-Begin Credit Report-

Personal Information

File Number:

321574503

Name:

JOSE OMAR ROSA-VAZQUEZ

You have been on our files since 02/01/2001

SSN:

XXX-XX-1805

Date of Birth:

04/07/1981

Telephone:

672-1610

Your SSN is partially abbreviated for your protection.

CURRENT ADDRESS

Address:

754 LOS TAMARINDOS CALLE 2 C6 SAN LORENZO, PR 00754

Reported:

02/01/2001

OTHER ADDRESSES

Address:

754 URB TAMARINDO 1 SAN LORENZO, PR 00754

Reported:

02/01/2001

EMPLOYMENT DATA REPORTED

Employer Name: ENERGY ELECTRICA Date Verified:

12/06/2011

Employer Name: RECURSOS NATURALES Date Verified:

02/04/2008 **Position:**

AGENTE

Employer Name:
DEPT RECURSOS NATUCA
Date Verified:

12/04/2007

Employer Name:
DPTO DE RECURSOS NATURALES CUERPO D
Date Verified:

05/01/2007 **Position:**

AGENTE

Special Notes: The display of your Social Security number has been abbreviated and your account numbers have been modified in this report for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report. Also, if any

item on your credit report begins with 'MEDICAL-', it includes medical information and the data following 'MEDICAL-' is not displayed to anyone but you except where permitted by law.

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.



Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >brackets< or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors.

AT&T SERVICES #907060001****

1801 VALLEY VIEW LN FARMERS BRANCH, TX 75234

(787) 397-5000

Balance:

\$0

Date Updated:

07/01/2007

High Balance:

\$63

Last Payment:

02/21/2007

Pay Status:

>Account paid in Full; was a Charge-off<

Account Type:

Open Account

Responsibility:

Individual Account **Date Opened:**

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09/02/2005

Date Closed:

02/01/2007

Date Paid:

02/21/2007

Loan Type:

UTILITY COMPANY

Remarks:

>PAID IN FULL/WAS A CHARGE OFF<

Estimated month and year that this item will be removed:

10/2013

BANCO BILBAO VIZCAYA #1324960344****

PO BOX 364745 SAN JUAN, PR 00936-4745

(787) 777-7171

Balance:

\$0

Date Updated:

03/15/2007

High Balance:

\$29,144

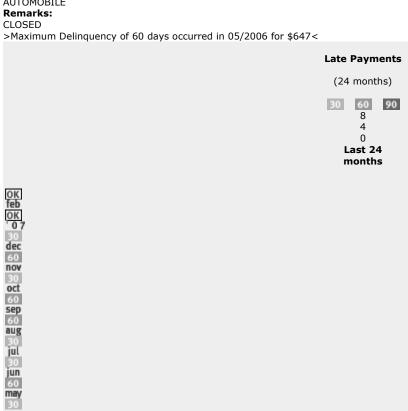
Last Payment:

03/15/2007

Pay Status:

Current; Paid or Paying as Agreed

Account Type: Installment Account Responsibility:
Individual Account
Terms:
\$404 Monthly for 72 months
Date Opened:
03/03/2001
Date Closed:
03/15/2007
Loan Type:
AUTOMOBILE
Remarks:
CLOSED
>Maximum Delinquency of 60 days occurred in 05/2006 for \$647



apr 30 mar

OK feb OK OK dec

nov 30 oct OK sep OK jul OK jun OK may OK apr OK mar SAN JUAN, PR 00936

(787) 759-7000

Balance:

\$283

Date Updated:

04/30/2012 High Balance:

\$15,605

Last Payment: 02/17/2012

Pay Status:

Current; Paid or Paying as Agreed

Account Type: Installment Account

Responsibility: Individual Account

Terms:

\$372 Monthly for 60 months

Date Opened:

02/27/2007

Loan Type:

AUTOMOBILE

>Maximum Delinquency of 60 days occurred in 10/2008 for \$745<

Late Payments

(48 months)



30 mar feb 30 12 30 dec 60 nov oct OK sep

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RADIO SHACK/CBNA #773857683383****

PO BOX 6497 SIOUX FALLS, SD 57117-6497

Phone number not available

Balance:

\$0

Date Updated: 05/07/2012 **High Balance:**

\$718 **Credit Limit:**

\$500 Last Payment:

01/27/2006 Pay Status:

Current; Paid or Paying as Agreed Account Type:

Revolving Account Responsibility: Individual Account Date Opened:

04/29/2003 **Date Closed:** 01/04/2006 Date Paid: 01/27/2006 **Loan Type:** CHARGE ACCOUNT
Remarks: CLOSED BY CREDIT GRANTOR

>Maximum Delinquency of 90 days occurred in 01/2006<



(29 months)



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Satisfactory Accounts

The following accounts are reported with no adverse information.

CITIFINANCIAL #607501364713****

300 SAINT PAUL PL BSP13A BALTIMORE, MD 21202

(800) 922-6235

Balance:

\$0

Date Updated:

03/29/2008

High Balance:

\$4,000

Last Payment:

03/29/2008

Pay Status:

Current; Paid or Paying as Agreed

Account Type:
Installment Accoun

Installment Account

Responsibility:

Individual Account

Terms:

\$143 Monthly for 48 months

Date Opened: 10/05/2007

Date Closed:

03/29/2008

Loan Type:

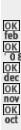
UNSECURED

Remarks: CLOSED

Late Payments

(5 months)





CITIFINANCIAL #607501361710****

300 SAINT PAUL PL BSP13A BALTIMORE, MD 21202

(800) 922-6235

Balance:

\$0

Date Updated:

10/05/2007

High Balance:

\$2,000

Last Payment:

10/05/2007

Pay Status:

Current; Paid or Paying as Agreed

Account Type: Installment Account Responsibility:

Individual Account

Terms:

\$111 Monthly for 24 months

Date Opened: 02/09/2007 **Date Closed:** 10/05/2007 **Loan Type:**

UNSECURED

Remarks:

ACCT CLOSED DUE TO REFINANCE

Late Payments

(8 months)



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CITIFINANCIAL #607501254330****

300 SAINT PAUL PL BSP13A BALTIMORE, MD 21202

(800) 922-6235

Balance:

Date Updated:

01/25/2006 High Balance:

#4,716

Last Payment: 01/25/2006

Pay Status:

Current; Paid or Paying as Agreed

Account Type: Installment Account Responsibility: Individual Account

Terms:

\$130 Monthly for 36 months

Date Opened: 12/02/2003 Date Closed: 01/25/2006

Loan Type: UNSECURED Remarks: CLOSED

Late Payments (19 months) 30 60 90

0 0 Last 19 months

ok ok jul ok jun

CITIFINANCIAL #1580532040****

POB 567 SAN LORENZO, PR 00754

(787) 736-5071

Balance:

\$0

Date Updated: 12/31/2003 High Balance:

\$3,206 **Last Payment:** 12/02/2003

Pay Status:

Current; Paid or Paying as Agreed

Account Type: Installment Account

Responsibility:

Individual Account

Terms:

\$106 Monthly for 30 months **Date Opened:** 09/04/2003

Date Closed: 12/31/2003

Loan Type:

UNSECURED
Remarks:
ACCT CLOSED DUE TO REFINANCE



(27 months)



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COOPACA #1000697041100****

PO BOX 1056

ARECIBO, PR 00613-1056

(787) 815-7613

Balance:

\$0

Date Updated:

09/05/2003

High Balance:

\$2,000

Last Payment:

09/05/2003

Pay Status:

Current; Paid or Paying as Agreed Account Type:

Installment Account

Responsibility: Individual Account

Terms: \$67 Monthly for 36 months

Date Opened: 02/27/2001 **Date Closed:** 09/05/2003

Loan Type:

SECURED

Late Payments

(31 months)





COP EMPLEADOS A E E #105428110****

PO BOX 9061 SANTURCE, PR 00908-0061

(809) 725-8811

Balance:

\$3,758

Date Updated:

04/30/2012

High Balance:

\$5,000

Last Payment:

04/26/2012

Pay Status:

Current; Paid or Paying as Agreed

Account Type: Installment Account

Responsibility:

Individual Account

Terms:

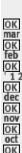
\$111 Monthly for 60 months

Date Opened: 09/21/2010 Loan Type: SECURED

Late Payments

(19 months)





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sep

CP SISTEMA RETIRO A E E #3656**

PO BOX 4267 SAN JUAN, PR 00936-4267

(809) 724-0914

Balance: \$111,818

Date Updated:

04/14/2012

High Balance:

\$118,340 **Last Payment:** 04/14/2012

Pay Status:

Current; Paid or Paying as Agreed

Account Type:

Mortgage Account Responsibility:

Joint Account

Terms:

\$414 Monthly for 276 months

Date Opened: 05/15/2009

Loan Type:

CONVENTIONAL REAL ESTATE MTG

Late Payments

(35 months)





OK sep OK oK jul oK jun oK may OK nov OK oct OK sep OK oK jul OK jun OK

RADIO SHACK/CBNA #773857683****

PO BOX 6497 SIOUX FALLS, SD 57117-6497

Phone number not available

Balance:

\$0

Date Updated: 07/01/2003

High Balance:

Credit Limit:

\$500 Pay Status:

Current; Paid or Paying as Agreed

Account Type: Revolving Account
Responsibility: Individual Account

Date Opened:

04/01/2003

Loan Type:

COMBINED CREDIT PLAN

Late Payments

(3 months)



0 Last 3 months



Regular Inquiries

The following companies have received your credit report. Their inquiries remain on your credit report for two years.

PREFERRED CREDIT INC

3051 2ND STREET SO SUITE 200 SAINT CLOUD, MN 56301 (320) 255-9374

Requested On:

12/06/2011

InquiryType:

Individual

ALPHA ONE SECURITY SOLUT

LAGUNA GARDENS SHO STE 256 CAROLINA, PR 00979 (800) 707-2693

Requested On:

10/04/2011

InquiryType:

Individual

Permissible Purpose:

CONSUMER INITIATED TRANSACTION

PRTC INC

PO BOX 360998 SAN JUAN, PR 00936 (787) 759-6000

Requested On:

12/09/2010

InquiryType:

Individual

COOP AUTT ENERGIA ELEC

PO BOX 9061 SANTURCE, PR 00908 (787) 725-8811

Requested On:

09/10/2010

InquiryType:

Individual

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any credit score (except insurance companies may have access to other insurance company inquiries and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

BANCO POPULAR P. R.

POB 50045 SAN JUAN, PR 00902 (787) 792-9282

Requested On: 03/01/2012

-End of Credit Report-

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

Online:

<u>To learn about reporting an inaccuracy click here.</u>
For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations P.O. Box 34012 Fullerton, CA 92834-9412

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 <u>www.ftc.gov/credit</u> o escribe a la FTC Consumer Response Center, Room 130-A, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

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.ftc.gov/credit, or write to Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington. D.C. 20580.

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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for more 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.ftc.gov/credit 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, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. 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.ftc.gov/credit.

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 (888-50PTOUT).

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.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below.	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 1-800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480 1-888-851-1920 Website Address: www.federalreserveconsumerhelp.qov Email Address: ConsumerHelp@FederalReserve.qov
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 1-800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 1-703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 1-202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 1-202-720-7051