



LUIS ROSADO

Personal & Confidential

Date Generated May 5, 2020

Report Number 1055-6932-31

At a Glance

2 Accounts

0 Public Records

1 Hard Inquiries

Personal Information

2 Names

6 Addresses

1 Employer

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

LUIS ROSADO CRUZ
Name ID #21816

LUIS ROSADO
Name ID #16190

Addresses

HC 2 BOX 11183
HUMACAO, PR 00791-9311
Address ID #0772241164
Rural route

3 CARR R910 KM 0 HM 7 BO CATA?O
SE CTOR LA BARBERA
HUMACAO, PR 00791
Address ID #0870056748
Single family

HC 2 BOX 11152
HUMACAO, PR 00791-9602
Address ID #0323466352
Rural route

PO BOX 3
HUMACAO, PR 00792-0003
Address ID #0007284482
Post office box

HC 11152 BOX 11152
HUMACAO, PR 00791
Address ID #0579157137
Rural route

RR 2 BOX 11183
HUMACAO, PR 00791
Address ID #0740758910
Rural route

Year of Birth

1976

Phone Numbers

(787) 207-0820

(787) 387-9123

(787) 404-9361


Employers

PENSION DE SEGURO SOCIAL

Accounts

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

BANCO POPULAR DE PUERTO

Potentially Negative 

Account Name	BANCO POPULAR DE PUERTO	Balance	\$6,819
Account Number	101001XXXXXXXXXX	Balance Updated	01/31/2020
Account Type	Unsecured	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	01/18/2018	Original Balance	\$7,600
Status	Account charged off. \$6,819 written off. \$1,102 past due as of Jan 2020.	Highest Balance	\$0
		Terms	84 Months
		On Record Until	May 2026
Status Updated	01/31/2020		

Payment History

LEGEND

OK

Current on payments

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

CO

Charge off

2020				2019				2018			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
CO				OK	OK	OK	OK	OK	OK	OK	OK
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
				OK	OK	OK	30	OK	OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				60	90	CO	CO	OK	OK	OK	OK

Contact Info

Phone Number	(787) 724-3659
Address	209 MUNOZ RIVERA AVE SAN JUAN, PR 00918

Balance History

DEC 2019	\$6,819	\$0	\$0
	Balance	Scheduled Payment	Paid on 07/20/2019
NOV 2019	\$6,819	\$0	\$0
	Balance	Scheduled Payment	Paid on 07/20/2019
OCT 2019	\$7,205	\$157	\$0

	Balance	Scheduled Payment	Paid on 07/20/2019
SEP 2019	\$7,096	\$157	\$0
	Balance	Scheduled Payment	Paid on 07/20/2019
AUG 2019	\$6,990	\$157	\$0
	Balance	Scheduled Payment	Paid on 07/20/2019
JUL 2019	\$6,881	\$157	\$165
	Balance	Scheduled Payment	Paid on 07/20/2019
JUN 2019	\$6,937	\$157	\$157
	Balance	Scheduled Payment	Paid on 06/01/2019
MAY 2019	\$6,996	\$157	\$165
	Balance	Scheduled Payment	Paid on 05/11/2019
APR 2019	\$7,051	\$157	\$0
	Balance	Scheduled Payment	Paid on 03/30/2019
MAR 2019	\$7,109	\$157	\$0
	Balance	Scheduled Payment	Paid on 02/25/2019
FEB 2019	\$7,005	\$157	\$322
	Balance	Scheduled Payment	Paid on 02/25/2019
JAN 2019	\$7,233	\$157	\$165
	Balance	Scheduled Payment	Paid on 01/16/2019
DEC 2018	\$7,390	\$157	\$0
	Balance	Scheduled Payment	Paid on 11/02/2018
NOV 2018	\$7,326	\$157	\$157
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$7,324	\$157	\$157
	Balance	Scheduled Payment	Paid on 10/04/2018
SEP 2018	\$7,430	\$157	\$157
	Balance	Scheduled Payment	Paid on 09/05/2018
AUG 2018	\$7,482	\$157	\$157
	Balance	Scheduled Payment	Paid on 08/04/2018
JUL 2018	\$7,622	\$157	\$0
	Balance	Scheduled Payment	Paid on 06/02/2018
JUN 2018	\$7,561	\$157	\$157
	Balance	Scheduled Payment	Paid on 06/02/2018
MAY 2018	\$7,611	\$157	\$0
	Balance	Scheduled Payment	Paid on 04/25/2018

CAP1/WMTPotentially
Negative

Account Name	CAP1/WMT	Balance	\$704
Account Number	603220XXXXXXXXX	Balance Updated	04/16/2020
Account Type	Charge Card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	05/06/2018	Credit Limit	\$660
Status	Account charged off. \$704 written off. \$704 past due as of Apr 2020.	Highest Balance	\$704
		Terms	NA
Status Updated	04/16/2020	On Record Until	Mar 2026

Payment History

LEGEND

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

2020

JAN FEB MAR APR
 120 150 CO CO
 MAY JUN JUL AUG
 SEP OCT NOV DEC

2019

JAN FEB MAR APR
 MAY JUN JUL AUG
 SEP OCT NOV DEC
 30 60 90

Contact Info

Phone Number (800) 227-4825
 Address PO BOX 30285 SALT LAKE
 CITY, UT 84130

Comment

Account closed at credit grantor's request.

Balance History

MAR 2020	\$704	\$0	\$0
	Balance	Scheduled Payment	Paid on 09/22/2019
FEB 2020	\$690	\$28	\$0
	Balance	Scheduled Payment	Paid on 09/22/2019
JAN 2020	\$676	\$28	\$0
	Balance	Scheduled Payment	Paid on 09/22/2019
DEC 2019	\$662	\$28	\$0
	Balance	Scheduled Payment	Paid on 09/22/2019
NOV 2019	\$649	\$28	\$0
	Balance	Scheduled Payment	Paid on 09/22/2019
OCT 2019	\$636	\$58	\$0
	Balance	Scheduled Payment	Paid on 09/22/2019

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.

SYNCB/TJX CO

Inquired on 09/10/2019

PO BOX 965015 ORLANDO, FL
 32896

(877) 890-3150

Unspecified. This inquiry is scheduled
 to continue on record until Oct 2021.

Soft Inquiries

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts. Soft inquiries also occur when you check your own credit report or when you use credit monitoring services from companies like Experian. These inquiries do not impact your credit score. Soft inquiries are not disputable but are available here for reference.

EXPERIAN

Inquired on 05/05/2020

475 ANTON BLVD COSTA
MESA, CA 92626

EXPERIAN

Inquired on 05/05/2020

475 ANTON BLVD COSTA
MESA, CA 92626

**RESURGENT CAPITAL
SERVIC**

Inquired on 04/27/2020

PO BOX 10497 GREENVILLE,
SC 29603

(866) 464-1183

CAPITAL ONE

Inquired on 03/13/2020

15000 CAPITAL ONE DR
RICHMOND, VA 23238

CAPITAL ONE

Inquired on 10/30/2019

**CREDENCE
RESOURCE MANAGE**

Inquired on 04/23/2019

17000 DALLAS PKWY STE 204
DALLAS, TX 75248

(855) 876-5380

EXPERIAN

Inquired on 05/03/2017 and
12/30/2016

PO BOX 2002 ALLEN, TX 75013

(888) 397-3742

EXPERIAN

Inquired on 12/30/2016

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>) 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>) 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>) 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>) for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 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>).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

- 1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

PLEASE CONTACT:

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission:
Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357

2. To the extent not included in item 1 above:

- a.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks
- b.** State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act
- c.** Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations
- d.** Federal Credit Unions

- a.** Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050
- b.** Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480
- c.** FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106
- d.** National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel for Aviation
Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings, Surface
Transportation Board
Department of Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards
Administration area supervisor

6. Small Business Investment Companies

Associate Deputy Administrator for
Capital Access
United States Small Business
Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission
100 F St NE
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for region in which
the creditor operates **or** Federal Trade
Commission: Consumer Response
Center – FCRA
Washington, DC 20580
(877) 382-4357

Notification of Rights

- Notification of Rights for 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/>)