

**NAHIRA N. DELGADO****Personal & Confidential****Date Generated** Mar 6, 2019**Report Number** 1425-6442-16**At a Glance****11** Accounts**0** Public Records**1** Hard Inquiries

## Personal Information

**6** Names**16** Addresses**4** Other Records

This information is reported to us by you, your creditors and/or other sources. Each source may report your information differently, which may result in variations of your name, address, Social Security number, etc. This is used for identification purposes only and does not factor into your Credit Score.

### Names

RAMOS NAHIRA DELGADO  
Name ID #7366

NAHIRA DELGADO  
Name ID #16018

NAHIRA N DELGADO RAMOS  
Name ID #32459

NAHIRA DELGADO RAMOS  
Name ID #6380

NAHIRA N DELGADO  
Name ID #26603

NAIRA DELGADO  
Name ID #25289

### Addresses

URB SIERRA BAYAMON APARTMENTS 12LK 35 CALLE URB VILLA DEL REY  
BAYAMON, PR 00961 QU INTA  
Address ID #0893756449 CAGUAS, PR 00727  
Address ID #0885355945  
Single family

57-20 CALLE 45 URB SIERRA  
BAYAMON  
BAYAMON, PR 00961-4420  
Address ID #0362523914  
Single family

LK12 CALLE 35 VILLA DEL REY 5  
CAGUAS, PR 00727-6727  
Address ID #0007059852  
Single family

CAGUAS PR VILLA DEL REY 4 HH  
CAGUAS, PR 00727  
Address ID #0651626416

MR-URB VILLA DEL REY 5  
CAGUAS, PR 00727  
Address ID #0874649702  
Single family

CALLE 35 LK 12 CAGUAS PR URB  
VILLA DEL REY5TA  
CAGUAS, PR 00727  
Address ID #0872902590

ZE11 CALLE 36 URB RIVER VIEW  
BAYAMON, PR 00961-3930  
Address ID #0007656868  
Single family

RES VILLA DEL REY # 5TA  
CAGUAS, PR 00725-7113  
Address ID #0684268087  
Apartment complex

RES VILLA DEL REY # 5TA3  
CAGUAS, PR 00725-7113  
Address ID #0856120908  
Apartment complex

45 57 20  
BAYAMON, PR 00961  
Address ID #0876083995  
Single family

URB VILLA DEL REY CA  
CAGUAS, PR 00727  
Address ID #0859062199

RES VILLA DEL REY # 5TA3512  
CAGUAS, PR 00725-7113  
Address ID #0856787025  
Apartment complex

12 CLL 35  
CAGUAS, PR 00727  
Address ID #0883696071  
Single family

URB VILLA DEL REY 5TA  
CAGUAS, PR 00727  
Address ID #0860970346

RES VILLA DEL REY  
CAGUAS, PR 00725-7113  
Address ID #0006766518  
Multifamily

Year of Birth

1996

Phone Numbers

(787) 239-9730

(787) 243-0491

(787) 664-0787

Accounts

Includes credit cards, retail credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

ADS/COMENITY/VICTORIA

Potentially Negative

!

Account Name	ADS/COMENITY/VICTORIA	Balance	-
Account Number	585637XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	02/01/2017	Credit Limit	\$250
Status	Closed.	Highest Balance	\$559
Status Updated	12/21/2018	Terms	NA

Payment History

LEGEND

OK

Current on payments

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

150

150 Days Past Due

180

180 Days Past Due

CLS

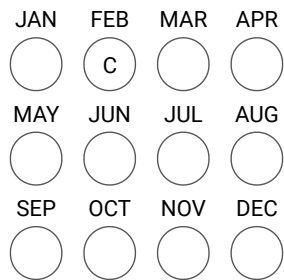
Closed

2018				2017			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK	OK		OK	OK	OK
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
OK	30	60	90	OK	OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
120	150	180	CLS	OK	OK	OK	OK

Historical Information		Balance History			
First Reported	02/2017	NOV 2018	\$559	\$25	\$0
			Balance	Scheduled Payment	Paid
		OCT 2018	\$510	\$25	\$0
			Balance	Scheduled Payment	Paid
<b>Contact Info</b>		SEP 2018	\$462	\$20	\$0
Phone Number	-		Balance	Scheduled Payment	Paid
Address	PO BOX 182789 COLUMBUS, OH 43218	AUG 2018	\$416	\$20	\$0
			Balance	Scheduled Payment	Paid
<b>Comment</b>		JUL 2018	\$370	\$15	\$0
Purchased by another lender.			Balance	Scheduled Payment	Paid
		JUN 2018	\$326	\$15	\$0
			Balance	Scheduled Payment	Paid
		MAY 2018	\$282	\$10	\$0
			Balance	Scheduled Payment	Paid
		APR 2018	\$250	\$27	\$0
			Balance	Scheduled Payment	Paid
		MAR 2018	\$250	\$0	\$0
			Balance	Scheduled Payment	Paid
		FEB 2018	\$0	\$0	\$0
			Balance	Scheduled Payment	Paid
		JAN 2018	\$0	\$0	\$0
			Balance	Scheduled Payment	Paid
		DEC 2017	\$0	\$0	\$0
			Balance	Scheduled Payment	Paid
		NOV 2017	\$0	\$0	\$0
			Balance	Scheduled Payment	Paid
		OCT 2017	\$0	\$0	\$0
			Balance	Scheduled Payment	Paid
		SEP 2017	\$0	\$0	\$0
			Balance	Scheduled Payment	Paid

<

2019



Historical Information

First Reported 02/2019  
Original Creditor SYNCHRONY BANK

Contact Info

Phone Number (844) 236-1959  
Address 2365 NORTHSIDE DR # 300  
SAN DIEGO, CA 92108

MOHELA/DEPT OF ED

Potentially Negative

Account Name	MOHELA/DEPT OF ED	Balance	\$2,505
Account Number	961419XXXXXXXXXX	Balance Updated	12/31/2018
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$25
Date Opened	05/22/2015	Original Balance	\$2,333
Status	Open. \$176 past due as of Dec 2018.	Highest Balance	\$0
Status Updated	12/31/2018	Terms	120 Months

Payment History

LEGEND

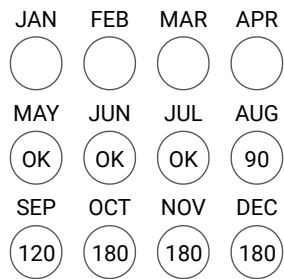
Current on payments

90 Days Past Due

120 Days Past Due

180 Days Past Due

2018



Historical Information

Balance History

First Reported	06/2016	NOV 2018	\$2,496	\$25	\$0
			Balance	Scheduled Payment	Paid
<b>Contact Info</b>		OCT 2018	\$2,487	\$25	\$0
			Balance	Scheduled Payment	Paid
Phone Number	(888) 866-4352	SEP 2018	\$2,478	\$25	\$0
Address	633 SPIRIT DR CHESTERFIELD, MO 63005		Balance	Scheduled Payment	Paid
		AUG 2018	\$2,469	\$25	\$0
			Balance	Scheduled Payment	Paid
		JUL 2018	\$2,460	\$25	\$0
			Balance	Scheduled Payment	Paid
		JUN 2018	\$2,451	\$25	\$0
			Balance	Scheduled Payment	Paid
		MAY 2018	\$2,333	\$25	\$0
			Balance	Scheduled Payment	Paid
		APR 2018	\$2,333	\$25	\$0
			Balance	Scheduled Payment	Paid
		MAR 2018	\$2,333	\$25	\$0
			Balance	Scheduled Payment	Paid
		FEB 2018	\$2,333	\$25	\$0
			Balance	Scheduled Payment	Paid
		JAN 2018	\$2,333	\$25	\$0
			Balance	Scheduled Payment	Paid
		DEC 2017	\$2,333	\$24	\$0
			Balance	Scheduled Payment	Paid
		NOV 2017	\$2,333	\$24	\$0
			Balance	Scheduled Payment	Paid
		OCT 2017	\$2,333	\$24	\$0
			Balance	Scheduled Payment	Paid
		SEP 2017	\$2,333	\$24	\$0
			Balance	Scheduled Payment	Paid
		AUG 2017	\$2,333	\$24	\$0
			Balance	Scheduled Payment	Paid
		JUL 2017	\$2,333	\$24	\$0
			Balance	Scheduled Payment	Paid
		JUN 2017	\$2,333	\$24	\$0
			Balance	Scheduled Payment	Paid
		MAY 2017	\$2,333	\$24	\$0
			Balance	Scheduled Payment	Paid
		APR 2017	\$2,333	\$0	\$0
			Balance	Scheduled Payment	Paid
		MAR 2017	\$2,333	\$0	\$0
			Balance	Scheduled Payment	Paid

**MOHELA/DEPT OF ED**Potentially  
Negative

Account Name	MOHELA/DEPT OF ED	Balance	\$2,492
--------------	-------------------	---------	---------

Account Number	961419XXXXXXXXXX	Balance Updated	12/31/2018
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$24
Date Opened	09/16/2015	Original Balance	\$2,333
Status	Open. \$173 past due as of Dec 2018.	Highest Balance	\$0
		Terms	120 Months
Status Updated	12/31/2018		

Payment History

LEGEND

OK

Current on payments

90

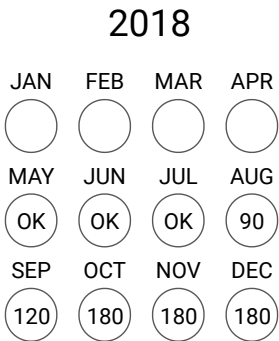
90 Days Past Due

120

120 Days Past Due

180

180 Days Past Due



Historical Information

First Reported06/2016

Contact Info

Phone Number(888) 866-4352  
Address633 SPIRIT DR CHESTERFIELD,  
MO 63005

Balance History

NOV 2018	\$2,483	\$24	\$0
	Balance	Scheduled Payment	Paid
OCT 2018	\$2,475	\$24	\$0
	Balance	Scheduled Payment	Paid
SEP 2018	\$2,467	\$24	\$0
	Balance	Scheduled Payment	Paid
AUG 2018	\$2,458	\$24	\$0
	Balance	Scheduled Payment	Paid
JUL 2018	\$2,450	\$24	\$0
	Balance	Scheduled Payment	Paid
JUN 2018	\$2,441	\$24	\$0
	Balance	Scheduled Payment	Paid
MAY 2018	\$2,333	\$24	\$0
	Balance	Scheduled Payment	Paid
APR 2018	\$2,333	\$24	\$0
	Balance	Scheduled Payment	Paid
MAR 2018	\$2,333	\$24	\$0
	Balance	Scheduled Payment	Paid
FEB 2018	\$2,333	\$24	\$0
	Balance	Scheduled Payment	Paid
JAN 2018	\$2,333	\$24	\$0
	Balance	Scheduled Payment	Paid
DEC 2017	\$2,333	\$23	\$0

	Balance	Scheduled Payment	Paid
NOV 2017	\$2,333	\$23	\$0
	Balance	Scheduled Payment	Paid
OCT 2017	\$2,333	\$23	\$0
	Balance	Scheduled Payment	Paid
SEP 2017	\$2,333	\$23	\$0
	Balance	Scheduled Payment	Paid
AUG 2017	\$2,333	\$23	\$0
	Balance	Scheduled Payment	Paid
JUL 2017	\$2,333	\$23	\$0
	Balance	Scheduled Payment	Paid
JUN 2017	\$2,333	\$23	\$0
	Balance	Scheduled Payment	Paid
MAY 2017	\$2,333	\$23	\$0
	Balance	Scheduled Payment	Paid
APR 2017	\$2,333	\$0	\$0
	Balance	Scheduled Payment	Paid
MAR 2017	\$2,333	\$0	\$0
	Balance	Scheduled Payment	Paid

MOHELA/DEPT OF ED

Potentially Negative

Account Name	MOHELA/DEPT OF ED	Balance	\$1,508
Account Number	961419XXXXXXXXXX	Balance Updated	12/31/2018
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$15
Date Opened	09/16/2015	Original Balance	\$1,333
Status	Open. \$105 past due as of Dec 2018.	Highest Balance	\$0
Status Updated	12/31/2018	Terms	120 Months

Payment History

LEGEND

OK

Current on payments

90

90 Days Past Due

120

120 Days Past Due

180

180 Days Past Due

2018			
JAN	FEB	MAR	APR
<div></div>	<div></div>	<div></div>	<div></div>
MAY	JUN	JUL	AUG
<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>90</div>
SEP	OCT	NOV	DEC
<div>120</div>	<div>180</div>	<div>180</div>	<div>180</div>

**Historical Information**

First Reported 06/2016

**Contact Info**

Phone Number (888) 866-4352  
 Address 633 SPIRIT DR CHESTERFIELD,  
 MO 63005

**Balance History**

NOV 2018	\$1,503	\$15	\$0
Balance		Scheduled Payment	Paid
OCT 2018	\$1,498	\$15	\$0
Balance		Scheduled Payment	Paid
SEP 2018	\$1,493	\$15	\$0
Balance		Scheduled Payment	Paid
AUG 2018	\$1,488	\$15	\$0
Balance		Scheduled Payment	Paid
JUL 2018	\$1,483	\$15	\$0
Balance		Scheduled Payment	Paid
JUN 2018	\$1,477	\$15	\$0
Balance		Scheduled Payment	Paid
MAY 2018	\$1,412	\$15	\$0
Balance		Scheduled Payment	Paid
APR 2018	\$1,412	\$15	\$0
Balance		Scheduled Payment	Paid
MAR 2018	\$1,412	\$15	\$0
Balance		Scheduled Payment	Paid
FEB 2018	\$1,412	\$15	\$0
Balance		Scheduled Payment	Paid
JAN 2018	\$1,412	\$15	\$0
Balance		Scheduled Payment	Paid
DEC 2017	\$1,412	\$14	\$0
Balance		Scheduled Payment	Paid
NOV 2017	\$1,412	\$14	\$0
Balance		Scheduled Payment	Paid
OCT 2017	\$1,412	\$14	\$0
Balance		Scheduled Payment	Paid
SEP 2017	\$1,412	\$14	\$0
Balance		Scheduled Payment	Paid
AUG 2017	\$1,412	\$14	\$0
Balance		Scheduled Payment	Paid
JUL 2017	\$1,412	\$14	\$0
Balance		Scheduled Payment	Paid
JUN 2017	\$1,412	\$14	\$0
Balance		Scheduled Payment	Paid
MAY 2017	\$1,412	\$14	\$0
Balance		Scheduled Payment	Paid
APR 2017	\$1,333	\$0	\$0
Balance		Scheduled Payment	Paid
MAR 2017	\$1,333	\$0	\$0
Balance		Scheduled Payment	Paid

**PORTFOLIO RECOVERY ASSOCIATES**Potentially  
Negative

Account Name

Balance

\$401



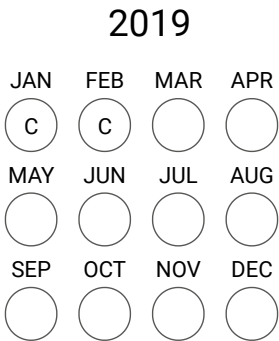
PORTFOLIO RECOVERY ASSOCIATES		Balance Updated	02/27/2019
		Recent Payment	\$0
Account Number	601859XXXXXXXXXX	Monthly Payment	\$0
Account Type	Debt Buyer	Original Balance	\$401
Responsibility	Individual	Highest Balance	\$0
Date Opened	09/20/2018	Terms	1 Months
Status	Collection account. \$401 past due as of Feb 2019.	On Record Until	Jan 2024
Status Updated	02/27/2019		

Payment History

LEGEND

C

Collection



Historical Information

First Reported	01/2019
Original Creditor	SYNCHRONY BANK

Contact Info

Phone Number	(844) 675-3408
Address	120 CORPORATE BLVD STE 100 NORFOLK, VA 23502

Balance History

JAN 2019	\$401	\$0	\$0
	Balance	Scheduled Payment	Paid
JAN 2019	\$401	\$0	\$0
	Balance	Scheduled Payment	Paid

PORTFOLIO RECOVERY ASSOCIATES

Potentially Negative

!

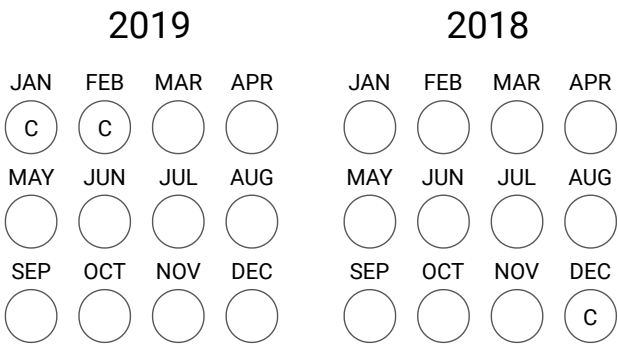
Account Name		PORTFOLIO RECOVERY ASSOCIATES	Balance	\$384
			Balance Updated	02/27/2019
			Recent Payment	\$0
			Monthly Payment	\$0
			Original Balance	\$384
			Highest Balance	\$0
			Terms	1 Months
			On Record Until	Dec 2023
Account Number		604410XXXXXXXXXX		
Account Type		Debt Buyer		
Responsibility		Individual		
Date Opened		08/21/2018		
Status		Collection account. \$384 past due as of Feb 2019.		
Status Updated		02/27/2019		

Payment History

LEGEND

C

Collection



Historical Information

First Reported12/2018

Original CreditorSYNCHRONY BANK

Contact Info

Phone Number(844) 675-3408

Address120 CORPORATE BLVD STE  
100 NORFOLK, VA 23502

Balance History

JAN 2019	\$384	\$0	\$0
	Balance	Scheduled Payment	Paid
DEC 2018	\$384	\$0	\$0
	Balance	Scheduled Payment	Paid

SYNCB/AMER EAGLE

Potentially Negative

Account Name	SYNCB/AMER EAGLE	Balance	\$0
Account Number	604410XXXXXXXXXX	Balance Updated	09/24/2018
Account Type	Charge Card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	01/26/2017	Credit Limit	\$150
Status	Closed. \$383 written off.	Highest Balance	\$383
Status Updated	09/24/2018	Terms	NA

Payment History

LEGEND

OK

Current on payments

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

150

150 Days Past Due

ND

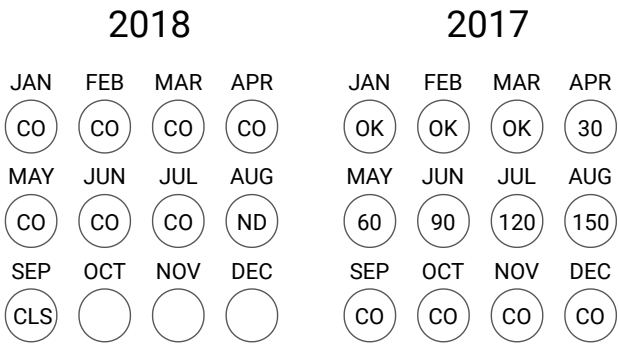
No data for this time period

CLS


Closed

CO

Charge off



Historical Information		Balance History			
First Reported	01/2017	JUL 2018	\$383	\$0	\$0
		Balance		Scheduled Payment	Paid
		JUN 2018	\$383	\$0	\$0
		Balance		Scheduled Payment	Paid
<b>Contact Info</b>		MAY 2018	\$383	\$0	\$0
Phone Number	(800) 843-0875	Balance		Scheduled Payment	Paid
Address	PO BOX 965005 ORLANDO, FL 32896	APR 2018	\$383	\$0	\$0
		Balance		Scheduled Payment	Paid
<b>Comment</b>		MAR 2018	\$383	\$0	\$0
Purchased by another lender.		Balance		Scheduled Payment	Paid
		FEB 2018	\$383	\$0	\$0
		Balance		Scheduled Payment	Paid
		JAN 2018	\$383	\$0	\$0
		Balance		Scheduled Payment	Paid
		DEC 2017	\$383	\$0	\$0
		Balance		Scheduled Payment	Paid
		NOV 2017	\$383	\$0	\$0
		Balance		Scheduled Payment	Paid
		OCT 2017	\$383	\$0	\$0
		Balance		Scheduled Payment	Paid
		SEP 2017	\$383	\$0	\$0
		Balance		Scheduled Payment	Paid
		AUG 2017	\$348	\$46	\$0
		Balance		Scheduled Payment	Paid
		JUL 2017	\$306	\$45	\$0
		Balance		Scheduled Payment	Paid
		JUN 2017	\$265	\$43	\$0
		Balance		Scheduled Payment	Paid
		MAY 2017	\$225	\$42	\$0
		Balance		Scheduled Payment	Paid
		APR 2017	\$186	\$41	\$0
		Balance		Scheduled Payment	Paid
		MAR 2017	\$148	\$30	\$0
		Balance		Scheduled Payment	Paid

SYNCB/OLD NAVY			Potentially Negative	
Account Name	SYNCB/OLD NAVY	Balance		\$0
Account Number	601859XXXXXXXXXX	Balance Updated		10/08/2018
Account Type	Charge Card	Recent Payment		\$0
Responsibility	Individual	Monthly Payment		\$0
Date Opened	03/06/2017	Credit Limit		\$300
Status	Closed. \$400 written off.	Highest Balance		\$400
Status Updated	10/08/2018	Terms		NA
<b>Payment History</b>				

LEGEND	<div>OK</div> Current on payments	<div>30</div> 30 Days Past Due	<div>60</div> 60 Days Past Due
	<div>90</div> 90 Days Past Due	<div>120</div> 120 Days Past Due	<div>150</div> 150 Days Past Due
	<div>CLS</div> Closed	<div>CO</div> Charge off	

2018				2017			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
<div>CO</div>	<div>CO</div>	<div>CO</div>	<div>CO</div>	<div></div>	<div></div>	<div>OK</div>	<div>OK</div>
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
<div>CO</div>	<div>CO</div>	<div>CO</div>	<div>CO</div>	<div>30</div>	<div>60</div>	<div>90</div>	<div>120</div>
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
<div>CO</div>	<div>CLS</div>	<div></div>	<div></div>	<div>150</div>	<div>CO</div>	<div>CO</div>	<div>CO</div>

Historical Information

First Reported03/2017

Contact Info

Phone Number(877) 222-6868  
AddressPO BOX 965005 ORLANDO, FL 32896

Comment

Purchased by another lender.

Balance History

SEP 2018	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
AUG 2018	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
JUL 2018	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
JUN 2018	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
MAY 2018	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
APR 2018	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
MAR 2018	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
FEB 2018	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
JAN 2018	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
DEC 2017	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
NOV 2017	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
OCT 2017	\$400	\$0	\$0
	Balance	Scheduled Payment	Paid
SEP 2017	\$400	\$49	\$0
	Balance	Scheduled Payment	Paid
AUG 2017	\$355	\$48	\$0
	Balance	Scheduled Payment	Paid
JUL 2017	\$311	\$37	\$0
	Balance	Scheduled Payment	Paid

JUN 2017	\$278	\$9	\$0
	Balance	Scheduled Payment	Paid
MAY 2017	\$272	\$9	\$0
	Balance	Scheduled Payment	Paid
APR 2017	\$266	\$9	\$0
	Balance	Scheduled Payment	Paid
MAR 2017	\$260	\$25	\$0
	Balance	Scheduled Payment	Paid

SYNCB/TJX COS

Potentially Negative

Account Name	SYNCB/TJX COS	Balance	\$774
Account Number	604585XXXXXXXXXX	Balance Updated	01/28/2019
Account Type	Charge Card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	12/14/2016	Credit Limit	\$500
Status	Account charged off. \$774 written off. \$348 past due as of Jan 2019.	Highest Balance	\$774
		Terms	NA
Status Updated	01/28/2019	On Record Until	Jan 2024

Payment History

LEGEND

OK

Current on payments

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

150

150 Days Past Due

CO

Charge off

2019				2018				2017			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
CO				CO	CO	CO	CO	OK	OK	OK	30
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
				CO	CO	CO	CO	60	90	120	150
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				CO	CO	CO	CO	CO	CO	CO	CO

Historical Information

First Reported

01/2017

Contact Info

Phone Number

(877) 890-3150

Address

PO BOX 965015 ORLANDO, FL 32896

Balance History

DEC 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
NOV 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
OCT 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
SEP 2018	\$774	\$0	\$0

	Balance	Scheduled Payment	Paid
AUG 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
JUL 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
JUN 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
MAY 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
APR 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
MAR 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
FEB 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
JAN 2018	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
DEC 2017	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
NOV 2017	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
OCT 2017	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
SEP 2017	\$774	\$0	\$0
	Balance	Scheduled Payment	Paid
AUG 2017	\$739	\$60	\$0
	Balance	Scheduled Payment	Paid
JUL 2017	\$688	\$58	\$0
	Balance	Scheduled Payment	Paid
JUN 2017	\$637	\$56	\$0
	Balance	Scheduled Payment	Paid
MAY 2017	\$588	\$55	\$0
	Balance	Scheduled Payment	Paid
APR 2017	\$540	\$52	\$0
	Balance	Scheduled Payment	Paid
MAR 2017	\$494	\$42	\$0
	Balance	Scheduled Payment	Paid

**SYNCB/WALMART**Potentially  
Negative

Account Name	SYNCB/WALMART	Balance	\$0
Account Number	603220XXXXXXXXXX	Balance Updated	08/06/2018
Account Type	Charge Card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	01/02/2017	Credit Limit	\$500
Status	Closed. \$955 written off.	Highest Balance	\$955
Status Updated	08/06/2018	Terms	NA

Payment History

LEGEND

OK

Current on payments

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

150

150 Days Past Due

CLS

Closed

CO

Charge off

2018				2017			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
30	60	90	120	OK	OK	OK	30
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
150	CO	CO	CLS	OK	OK	30	60
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				90	120	CLS	CLS

Historical Information

First Reported01/2017

Contact Info

Phone Number(877) 294-7880  
AddressPO BOX 965024 ORLANDO, FL 32896

Comment

Purchased by another lender.

Balance History

JUL 2018	\$955	\$0	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
JUN 2018	\$955	\$0	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
MAY 2018	\$917	\$65	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
APR 2018	\$861	\$64	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
MAR 2018	\$806	\$61	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
FEB 2018	\$754	\$23	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
JAN 2018	\$739	\$23	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
DEC 2017	\$724	\$22	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
NOV 2017	\$709	\$35	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
OCT 2017	\$695	\$21	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
SEP 2017	\$681	\$55	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
AUG 2017	\$634	\$54	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
JUL 2017	\$586	\$52	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017
JUN 2017	\$541	\$51	\$0
	Balance	Scheduled Payment	Paid on 05/04/2017

MAY 2017	\$100	\$40	\$93
	Balance	Scheduled Payment	Paid on 05/04/2017
APR 2017	\$156	\$40	\$0
	Balance	Scheduled Payment	Paid
MAR 2017	\$118	\$28	\$0
	Balance	Scheduled Payment	Paid

## Hard Inquiries

When applying for credit or financing or as a result of a collection, a "hard inquiry" will appear on your Credit Report. Below you will find the names of businesses that have reviewed your Report over the last two years. Hard inquiries stay on your Credit Report for 25 months.

### RENTGROW

Inquired on 12/27/2017

177 HUNTINGTON AVESTE  
1703 BOSTON, MA 02115  
(800) 898-1351

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

## Soft Inquiries

Soft inquiries occur when you check your own credit report or give permission to someone like a potential employer to review your credit report. Soft inquiries may also occur when businesses, such as lenders, insurance companies, or credit card companies, check your credit to pre-approve you for offers, or when you use credit monitoring services from companies like Experian. Because soft inquiries aren't linked to a specific application for new credit, they're only visible on your credit report to you. One exception is that insurance companies may be able to see other insurance company inquiries. These inquiries have no effect on your credit score as they are never considered as a factor in credit scoring models. Soft inquiries are not disputable but are available here for reference.

### CIC EXPERIAN CONSUMER SE

Inquired on 03/06/2019

535 ANTON BLVD STE 100  
COSTA MESA, CA 92626

### EXPERIAN

Inquired on 03/06/2019

535 ANTON BLVD COSTA  
MESA, CA 92626

### BANCO POPULAR DE PUERTO

Inquired on 03/04/2019, 06/11/2018,  
and 08/16/2017

EL SENORAL CTR PR177  
LOMAS VER SAN JUAN, PR  
00926

(787) 751-9800



**PORTFOLIO RECOV  
ASSOC**

Inquired on 10/09/2018, 10/07/2018,  
09/25/2018, and 09/11/2018

120 CORPORATE BLVD STE 100  
NORFOLK, VA 23502

(844) 675-3408

**COMENITYBANK/VICTORIA**

Inquired on 09/27/2018

PO BOX 182789 COLUMBUS,  
OH 43218

**PORTFOLIO RECOV  
ASSOC**

Inquired on 09/11/2018

120 CORPORATE BLVD STE 100  
NORFOLK, VA 23502

(844) 675-3408

**COMENITYBANK/VICTORIA**

Inquired on 05/06/2018

PO BOX 182789 COLUMBUS,  
OH 43218

**CONVERGENT  
OUTSOURCING,**

Inquired on 10/25/2017

800 SW 39TH ST RENTON, WA  
98057

(888) 871-2279

## Contact Experian

---

### Online

Visit [Experian.com/dispute](https://www.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) (<https://www.experian.com/help>)

### Phone

**Monday - Friday**  
8am to 10pm CST  
(855) 414-6047

**Saturday - Sunday**  
10am to 7pm CST

### 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) (<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) (<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) (<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) (<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) (<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) (<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:**

**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:

**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

**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

**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 Alabama Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/alabama/>)
- Notification of Rights for Alaska Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/alaska/>)
- Notification of Rights for Arkansas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/arkansas/>)
- Notification of Rights for California Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/california/>)

- Notification of Rights for Colorado Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/colorado/>)
- Notification of Rights for Connecticut Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/connecticut/>)
- Notification of Rights for Delaware Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/delaware/>)
- Notification of Rights for District of Columbia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/district-of-columbia/>)
- Notification of Rights for Florida Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/florida/>)
- Notification of Rights for Georgia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/georgia/>)
- Notification of Rights for Indiana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/indiana/>)
- Notification of Rights for Maryland Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/maryland/>)
- Notification of Rights for Massachusetts Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/massachusetts/>)
- Notification of Rights for Missouri Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/missouri/>)
- Notification of Rights for Montana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/montana/>)
- Notification of Rights for Nevada Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/nevada/>)
- Notification of Rights for New Hampshire Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-hampshire/>)
- Notification of Rights for New Jersey Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-jersey/>)
- Notification of Rights for New Mexico Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-mexico/>)
- Notification of Rights for New York Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-york/>)
- Notification of Rights for North Carolina Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-carolina/>)
- Notification of Rights for North Dakota Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-dakota/>)
- Notification of Rights for Ohio Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio/>)
- Ohio Notice of Rights for Protected Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio-notice-rights-protected-consumers/>)
- Notification of Rights for Oklahoma Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/oklahoma/>)
- Notification of Rights for Rhode Island Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/rhode-island/>)

- Notification of Rights for Tennessee Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/tennessee/>)
- Notification of Rights for Texas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/texas/>)
- Notification of Rights for Vermont Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/vermont/>)
- Notification of Rights for Virginia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/virginia/>)
- Notification of Rights for Washington Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/washington/>)
- Notification of Rights for West Virginia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/west-virginia/>)