

Any pending disputes will be highlighted below.

Personal Information

Name(s) associated with your credit

| Name | Name identification number |
|----------------------|----------------------------|
| ZUGEY LAMELA | 22176 |
| ZUGEY LAMELA | 31384 |
| ROSARIO ZUGEY LAMELA | 29680 |
| ZUGEY LAMELA ROSARIO | 132 |

Address(es) associated with your credit

| Address | Address identification number | Residence type | Geographical code |
|--|-------------------------------|-------------------|-------------------|
| A20 CALLE HARDING URB PARKVILLE GUAYNABO PR 00969-4402 | 0007697096 | Single family | 0-4044270-61-7440 |
| 954 ANTONIO DE LOS REYES ST URB EL COMANDANTE SAN JUAN PR 00924 | 0862514608 | Single family | 0-00-0- |
| 474 DE DIEGO CHALETs CALLE DE DIEG O APARTADO 81 SAN JUAN PR 00923 | 0859746314 | Single family | 0-00-0- |
| 474 CALLE DE DIEGO APT 81 SAN JUAN PR 00923-3136 | 0652300759 | Apartment complex | 0-911110-127-7440 |
| COND EL PLZ SAN JUAN PR 00907-1712 | 0652408125 | Multifamily | 0-90040-127-7440 |
| APT 3 H 6 SAN JUAN PR 00923 | 0615176030 | Apartment complex | 0-00-0- |
| 474 CALLE DE DIEGO SAN JUAN PR 00923-3101 | 0584940585 | Multifamily | 0-911110-127-7440 |
| COND DE DIEGO CHALETs SAN JUAN PR 00923-3101 | 0599941983 | Multifamily | 0-490000-127- |
| COND DE DIEGO CHALETs # 474 SAN JUAN PR 00923-3101 | 0702565947 | Apartment complex | 0-911110-127-7440 |
| PO BOX 81 SAN JUAN PR 00919-0081 | 0007303691 | Post office box | 0-650010-127-7440 |
| 954 ST ANTO DE LOS SAN JUAN PR 00924 | 0587236653 | Single family | 0-00-0- |
| 873 CARR 150 GUAYNABO PR 00969 | 0859533566 | Single family | 0-00-0- |
| COND DE DIEGO SAN JUAN PR 00923-3001 | 0007421922 | Multifamily | 0-911110-127- |
| 3 CALLE DE DIEGO SAN JUAN PR 00925-2923 | 0007519785 | Multifamily | 0-890030-127-7440 |
| 954 CALLE A DE LOS REYES URB EL CO MANDANTE SAN JUAN PR 00924-3523 | 0395455941 | Single family | 0-530020-127-7440 |
| IEGO SHALET 474 SAN JUAN PR 00923 | 0778999034 | | 0-00-0-7440 |

Other personal information associated with your credit

Year of birth

1980

Spouse or co-applicant

WALTER

Telephone number(s)

| | |
|--------------|----------|
| 787 349 1984 | Cellular |
| 787 349 9784 | Cellular |

Your personal statements

No general personal statements appear on your report.

[Add fraud alert](#)

Potentially negative items

No **Public Record** items appear on your report.

No **Potentially negative** credit items appear on your report.

Accounts in good standing

| Account name | Account number | Recent balance | Date opened | Status |
|--|--------------------------|---|--|---|
| BANCO POPULAR DE PUERTO RICO | 812070281.... | \$216,323 as of 12/01/2017 | 03/2017 | Open/Never late. |
| 209 MUNOZ RIVERA AVE SAN JUAN, PR 00918 787 724 3659 | Type Mortgage | Credit limit or original amount \$218,500 | Date of status 12/2017 | Comment Affected by natural or declared disaster. |
| Address identification number 0007697096 | Terms 30 Years | High balance \$0 | First reported 04/2017 | |
| | | Monthly payment \$1,336 | Responsibility Joint with LEON WALTER SOTO | |
| | | Recent payment amount \$1,336 | | |

Account history

2017

| | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr |
| OK | OK | OK | OK | OK | OK | OK | OK | OK |

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Nov 2017: \$216,637 / Oct 03, 2017 / \$1,336 / No data

Oct 2017: \$216,637 / Oct 03, 2017 / \$1,336 / \$2,672

Sep 2017: \$217,262 / Aug 02, 2017 / \$1,336 / No data

Aug 2017: \$217,262 / Aug 02, 2017 / \$1,336 / \$2,673

Jul 2017: \$217,883 / Jun 06, 2017 / \$1,336 / \$1,336

Jun 2017: \$218,192 / May 08, 2017 / \$1,336 / \$1,336

May 2017: \$218,500 / Mar 27, 2017 / \$1,336 / No data

Apr 2017: \$218,500 / Mar 27, 2017 / \$1,336 / No data

The original amount of this account was \$218,500

| Account name | Account number | Recent balance | Date opened | Status |
|--|----------------------------|---|-------------------------------------|---|
| BANCO POPULAR DE PUERTO RICO | 454954803563.... | \$1,259 as of 12/18/2017 | 12/2000 | Open/Never late. |
| 209 MUNOZ RIVERA AVE SAN JUAN, PR 00918 787 724 3659 | Type Credit card | Credit limit or original amount \$2,200 | Date of status 12/2017 | Comment Affected by natural or declared disaster. |
| Address identification number 0007697096 | Terms NA | High balance \$1,943 | First reported 04/2007 | |
| | | Monthly payment \$27 | Responsibility Individual | |
| | | Recent payment amount \$0 | | |

Account history

2017

2016

2015

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Nov 2017: \$0 / Oct 24, 2017 / \$27 / \$8

Oct 2017: \$8 / Oct 16, 2017 / \$27 / \$1,090

Sep 2017: \$1,090 / Sep 11, 2017 / \$27 / \$500

Aug 2017: \$1.167 / Aug 10. 2017 / \$27 / \$2.454

Jul 2017: \$1.681 / Jun 22, 2017 / \$34 / \$500

Jun 2017: \$1.779 / Apr 28, 2017 / \$36 / No data

May 2017: \$0 / Apr 28, 2017 / \$27 / \$764

Apr 2017: \$764 / Mar 27, 2017 / \$27 / \$492

Mar 2017: \$325 / Mar 06, 2017 / \$27 / \$586

Feb 2017: \$0 / Feb 07, 2017 / \$25 / \$665

Jan 2017: \$0 / Jan 09, 2017 / \$25 / \$447

Dec 2016: \$0 / Nov 17, 2016 / \$25 / No data

Nov 2016: \$0 / Nov 17, 2016 / \$25 / \$579

Oct 2016: \$0 / Sep 12, 2016 / \$25 / No data

Sep 2016: \$0 / Sep 12, 2016 / \$25 / \$835

Aug 2016: \$835 / Jul 08. 2016 / \$25 / No data

Jul 2016: \$0 / Jul 08, 2016 / \$25 / \$188

Jun 2016: \$0 / May 12, 2016 / \$25 / No data

May 2016: \$0 / May 12, 2016 / \$25 / \$347

Apr 2016: \$181 / Apr 07, 2016 / \$25 / \$1.208

Mar 2016: \$1.062 / Mar 18, 2016 / \$25 / \$450

Feb 2016: \$570 / Feb 08, 2016 / \$25 / \$200

Jan 2016: \$764 / Jan 05, 2016 / \$25 / \$91

Between Jan 2017 and Nov 2017, your credit limit/high balance was \$2,200

Between Jan 2017 and Nov 2017, your credit limit/high balance was \$2,200
Between Jan 2016 and Dec 2016, your credit limit/high balance was \$1,800

Account history

| | | | | |
|--|---|--|-------------------------------------|--|
| Account name SEARS/CBNA | Account number 504994147865.... | Recent balance \$0 /paid as of 12/09/2017 | Date opened 11/2014 | Status Open/Never late. |
| PO BOX 6282 SIOUX FALLS, SD 57117 800 917 7700 | Type Charge Card | Credit limit or original amount \$2,001 | Date of status 12/2017 | Comment Affected by natural or declared disaster. |
| Address identification number 0395455941 | Terms NA | High balance \$1,755 | First reported 11/2014 | |
| | | Monthly payment \$27 | Responsibility Individual | |

Account history

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2017 | | | | | | | | | | | | 2016 | | | | | | | | | | | | 2015 | | | | | | | | | | | | | |
| Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov |
| OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | |
| | | | | | | | | | | | | 2014 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | | | | | | | | | | | | | | | | | | | | | | | | | | |
| OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | | | | | | | | | | | | | | | | | | | | | | | | | |

Balance history

The following data will appear in the following format:
Date: account balance / date payment received / scheduled payment amount / actual amount paid
Nov 2017: \$0 / Nov 07, 2014 / \$27 / No data
Oct 2017: \$0 / Nov 07, 2014 / \$27 / No data
Sep 2017: \$0 / Nov 07, 2014 / \$27 / No data
Aug 2017: \$0 / Nov 07, 2014 / \$27 / No data
Jul 2017: \$0 / Nov 07, 2014 / \$27 / No data
Jun 2017: \$0 / Nov 07, 2014 / \$27 / No data
May 2017: \$0 / Nov 07, 2014 / \$27 / No data
Apr 2017: \$0 / Nov 07, 2014 / \$27 / No data
Mar 2017: \$0 / Nov 07, 2014 / \$27 / No data
Feb 2017: \$0 / Nov 07, 2014 / \$27 / No data
Jan 2017: \$0 / Nov 07, 2014 / \$27 / No data
Dec 2016: \$0 / Nov 07, 2014 / \$27 / No data
Nov 2016: \$0 / Nov 07, 2014 / \$27 / No data
Oct 2016: \$0 / Nov 07, 2014 / \$27 / No data
Sep 2016: \$0 / Nov 07, 2014 / \$27 / No data
Aug 2016: \$0 / Nov 07, 2014 / \$27 / No data
Jul 2016: \$0 / Nov 07, 2014 / \$27 / No data
Jun 2016: \$0 / Nov 07, 2014 / \$27 / No data
May 2016: \$0 / Nov 07, 2014 / \$27 / No data
Apr 2016: \$0 / Nov 07, 2014 / \$27 / No data
Mar 2016: \$0 / Nov 07, 2014 / \$27 / No data
Feb 2016: \$0 / Nov 07, 2014 / \$27 / No data
Jan 2016: \$0 / Nov 09, 2014 / \$27 / No data
Between Nov 2016 and Nov 2017, your credit limit/high balance was \$2,001
Between Jan 2016 and Oct 2016, your credit limit/high balance was \$6,000

| Account name | Account number | Recent balance | Date opened | Status |
|---|-----------------------------|--|------------------------------|----------------------|
| COMENITY BANK/VICTORIAS SECRET | 585637512077.... | \$0 /paid as of 06/07/2014 | 05/2013 | Inactive/Never late. |
| PO BOX 182789 COLUMBUS, OH 43218 <i>No phone number available</i> | Type Charge Card | Credit limit or original amount \$1,000 | Date of status 06/2014 | |
| Address identification number 0652300759 | Terms NA | High balance \$0 | First reported 05/2013 | |
| | On record until Jun 2024 | Monthly payment \$0 | Responsibility Individual | |
| | | Recent payment amount \$0 | | |

Account history

| | | | | | | | | | | | | | | | | | | | | | | | |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2014 | | | | | | | | | | | | 2013 | | | | | | | | | | | |
| Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
| OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

| Account name | Account number | Recent balance | Date opened | Status |
|--|-----------------------------|--|------------------------------|--------------------------|
| MACYS | 42245424.... | Not reported | 06/2005 | Paid, Closed/Never late. |
| PO BOX 8218 MASON, OH 45040 800 243 6552 | Type Charge Card | Credit limit or original amount \$100 | Date of status 12/2017 | |
| Address identification number 0652408125 | Terms NA | High balance \$425 | First reported 06/2005 | |
| | On record until Dec 2027 | Monthly payment \$0 | Responsibility Individual | |
| | | Recent payment amount Not reported | | |

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|------------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|-----------|-------------------|-----------|-----------|-----------|
| Dec CLS | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar ND | Feb ND | Jan ND | Dec ND | Nov ND | Oct ND | Sep ND | Aug ND | Jul ND | Jun ND | May ND | Apr ND | Mar ND | Feb ND | Jan ND | Dec ND | Nov ND |
| Oct ND | Sep ND | Aug ND | Jul ND | Jun ND | May ND | Apr ND | Mar ND | Feb ND | Jan CLS | 2014 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2013 Dec OK | Nov OK | Oct OK | Sep OK |
| Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2012 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2011 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK |
| Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | | | | | | | | | | | | | | | | | | | | |

Account name
ORIENTAL BANK

Account number
520050002000....

Recent balance
\$0 /paid as of
12/15/2016

Date opened
03/2006

Status
Open/Never late.

254 MUNOZ RIVERA AVE, 15TH FL
SAN JUAN, PR 00918
787 620 0000

Type
Credit card

Terms
NA

Address identification number
0652300759

Credit limit or original amount
\$1,400

High balance
\$0

Monthly payment
\$0

Recent payment amount
\$0

Date of status
12/2016

First reported
09/2012

Responsibility
Individual

Account history

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|-----------|-------------------|-----------|
| 2016 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2015 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2014 Dec OK | Nov OK |
| Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2013 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2012 Dec OK | Nov OK | Oct OK | Sep OK |

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Nov 2016: \$0 / No data / No data / No data

Oct 2016: \$0 / No data / No data / No data

Sep 2016: \$0 / No data / No data / No data

Aug 2016: \$0 / No data / No data / No data

Jul 2016: \$0 / No data / No data / No data

Jun 2016: \$0 / No data / No data / No data

May 2016: \$0 / No data / No data / No data

Apr 2016: \$0 / No data / No data / No data

Mar 2016: \$0 / No data / No data / No data

Feb 2016: \$0 / No data / No data / No data

Jan 2016: \$0 / No data / No data / No data

Between Jan 2016 and Nov 2016, your credit limit/high balance was \$1,400

Account name
ORIENTAL BANK

Account number
812060019....

Recent balance
\$113,332 as of
12/01/2017

Date opened
07/2005

Status
Open/Never late.

254 MUNOZ RIVERA AVE, 15TH FL
SAN JUAN, PR 00918
787 620 0000

Type
Mortgage

Terms
30 Years

Address identification number
0007697096

Credit limit or original amount
\$145,000

High balance
\$0

Monthly payment
\$904

Recent payment amount
\$904

Date of status
12/2017

First reported
05/2013

Responsibility
Individual

Comment
Affected by natural or declared disaster.

Account history

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|-----------|-------------------|-----------|
| 2017 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2016 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2015 Dec OK | Nov OK |
| Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2014 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2013 Dec OK | Nov OK | Oct OK | Sep OK |
| Aug OK | Jul ND | Jun ND | May OK | | | | | | | | | | | | | | | | | | | | | | |

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Nov 2017: \$113,633 / Oct 17, 2017 / \$904 / \$904

Oct 2017: \$113,933 / Sep 11, 2017 / \$904 / \$904

Sep 2017: \$114,232 / Aug 15, 2017 / \$904 / \$903

Aug 2017: \$114,529 / Jul 12, 2017 / \$903 / \$903

Jul 2017: \$114.825 / Jun 13, 2017 / \$903 / \$903

.Jun 2017: \$115 119 / May 11 2017 / \$903 / \$903

May 2017: \$115,412 / Apr 13, 2017 / \$903 / \$903

Apr 2017: \$115,704 / Mar 15, 2017 / \$903 / \$903

Mar 2017: \$115,994 / Feb 15, 2017 / \$903 / \$903

Feb 2017: \$116,382 / Jan 13, 2017 / \$903 / \$903

Jan 2017: \$116,526 / Dec 15, 2016 / \$903 / \$903

Dec 2016: \$116,813 / Nov 16, 2016 / \$903 / \$903

Dec 2016: \$116,812 / Nov 16, 2016 / \$903 / \$903
Nov 2016: \$117,007 / Oct 16, 2016 / \$903 / \$903

Nov 2016: \$117,097 / Oct 13, 2016 / \$903 / \$903
Q 4 2016: \$117,097 / Q 3 2016: \$903 / \$903

Oct 2016: \$117,380 / Sep 08, 2016 / \$903 / \$903

Sep 2016: \$117,661 / Aug 10, 2016 / \$903 / \$910

Aug 2016: \$117,942 / Jul 15, 2016 / \$910 / \$910

Jul 2016: \$118,221 / Jun 14, 2016 / \$910 / \$910

Jun 2016: \$118,498 / May 09, 2016 / \$910 / \$910

May 2016: \$118,774 / Mar 31, 2016 / \$910 / No data

Apr 2016: \$118,774 / Mar 31, 2016 / \$910 / \$1,820

Mar 2016: \$119,323 / Feb 11, 2016 / \$910 / \$910

Feb 2016: \$119,595 / Jan 15, 2016 / \$910 / \$910

Jan 2016: \$119,866 / Dec 07, 2015 / \$910 / \$910

The original amount of this account was \$145,000.

The original amount of this account was \$145,000.

| | | | | |
|--|-----------------------------|--|------------------------------|--------------------------|
| Account name | Account number | Recent balance | Date opened | Status |
| RG PREMIER BANK | 130927.... | Not reported | 12/2010 | Paid, Closed/Never late. |
| RD 100 & 177 SAN JUAN, PR 00928 787 756 1040 | Type Secured Loan | Credit limit or original amount \$3,000 | Date of status 03/2011 | |
| Address identification number 0615176030 | Terms 12 Months | High balance \$0 | First reported 12/2010 | |
| | On record until Mar 2021 | Monthly payment \$0 | Responsibility Individual | |
| | | Recent payment amount Not reported | | |

Account history

| | | | |
|------|-----|-----|------|
| 2011 | | | 2010 |
| Mar | Feb | Jan | Dec |
| CLS | OK | OK | OK |

| | | | | |
|--|---|--|-------------------------------------|---|
| Account name SYNCB/GAP | Account number 601859520621.... | Recent balance Not reported | Date opened 12/2006 | Status Paid, Closed/Never late. |
| PO BOX 965005 ORLANDO, FL 32896 800 887 1198 | Type Charge Card | Credit limit or original amount Not reported | Date of status 01/2009 | |
| Address identification number 0007303691 | Terms NA | High balance \$42 | First reported 12/2006 | |
| | On record until Jan 2019 | Monthly payment \$0 | Responsibility Individual | |
| | | Recent payment amount Not reported | | |

Account history

[illegible]

| Account name | Account number | Recent balance | Date opened | Status |
|------------------------|------------------|----------------|-------------|-------------------------|
| SYNCB/HOME DESIGN FURN | 603461007591.... | Not reported | 12/2012 | Paid, Closed/Never late |

| | | | |
|--|---|---|---|
| Address identification number 0584940585 | NA On record until Jun 2026 | High balance \$1,807 Monthly payment \$0 Recent payment amount Not reported | 12/2012 Responsibility Individual |
|--|---|---|---|

Account history

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------|-----------|-----------|-----------|-------------------|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 2016 Jun CLS | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2015 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2014 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK |
| Apr OK | Mar OK | Feb OK | Jan OK | 2013 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2012 Dec OK | | | | | | | | | |

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

May 2016: \$0 / May 16, 2013 / \$33 / No data

Apr 2016: \$0 / May 16, 2013 / \$33 / No data

Mar 2016: \$0 / May 16, 2013 / \$33 / No data

Feb 2016: \$0 / May 16, 2013 / \$33 / No data

Jan 2016: \$0 / May 16, 2013 / \$33 / No data

Between Jan 2016 and May 2016, your credit limit/high balance was \$1,800

| | | | | |
|---|---|---|-------------------------------------|---|
| Account name SYNCB/HOME DSGN FLOORING | Account number 601921005228.... | Recent balance Not reported | Date opened 11/2012 | Status Paid, Closed/Never late. |
| C/O P O BOX 965036 ORLANDO, FL 32896 866 396 8254 | Type Charge Card | Credit limit or original amount \$4,500 | Date of status 03/2016 | |
| Address identification number 0584940585 | Terms NA | High balance \$1,890 | First reported 12/2012 | |
| | On record until Mar 2026 | Monthly payment \$0 | Responsibility Individual | |
| | | Recent payment amount Not reported | | |

Account history

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------|-----------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 2016 Mar CLS | Feb OK | Jan OK | Dec OK | Nov OK | Oct OK | 2015 Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2014 Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK |
| Jan OK | Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | 2012 Dec OK | | | | | | | | | | | | |

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Feb 2016: \$0 / Feb 04, 2013 / \$35 / No data

Jan 2016: \$0 / Feb 04, 2013 / \$35 / No data

Between Jan 2016 and Feb 2016, your credit limit/high balance was \$4,500

| | | | | |
|--|---|--|-------------------------------------|---|
| Account name SYNCB/JC PENNEY PR | Account number 600889642013.... | Recent balance Not reported | Date opened 09/2001 | Status Paid, Closed/Never late. |
| PO BOX 965007 ORLANDO, FL 32896 800 542 0800 | Type Charge Card | Credit limit or original amount Not reported | Date of status 03/2012 | |
| Address identification number 0395455941 | Terms NA | High balance \$121 | First reported 08/2004 | |
| | On record until Mar 2022 | Monthly payment \$0 | Responsibility Individual | |
| | | Recent payment amount Not reported | | |

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Mar CLS | Feb OK | Jan OK | Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK |
| 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 | 2009 |
| Jan OK | Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | Dec OK |
| 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 | 2008 |
| Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | Dec OK | Nov OK | Oct OK |
| 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 | 2007 |
| Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | | | | | | | | | | | | | | | | | | | | |

| | | | | |
|--|---|---|-------------------------------------|---|
| Account name SYNCB/OLD NAVY | Account number 601859638214.... | Recent balance Not reported | Date opened 06/2008 | Status Paid, Closed/Never late. |
| PO BOX 965005 ORLANDO, FL 32896 877 222 6868 | Type Charge Card | Credit limit or original amount \$124 | Date of status 01/2011 | |
| Address identification number 0007303691 | Terms NA | High balance \$153 | First reported 06/2008 | |
| | On record until Jan 2021 | Monthly payment \$0 | Responsibility Individual | |
| | | Recent payment amount Not reported | | |

Account history

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------|
| 2011 | 2010 | | | | | | | | | | | | | 2009 | | | | | | | | | | | | 2008 |
| Jan CLS | Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | Dec OK | Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | May OK | Apr OK | Mar OK | Feb OK | Jan OK | Dec OK | |
| Nov OK | Oct OK | Sep OK | Aug OK | Jul OK | Jun OK | | | | | | | | | | | | | | | | | | | | | |

Credit inquiries

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you. As required by the Fair Credit Reporting Act, we display these requests for your credit history as a record of fact.

Inquiries shared with others ?

No Inquiries shared with others appear on your report.

Inquiries shared only with you ?

| | |
|--|--|
| Account name AMERICAN EXPRESS | Date of request(s) 08/18/2017 |
| PO BOX 981537 EL PASO, TX 79998 602 537 8500 | |
| Account name CREDCO | Date of request(s) 03/15/2017 |
| PO BOX 509124 SAN DIEGO, CA 92150 800 637 2422 | Comments On behalf of BANCO POPULAR DE PUERTO for 30 |
| Account name EXPERIAN | Date of request(s) 02/13/2017 |
| PO BOX 2002 ALLEN, TX 75013 888 397 3742 | |

PO BOX 509124
SAN DIEGO, CA 92150
800 637 2722

Comments

On behalf of BANCO POPULAR DE PUERTO for 30

Account name
EXPERIAN

Date of request(s)

12/22/2016
12/21/2016
12/21/2016

PO BOX 9600
ALLEN, TX 75013
800 311 4769

Account name
EXPERIAN

Date of request(s)

12/21/2016

Account name
DISCOVER FINANCIAL SVCS

Date of request(s)

09/01/2016
08/12/2016
07/28/2016

PO BOX 15157
WILMINGTON, DE 19850
800 347 2683

Account name
DISCOVER FINANCIAL SVCS

Date of request(s)

07/28/2016

Important messages

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. 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.

Know your rights

Para informacion en espanol, visite 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 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 identify 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.

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 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.

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.

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:

| Type of Business: | Contact: |
|---|---|
| 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: | 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 |

| | |
|--|--|
| | 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 |

Notification of Rights

[Notification of Rights for Alabama Consumers](#)
[Notification of Rights for Alaska Consumers](#)
[Notification of Rights for Arkansas Consumers](#)
[Notification of Rights for California Consumers](#)
[California Notice of Your Rights to Request and Obtain Your Credit Score](#)
[Notification of Rights for Colorado Consumers](#)
[Notification of Rights for Connecticut Consumers](#)
[Notification of Rights for Delaware Consumers](#)
[Notification of Rights for District of Columbia Consumers](#)
[Notification of Rights for Florida Consumers](#)
[Notification of Rights for Georgia Consumers](#)
[Notification of Rights for Indiana Consumers](#)
[Notification of Rights for Maryland Consumers](#)
[Notification of Rights for Massachusetts Consumers](#)
[Notification of Rights for Missouri Consumers](#)
[Notification of Rights for Montana Consumers](#)
[Notification of Rights for Nevada Consumers](#)
[Notification of Rights for New Hampshire Consumers](#)
[Notification of Rights for New Jersey Consumers](#)
[Notification of Rights for New Mexico Consumers](#)
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[Notification of Rights for North Carolina Consumers](#)
[Notification of Rights for North Dakota Consumers](#)
[Notification of Rights for Ohio Consumers](#)
[Notification of Rights for Oklahoma Consumers](#)
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