Date of Birth:** 05/22/1997

**Date Reported**  
06/04/2015

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.

<b>Rating Key</b> 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-ssession	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.

**PDE**    PAYMENT DEFERRED

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.

**CARNEGIE MELLON UNIV #4C8DD25962EBPER2\*\*\*\***  
100 Global View Dr  
Suite 800  
Warrendale, PA 15086  
(412) 268-5290

<b>Date Opened:</b>	09/25/2017	<b>Date Updated:</b>	04/03/2019	<b>Pay Status:</b>	Current; Paid or Paying as
<b>Responsibility:</b>	Individual Account	<b>Payment Received:</b>	\$0		Agreed
<b>Account Type:</b>	Installment Account			<b>Terms:</b>	\$0 per month, Deferred
<b>Loan Type:</b>	STUDENT LOAN				

**High Balance:** High balance of \$619 from 10/2017 to 01/2018; \$1,239 from 02/2018 to 03/2018; \$1,239 from 05/2018 to 04/2019



	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018
Balance	\$1,239	\$1,239	\$1,239	\$1,239	\$1,239	\$1,239	\$1,239	\$1,239	\$1,239	\$1,239
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$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

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Balance	\$1,239	\$1,239		\$1,239	\$1,239	\$619	\$619	\$619	\$619
Scheduled Payment	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

MOHELA/DEPT OF ED #136990576KM0\*\*\*\*

633 SPIRIT DRIVE  
CHESTERFIELD, MO 63005  
(800) 666-4352

Date Opened:	10/10/2016	Balance:	\$3,500	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	03/31/2019		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, Deferred
Loan Type:	STUDENT LOAN	High Balance:	\$3,500		

Special Payment: Payment deferred until 12/01/2020  
Remarks: PAYMENT DEFERRED

	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Rating	X	X	X	X	X	X	X	X	X	X

	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	X	X	X	X	X	X	X	X	X	X

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016
Rating	X	X	X	X	X	X	X	X

MOHELA/DEPT OF ED #136990576KM0\*\*\*\*

633 SPIRIT DRIVE  
CHESTERFIELD, MO 63005  
(800) 666-4352

Date Opened:	11/02/2016	Balance:	\$2,174	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	03/31/2019		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, Deferred
Loan Type:	STUDENT LOAN	High Balance:	\$2,000		

Special Payment: Payment deferred until 12/01/2020  
Remarks: PAYMENT DEFERRED



	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Rating	X	X	X	X	X	X	X	X	X	X

	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	X	X	X	X	X	X	X	X	X	X

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	X	X	X	X	X	X	X

MOHELA/DEPT OF ED #136990576KM0\*\*\*\*

633 SPIRIT DRIVE  
CHESTERFIELD, MO 63005  
(800) 666-4352

Date Opened:	08/23/2017	Date Updated:	03/31/2019	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	\$0 per month, Deferred
Account Type:	Installment Account				
Loan Type:	STUDENT LOAN				

High Balance: High balance of \$2,250 from 09/2017 to 12/2017; \$4,500 from 01/2018 to 03/2019  
Special Payment: Payment deferred until 12/01/2020

	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018
Balance	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017
Balance	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$2,250	\$2,250	\$2,250	\$2,250
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

MOHELA/DEPT OF ED #136990576KM0\*\*\*\*

633 SPIRIT DRIVE  
CHESTERFIELD, MO 63005  
(800) 666-4352

Date Opened:	08/23/2017	Date Updated:	03/31/2019	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	\$0 per month, Deferred
Account Type:	Installment Account				
Loan Type:	STUDENT LOAN				



**High Balance:** High balance of \$1,000 from 09/2017 to 12/2017; \$2,000 from 01/2018 to 03/2019  
**Special Payment:** Payment deferred until 12/01/2020

	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018
Balance	\$2,125	\$2,118	\$2,111	\$2,103	\$2,096	\$2,089	\$2,081	\$2,074	\$2,066	\$2,059
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017
Balance	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000	\$1,000	\$1,000
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

**MOHELA/DEPT OF ED #136990576KM0\*\*\*\***

633 SPIRIT DRIVE  
CHESTERFIELD, MO 63005  
(800) 666-4352

Date Opened:	08/22/2018	Date Updated:	03/31/2019	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
Account Type:	Installment Account				\$0 per month, Deferred
Loan Type:	STUDENT LOAN				

**High Balance:** High balance of \$2,750 from 08/2018 to 12/2018; \$5,500 from 01/2019 to 03/2019  
**Special Payment:** Payment deferred until 12/01/2020

	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$5,500	\$5,500	\$5,500	\$2,750	\$2,750	\$2,750	\$2,750	\$2,750
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	OK	OK	OK	OK	OK	OK	OK

**MOHELA/DEPT OF ED #136990576KM0\*\*\*\***

633 SPIRIT DRIVE  
CHESTERFIELD, MO 63005  
(800) 666-4352

Date Opened:	08/22/2018	Date Updated:	03/31/2019	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
					\$0 per month, Deferred



Account Type: Installment Account  
Loan Type: STUDENT LOAN

High Balance: High balance of \$1,000 from 08/2018 to 12/2018; \$2,000 from 01/2019 to 03/2019  
Special Payment: Payment deferred until 12/01/2020

	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$2,041	\$2,033	\$2,025	\$1,017	\$1,013	\$1,009	\$1,004	\$1,001
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	OK	OK	OK	OK	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.

MEYERS MANAGEMENT via WESTERN REPORTING CORP

8789 S HIGHLAND DR  
SUITE 300  
SANDY, UT 84093  
(801) 308-0005

Requested On: 04/12/2019  
Inquiry Type: Individual  
Permissible Purpose: TENANT SCREENING

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.

CAPITAL ONE BANK USA NA

P O Box 30281  
Salt Lake City, UT 84130-0281  
(800) 955-7070

Requested On: 02/05/2019, 01/08/2019, 12/01/2018, 11/02/2018, 10/02/2018, 09/04/2018, 08/09/2018, 07/02/2018, 06/07/2018

MERRICK BANK

10705 S JORDAN GATEWAY  
SUITE 200  
SOUTH JORDAN, UT 84095  
(800) 253-2322

Requested On: 08/15/2018

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).

LIBERTY MUTUAL

PO BOX 52102  
PHOENIX, AZ 85072  
(617) 654-3741

**Requested On:** 01/04/2019

**Permissible Purpose:** INSURANCE UNDERWRITING

## Additional Information

The following disclosure of information might pertain to you. This additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Name Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, and/or Third Party Supplemental Information. Authorized parties may also receive the additional information below from TransUnion.

## Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

MEYERS MANAGEMENT via WESTERN REPORTING CORP

**Requested On:** 04/12/2019

**Identifying information they provided:**

NATHAN CARTER WILLIAMS  
101 N DITHRIDGE ST  
PITTSBURGH, PA 15213-2650

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

**Online:**

To report an inaccuracy, please visit: [dispute.transunion.com](https://dispute.transunion.com)

For answers to general questions, please visit: [www.transunion.com](https://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).***

## Consumer Rights

***Para informacion en espanol, visite [www.consumerfinance.gov](https://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](https://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](http://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](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 1-888-567-8688 (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](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 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
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