

P.O. Box 740241
Atlanta, GA 30374

February 15, 2019



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com

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002719297-27

662, 10237, E,

**145 Ave Hostos El Monte Sur Th Apt G508
San Juan, PR 00918**

Spicy Enchiladas with **Black Beans** and **Creamy Avocado** Salsa | [View Recipe](#)

காலத்திலே குறிப்பிட்டு வரும் சம்பந்தமான அறிக்கை மற்றும் புதிய விஷயங்கள் விரிவாக விவரிக்கப்படுகின்றன.

Il est recommandé d'effectuer une visite en personne pour déterminer les besoins et les capacités de l'individu ou de la famille.

新嘉坡總理
新嘉坡總理

Consequently, the *Chanda* is the first of the three forms of the *Shabda* and the *Shabda* is the first of the three forms of the *Vak*. The *Chanda* is the first of the three forms of the *Shabda* because it is the first of the three forms of the *Vak*, and the *Vak* is the first of the three forms of the *Shabda* because it is the first of the three forms of the *Chanda*.



CREDIT FILE: February 15, 2019

Confirmation # 9046049592

Dear Jose C Gonzalez:

According to Puerto Rico Code, Title 7, Banking, Part VI, Control and Supervision, Chapter 132, Credit Reporting Agencies, § 2040, Obtaining free of charge once per year a credit report, a consumer is entitled to one free credit file disclosure from each credit reporting agency that maintains business in Puerto Rico. Pursuant to this article, Equifax Information Services LLC will, upon request, provide you with one free credit file disclosure each calendar year.

Thank you for requesting your credit file, commonly called a Consumer Credit Report. Your credit file contains information received primarily from companies which have granted you credit and from public record sources. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may be able to initiate an investigation request via the Internet 24 hours a day, 7 days a week at:

www.investigate.equifax.com

Using the Internet to initiate an on-line investigation request will expedite the resolution of your concerns.

Or you may complete the enclosed Research Request Form and return it to:

**Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374**

NOTE: Sending the Research Request Form to any other address will delay the processing of your request.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Under the FACT Act, you have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: 1-877-SCORE-11.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.



Puerto Rico - Notice to Consumers

According to Puerto Rico Code, Title 7, Banking, Part VI, Control and Supervision, Chapter 132, Credit Reporting Agencies, § 2040, Obtaining free of charge once per year a credit report, a consumer is entitled to one free credit file disclosure from each credit reporting agency that maintains business in Puerto Rico. Pursuant to this article, Equifax Information Services LLC will, upon request, provide you with one free credit file disclosure each calendar year.

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.

To place, temporarily lift or permanently remove the security freeze on your Equifax credit report, you can:

- * Go to www.equifax.com;
- * Call us at (800) 685-1111;
- * Or mail your request to: Equifax Information Services LLC
P.O. Box 105788
Atlanta, GA 30348

If you are contacting us by phone, please have the following information ready. If you are contacting us by mail, please be sure to include:

All of these items in your letter	A copy of one (1) item in this column to validate your identity	A copy of one (1) item in this column to validate your address
Your complete name, including any suffix (Jr., Sr., etc.)	Valid driver's license or state ID (can be used to validate identity and address)	Valid driver's license or state ID (can be used to validate identity and address)
Your complete address	Social Security card	Utility bill with correct address (gas, water, cable)
Your Social Security number	Pay stub (can be used to validate identity and address)	Cell phone or residential phone bill
Your date of birth	W2 or 1099 form (can be used to validate identity and address)	Pay stub (can be used to validate identity and address)
	Birth certificate	W2 or 1099 form (can be used to validate identity and address)
	Passport	Rental lease agreement or house deed
	State or military ID	Mortgage or bank statement

If you provide a copy of either a valid driver's license, state ID card, paystub, W2, or 1099 form to validate both your identity and address, then you do not need to provide additional documents.

When you place a security freeze on your Equifax credit report, you will be provided a 10-digit personal identification number (PIN) to use if you choose to temporarily lift or permanently remove the security freeze from your credit report. To make either request, you can contact Equifax by phone or mail and provide all the following:

1. Proper identification.
2. The unique PIN provided by Equifax when you placed the security freeze.
3. If requesting a temporary lift, specify the period of time for which the credit report is to be available (for example, from March 15, 2018 to March 21, 2018).

You can also create or sign into your account on www.equifax.com to authorize the temporary lift or permanent removal of your security freeze from your Equifax credit report.

Equifax will authorize the release of your credit report within one hour after receiving the above information if the request is by phone or electronic means or no later than three business days when a written request is submitted.

Placing, lifting, and removing a security freeze on your Equifax credit report is free.



CREDIT FILE : February 15, 2019

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Jose C Gonzalez
Social Security #: XXX-XX-9012 Date of Birth: May 19, 1985
Current Address: 145 Ave Hostos El Monte Sur Th Apt G508, San Juan, PR 00918 Reported: 02/2019

Previous Address(es): 101 Country Garden Apts Apt 7, Troy, NY 12180 Reported: 09/2014
17 McNutt Ave, Colonie, NY 12205 Reported: 10/2018
PO Box 1090, Troy, NY 12181 Reported: 12/2010
108 S Lake Ave Apt 2, Albany, NY 12208 Reported: 09/2017
2405 21st St Apt 4, Troy, NY 12180 Reported: 11/2010
201 Maple Ave Apt A8b, Ithaca, NY 14850 Reported: 11/2010
2151 13th St #2, Troy, NY 12180 Reported: 11/2010
PO Box 1090, Manati, PR 00674 Reported: 02/2019

Formerly Known As: Jose C Gonzalezcobos; Jose C Gonzalez

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor	Amount Past Due - The Amount Past Due as of the Date Reported
Date Acct. Opened - The Date that the credit grantor opened the account	Date of Last Payment - The Date of Last Payment
High Credit - The Highest Amount Charged	Actual Pay Amt - The Actual Amount of Last Payment
Credit Limit - The Highest Amount Permitted	Sched Pay Amt - The Requested Amount of Last Payment
Terms Duration - The Number of Installments or Payments	Date of 1st Delinquency - The Date of First Delinquency
Terms Frequency - The Scheduled Time Between Payments	Date of Last Activity - The Date of the Last Account Activity
Months Reviewed - The Number of Months Reviewed	Date Mai Delq Rptd - The Date the 1st Major Delinquency Was Reported
Activity Designator - The Most Recent Account Activity	Charge Off Amt - The Amount Charged Off by Creditor
Creditor Class - The Type of Company Reporting The Account	Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Date Reported - Date of Last Reported Update	Balloon Pay Amt - The Amount of Final(Balloon) Payment
Balance Amount - The Total Amount Owed as of the Date Reported	Balloon Pay Date - The Date of Final(Balloon) Payment
Status - Condition of Account When Last Updated by Creditor or Otherwise	Date Closed - The Date the Account was Closed
Account History Status Code Descriptions	
1 : 30-59 Days Past Due	5 : 150-179 Days Past Due
2 : 60-89 Days Past Due	6 : 180 or More Days Past Due
3 : 90-119 Days Past Due	G : Collection Account
4 : 120-149 Days Past Due	H : Foreclosure
	J : Voluntary Surrender
	K : Repossession
	L : Charge Off

Please address all future correspondence to:

www.investigate.equifax.com

Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374

(800) 377-6568

M - F 9:00am to 5:00pm in your time zone.



Confirmation # 9046049592

Barclays Bank Delaware PO Box 8803 Wilmington DE 19899-8803 : (888) 232-0780

Account Number	Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
9948044*	11/18/2013	\$0		01/2012						Monthly	59	Paid and Closed	
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Account Closed By Credit Grantor;													
Account History													
08/2012 07/2012													
with Status Codes													
4 4													

Capital One / Best Buy PO Box 30253 Salt Lake City UT 84130 : (800) 695-6950

Account Number	Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
169609-059298*	09/09/2013	\$0		02/2013						Monthly	9	Transfer/Sold	
Status - Over 120 Days Past Due; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Charge;													
Account History													
08/2013 07/2013 06/2013 05/2013													
with Status Codes													
4 3 2 1													

FED Loan Servicing PO Box 60610 Harrisburg PA 17106-0610 : (800) 699-2908

Account Number	Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
7192114868FDO*	03/31/2015	\$0		03/2015						Monthly	24	Paid and Closed	
Status - 90 - 119 Days Past Due; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Refinanced;													
Account History													
02/2015 3													
with Status Codes													

FED Loan Servicing PO Box 60610 Harrisburg PA 17106-0610 : (800) 699-2908

Account Number	Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
7192114868FDO*	03/31/2015	\$0		03/2015						Monthly	24	Paid and Closed	
Status - 90 - 119 Days Past Due; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Refinanced;													
Account History													
02/2015 3													
with Status Codes													
3													

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FED Loan Servicing		PO Box 60610 Harrisburg PA 17106-0610 : (800) 699-2908		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification	
Account Number	Date Opened	High Credit	Date Opened	High Credit	Credit Limit	Date Opened	High Credit	Date of Last Activity	Date Maj. Del. 1st Rptd.	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Pay Date	Balloon Pay Date	Date Closed
7192114868FDD*	09/14/2011	\$8,500	Items As of Date Reported	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date Maj. Del. 1st Rptd.	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Pay Date	Balloon Pay Date	03/2015
03/31/2015 \$0	03/2015	\$9,092	Status - 90 - 119 Days Past Due; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid	Account History	02/2015	Account/Zero Balance; Refinanced;	with Status Codes	3							

FED Loan Servicing		PO Box 60610 Harrisburg PA 17106-0610 : (800) 699-2908		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification	
Account Number	Date Opened	High Credit	Date Opened	High Credit	Credit Limit	Date Opened	High Credit	Date of Last Activity	Date Maj. Del. 1st Rptd.	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Pay Date	Balloon Pay Date	Date Closed
7192114868FDD*	09/29/2009	\$8,500	Items As of Date Reported	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date Maj. Del. 1st Rptd.	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Pay Date	Balloon Pay Date	03/2015
03/31/2015 \$0	03/2015	\$9,092	Status - 90 - 119 Days Past Due; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid	Account History	02/2015	Account/Zero Balance; Refinanced;	with Status Codes	3							

Hsbc Bank		PO Box 9 Buffalo NY 14240-0009 : (888) 385-8916		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification	
Account Number	Date Opened	High Credit	Date Opened	High Credit	Credit Limit	Date Opened	High Credit	Date of Last Activity	Date Maj. Del. 1st Rptd.	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Pay Date	Balloon Pay Date	Date Closed
521531883762*	07/07/2006	\$606	Items As of Date Reported	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date Maj. Del. 1st Rptd.	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Pay Date	Balloon Pay Date	05/2012
10/10/2013 \$0	11/2007		Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold;	Account History	02/2015	3									

Keybank Na		4910 Tederman Rd OH-01-51-0562 Brooklyn OH 44144-2338 : (716) 625-7500		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification	
Account Number	Date Opened	High Credit	Date Opened	High Credit	Credit Limit	Date Opened	High Credit	Date of Last Activity	Date Maj. Del. 1st Rptd.	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Pay Date	Balloon Pay Date	Date Closed
532914200024*	07/07/2006	\$606	Items As of Date Reported	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date Maj. Del. 1st Rptd.	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Date Pay Date	Balloon Pay Date	03/2015
09/06/2017 \$0	11/2007		Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account;	Account History	02/2015	3									

Historical Account Information										
Balance					Scheduled Payment Amount		Actual Payment Amount		Type of Loan	
01/19		No Data Available		12/18		No Data Available		Activity Designator		

Historical Account Information

Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit Limit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/18	No Data Available							
10/18	No Data Available							
09/18	No Data Available							
08/18	No Data Available							
07/18	No Data Available							
06/18	No Data Available							
05/18	No Data Available							
04/18	No Data Available							
03/18	No Data Available							
02/18	No Data Available							
01/18	No Data Available							
12/17	No Data Available							
11/17	No Data Available							
10/17	No Data Available							
09/17	\$0			11/1/2007	\$606	\$500		Credit Card
08/17	\$0			11/1/2007	\$606	\$500		Credit Card
07/17	\$0			11/1/2007	\$606	\$500		Credit Card
06/17	\$0			11/1/2007	\$606	\$500		Credit Card

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Historical Account Information

Balance		Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
05/17	\$0			11/1/2007	\$606	\$500		Credit Card	
04/17	\$0			11/1/2007	\$606	\$500		Credit Card	
03/17	\$0			11/1/2007	\$606	\$500		Credit Card	
02/17	\$0			11/1/2007	\$606	\$500		Credit Card	

Merrick Bank PO Box 9201 Old Bethpage NY 11804-9001

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	
408160102018*		12/01/2007	\$923	\$800		Monthly	27	Paid and Closed	
Items As of Date Reported 08/01/2010	Balance Amount \$0	Amount Past Due	Date of Last Payment 04/2010	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date Maj. Del. 1st Rptd 04/2010	Charge Off Amount	Deferred Pay Start Date

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

Midland Funding LLC 2465 Northside Dr 3100 San Diego CA 92108-2709 : (877) 653-0358

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	
856310*		03/26/2014	\$444				3		
Items As of Date Reported 11/25/2014	Balance Amount \$0	Amount Past Due	Date of Last Payment 09/2014	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency 03/2013	Date Maj. Del. 1st Rptd 08/2014	Charge Off Amount	Deferred Pay Start Date

Status - Collection Account; Type of Account - Open; Type of Loan - Debt Buyer Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Paid For Less Than Full Balance; Paid Collection;

NetNet Loan Services 3015 S Parker Rd Ste 425 Aurora CO 80014-2904 : (888) 486-4722

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	
9436*		01/09/2007	\$394		120 Months	Monthly	93	Paid and Closed	
Items As of Date Reported 09/23/2015	Balance Amount \$0	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date Maj. Del. 1st Rptd 03/2015	Charge Off Amount	Deferred Pay Start Date

Status - Pays As Agreed; Type of Account - Instalment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Refinanced;

Nelnet Loan Services	3015 S Parker Rd Ste 425 Aurora CO 80014-2904 : (888) 486-4722	Credit Limit	Terms Duration	Months Revd	Activity Designator	Creditor Classification
Account Number		Date Opened	High Credit	93	Paid and Closed	
9436*	Items As of Date Reported 09/23/2015	Amount Past Due \$0	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date Maj. Del. 1st Rptd 03/2015
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; Account/Zero Balance; Refinanced;						

Nelnet Loan Services	3015 S Parker Rd Ste 425 Aurora CO 80014-2904 : (888) 486-4722	Credit Limit	Terms Duration	Months Revd	Activity Designator	Creditor Classification
Account Number		Date Opened	High Credit	93	Paid and Closed	
9436*	Items As of Date Reported 09/23/2015	Amount Past Due \$0	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date Maj. Del. 1st Rptd 03/2015
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; Account/Zero Balance; Refinanced;						

Nelnet Loan Services	3015 S Parker Rd Ste 425 Aurora CO 80014-2904 : (888) 486-4722	Credit Limit	Terms Duration	Months Revd	Activity Designator	Creditor Classification
Account Number		Date Opened	High Credit	93	Paid and Closed	
9436*	Items As of Date Reported 09/23/2015	Amount Past Due \$0	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date Maj. Del. 1st Rptd 03/2015
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; Account/Zero Balance; Refinanced;						

Nelnet Loan Services	3015 S Parker Rd Ste 425 Aurora CO 80014-2904 : (888) 486-4722	Credit Limit	Terms Duration	Months Revd	Activity Designator	Creditor Classification
Account Number		Date Opened	High Credit	93	Paid and Closed	
9436*	Items As of Date Reported 09/23/2015	Amount Past Due \$0	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date Maj. Del. 1st Rptd 03/2015
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; Account/Zero Balance; Refinanced;						

Rensseler Polytechnic Institute	1010 TROY BLDG 1108TH STR TROY NY 12180 : (518) 276-5593	Credit Limit	Terms Duration	Months Revd	Activity Designator	Creditor Classification
Account Number		Date Opened	High Credit	89	Paid and Closed	
36000088*	Items As of Date Reported 04/01/2015	Amount Past Due \$0	Date of Last Payment	Actual Payment Amount \$6,053	Scheduled Payment Amount \$64	Date Maj. Del. 1st Rptd 03/2015
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; Account/Zero Balance; Student Loan;						

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Synch/Taff Furniture PO Box 965036 Orlando FL 32896-5036 : (866) 396-8254

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
601919311205*	05/30/2008	\$1,886	\$3,500	Scheduled Payment Amount	Date of 1st Delinquency	99	Paid and Closed	
Items As of Date Reported 09/08/2016	Balance Amount \$0	Amount Past Due	Date of Last Payment 10/2009	Actual Payment Amount	Date of Last Activity 10/2009	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date 01/2011

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; Consumers Request; Closed or Paid Account/Zero Balance;

The NorthstarGleisler PO Box 7860 Madison WI 53707-7860 : (608) 246-1750

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
211159673187*	10/31/2007	\$21,536		Scheduled Payment Amount	Date of 1st Delinquency	88	Paid and Closed	
Items As of Date Reported 03/31/2015	Balance Amount \$0	Amount Past Due	Date of Last Payment 03/2015	Actual Payment Amount \$21,968	Date of Last Activity 03/2015	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date 03/2015

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; Account/Zero Balance; Student Loan;

U S Department of Edu Afsa PO BOX 7202 UTICA NY 13504-7202

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
70000209179*	09/14/2011	\$10,917		Scheduled Payment Amount	Date of 1st Delinquency	120 Months	Monthly	15 Transfer/Sold
Items As of Date Reported 01/21/2013	Balance Amount \$0	Amount Past Due	Date of Last Payment	Actual Payment Amount \$71	Date of Last Activity 12/2012	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date 01/2013

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; Sold; Student Loan;

U S Department of Edu Afsa PO BOX 7202 UTICA NY 13504-7202

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
70000209179*	09/29/2009	\$1,600		Scheduled Payment Amount	Date of 1st Delinquency	120 Months	Monthly	15 Transfer/Sold
Items As of Date Reported 01/21/2013	Balance Amount \$0	Amount Past Due	Date of Last Payment	Actual Payment Amount \$23	Date of Last Activity 12/2012	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date 01/2013

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Student Loan;

U S Department of Edu Afsa PO BOX 7202 UTICA NY 13504-7202

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
70000209179*	09/14/2011	\$8,500		Scheduled Payment Amount \$48	Date of 1st Delinquency	120 Months	Monthly	15 Transfer/Sold
Items As of Date Reported 01/21/2013	Balance Amount \$0	Amount Past Due	Date of Last Payment	Actual Payment Amount	Date of Last Activity 12/2012	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date 01/2013

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Student Loan;

U S Department of Edu Atsa

PO BOX 7202

UTICA NY

13504-7202

Account Number 70000209179*	Date Opened 09/29/2009	High Credit \$8,500	Credit Limit
Items As of 01/21/2013	Balance Amount \$0	Actual Payment Amount	Scheduled Payment Amount \$97

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Student Loan;

U S Department of Edu Atsa

PO BOX 7202

UTICA NY

13504-7202

Account Number 598149*	Date Opened 09/01/2009	High Credit \$19,809	Credit Limit
Items As of 09/01/2011	Balance Amount \$0	Actual Payment Amount	Scheduled Payment Amount \$241

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold;

US Dept of Ed/Gleisi

PO Box 7860

US Dept Of Ed/Gleisi

Madison WI

53707-7860

Account Number 311159673177*	Date Opened 03/30/2015	High Credit \$80,220	Credit Limit
Items As of 01/31/2019	Balance Amount \$84,125	Actual Payment Amount 11/20/18	Scheduled Payment Amount \$376

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan;

Historical Account Information

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
01/19	No Data Available								
12/18	\$83,704	\$376		11/1/2018	\$80,220			Education Loan	
11/18	\$83,283	\$376	\$1,369	11/1/2018	\$80,220			Education Loan	
10/18	\$84,245	\$376	\$376	10/1/2018	\$80,220			Education Loan	
09/18	\$84,201	\$376		9/1/2018	\$80,220			Education Loan	
08/18	\$84,170	\$376		6/1/2018	\$80,220			Education Loan	
07/18	\$83,749	\$376		6/1/2018	\$80,220			Education Loan	
06/18	\$83,328	\$320	\$891	6/1/2018	\$80,220			Education Loan	

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Historical Account Information

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit Limit	Amount Past Due	Type of Loan	Activity Designator
05/18	\$83,812	\$320	\$320	5/1/2018	\$80,220		Education Loan	
04/18	\$83,712	\$320	\$320	4/1/2018	\$80,220		Education Loan	
03/18	\$83,955	\$320		2/1/2018	\$80,220		Education Loan	
02/18	\$83,588	\$320	\$320	2/1/2018	\$80,220		Education Loan	
01/18	\$83,561	\$320	\$320	1/1/2018	\$80,220		Education Loan	
12/17	\$83,515	\$320	\$320	12/1/2017	\$80,220		Education Loan	
11/17	\$83,469	\$320	\$320	11/1/2017	\$80,220		Education Loan	
10/17	\$83,429	\$320	\$320	10/1/2017	\$80,220		Education Loan	
09/17	\$83,383	\$320	\$320	9/1/2017	\$80,220		Education Loan	
08/17	\$83,243	\$320	\$320	8/1/2017	\$80,220		Education Loan	
07/17	\$83,618	\$320		6/1/2017	\$80,220		Education Loan	
06/17	\$83,251	\$320	\$320	6/1/2017	\$80,220		Education Loan	
05/17	\$83,212		\$649	5/1/2017	\$80,220		Education Loan	
04/17	\$83,492	\$324		3/1/2017	\$80,220		Education Loan	
03/17	\$83,454	\$324	\$324	3/1/2017	\$80,220		Education Loan	
02/17	\$83,410	\$324		1/1/2017	\$80,220		Education Loan	

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.



Inquiries that do not impact your credit rating(score).
These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Company Information - Prefix Descriptions:

- AM OR AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.
- CAR RENT - Inquiries with this prefix are from rental car companies regarding debit card payment acceptance.
- COLLECT - Inquiries with this prefix are for collection purposes and may be from the lender, a party collecting on the lender's behalf, or a company that purchased your debt.
- CONS RPT - Inquiries with this prefix are from your requests for your own report or requests you have authorized as part of a service or product.
- DDA - Inquiries with this prefix relate to a review of your consumer report for the opening of a deposit account.
- EMPL OR ND EMPL - Inquiries with this prefix indicate an employment inquiry.
- EQUIFAX OR EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
- FIN PLAN - Inquiries with this prefix relate to a review of your consumer report for financial counseling or planning.
- INS - Inquiries with this prefix are from insurance companies regarding a review of your consumer report for insurance underwriting purposes.
- MEDICAL - Inquiries with this prefix are from medical service providers.
- ND - Inquiries with this prefix are general inquiries that do not display to creditor grantors.
- ND MFR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.
- NON APPL - Inquiries with this prefix are used when companies review the consumer report of a spouse who is not a co-applicant.
- PR - Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.
- PREQAUTO - Inquiries with this prefix are used when you have provided consent to be prequalified for an auto loan or lease.
- PREQCARD - Inquiries with this prefix are used when you have provided consent to be prequalified for a credit card.
- PREQCOMM - Inquiries with this prefix are used when you have provided consent to be prequalified for telecommunications products or services.
- PREQHE - Inquiries with this prefix are used when you have provided consent to be prequalified for a home equity loan or line of credit.
- PREQIL - Inquiries with this prefix are used when you have provided consent to be prequalified for an installment loan other than auto, mortgage or home equity.
- PREQINS - Inquiries with this prefix are used when you have provided consent to be prequalified for an insurance quote.
- PREQMTG - Inquiries with this prefix are used when you have provided consent to be prequalified for a mortgage loan.
- PREQOD - Inquiries with this prefix are used when you have provided consent to be prequalified for an overdraft line of credit.
- PREQ - Inquiries with this prefix are used when you have provided consent to be prequalified for credit or services, not specific to auto, credit card, telecommunications, home equity, installment loan, insurance, mortgage or overdraft services.
- PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.
- REFRESH - Inquiries with this prefix relate to the use of a consumer report in the period of time between underwriting and closing of a mortgage loan to ensure no new debt is identified.
- SUPPORT - Inquiries with this prefix are used by a social service agency related to a government benefit or child support.
- UTILSERV - Inquiries with this prefix are used when requesting utility services.

Company Information	Inquiry Date(s)
Equifax PO Box 740241 Atlanta, GA 30374-0241 Phone: (800) 685-1111	02/15/2019 02/15/2019 02/15/2019 02/15/2019
CONS RPT-Credit Karma, Inc 760 Market St Fl 10 San Francisco, CA 94102-2300	02/08/2019
AP-Key Bank, Na 202 2nd St NE 1st Fl Canton, OH 44702-1221	02/01/2019
PRM-Citibank Na CORRESPONDENT 12855 N 40 DR MS 904 SAINT LOUIS, MO 63141-8657	07/24/2018 07/03/2018 05/22/2018 04/30/2018

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Company Information

PRM-Citi Cards CBN
PO BOX 6142 SIOUX FALLS, SD 57117-6142 Phone: (800) 995-5114

Inquiry Date(s)

05/22/2018

Para infomacion en espanol, visite www.consumerfinance.gov/learnmore 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). 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, 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 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 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 for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete incomplete, inaccurate, 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 1-888-5-OPTOUT (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 to 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.	a. 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	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	a. Office of the Comptroller of the Currency 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	b. Federal Reserve Consumer Help Center P. O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	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, 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

TYPE OF BUSINESS:	CONTACT:
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 (877) 382-4357

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file ?

A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

Q. If I do have credit problems, is there someplace where I can get advice and assistance ?

A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.



Facts You Should Know

- The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain for up to 7 years from the Date of 1st Delinquency.

Credit or Other Reported Accounts: Accounts paid as agreed remain for up to 10 years from the Date Reported. Accounts not paid as agreed (i.e. delinquent, charge off, accounts placed for collection) remain for up to 7 years from the Date of 1st Delinquency.

Public Records: Remain for up to 7 years from the date filed, except:

Bankruptcy - Chapter 7 and 11 remain for up to 10 years from the date filed.

Bankruptcy - Chapter 13 dismissed or no disposition rendered remain for up to 10 years from the date filed.

Unpaid tax liens remain for up to 10 years from the date filed.

Paid tax liens remain for up to 7 years from the date released or up to 10 years from the date filed, whichever is earlier.

New York State Residents Only: Satisfied judgments remain for up to 5 years from the date filed; paid collections remain for up to 5 years from the Date of 1st Delinquency.

Payment history and Historical Account Information for an account on your credit file, if any, is found at the bottom of an account under the title "Account History with Status Codes" or "Historical Account Information" respectively.

This payment history reflects the month, year and late payment status, and is generally supplied by credit grantors or other furnishers of information to Equifax with whom you have a relationship. This history is included on both open accounts and accounts that have already been closed.

The historical account information reflects a broader view of your credit behavior over a 24 month period. This history is also included on both open accounts and closed accounts.

Payment in full does not remove your payment history or historical account information. If you have always paid an account as agreed, the account should not have payment history status information. Specific payment history typically remains on your credit file for up to 7 years from the date shown for it.

- Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

Additional Notice to Consumer:

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

You may initiate an investigation request via the internet at www.investigate.equifax.com. To initiate your request or if you elect below to have the results of your investigation posted on a secured website, you will need the below confirmation number, email address you provided, and ID information.

Or, mail this document to the following address:

Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374

Email Address (please print clearly): _____

Would you like Equifax to hide the first 5 digits of your social security number on our response to you? **Circle:** Yes No

Confirmation Number: 9046049592

Intentionally making any false statements to a consumer reporting agency for the purpose of having it placed on a consumer report is punishable by law in some states. To ensure that your request is processed accurately, please enlarge photocopies of any items that contain small print (i.e. driver's license, W2 Forms, etc.). Photocopies that are not legible or contain highlighting may cause us to request that you resubmit your request for clarity.

If your identity information differs from the information listed on this form, please fill in the correct information in the space provided for each item.
Please provide a photocopy of your driver's license, social security card, or recent utility bill that reflects the correct information.

Name: Jose C Gonzalez

SS#: XXX-XX-9012

DOB: May 19, 1985

Current Address: 145 Ave Hostos El Monte Sur Th Apt G508, San Juan, PR 00918

Previous Address(es): 101 Country Garden Apts Apt 7, Troy, NY 12180
17 McNutt Ave, Colonie, NY 12205

Daytime Phone Number

Evening Phone Number

List other names which you have used for credit in the past

Credit Account Information

Company Name _____ **Account Number** _____

Reason for investigation: Not Mine Paid in Full Current/Previous Payment Status Incorrect Account Closed

Other (Please explain) _____

Company Name _____ **Account Number** _____

Reason for investigation: Not Mine Paid in Full Current/Previous Payment Status Incorrect Account Closed

Other (Please explain) _____

Company Name _____ **Account Number** _____

Reason for investigation: Not Mine Paid in Full Current/Previous Payment Status Incorrect Account Closed

Other (Please explain) _____

Company Name _____ **Account Number** _____

Reason for investigation: Not Mine Paid in Full Current/Previous Payment Status Incorrect Account Closed

Other (Please explain) _____

Company Name _____ **Account Number** _____

Reason for investigation: Not Mine Paid in Full Current/Previous Payment Status Incorrect Account Closed

Other (Please explain) _____

Company Name _____ **Account Number** _____

Reason for investigation: Not Mine Paid in Full Current/Previous Payment Status Incorrect Account Closed

Other (Please explain) _____