

**ZUGEY LAMELA****Personal & Confidential****Date Generated** Aug 19, 2019**Report Number** 3040-9053-50**At a Glance****14** Accounts**0** Public Records**0** Hard Inquiries

Personal Information

4 Names**16** Addresses**5** 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

ZUGEY LAMELA ROSARIO
Name ID #31384

ZUGEY LAMELA
Name ID #22176

ROSARIO ZUGEY LAMELA
Name ID #29680

ZUGEY LAMELA ROSARIO
Name ID #132

Addresses

A20 CALLE HARDING URB PARKVILLE
GUAYNABO, PR 00969-4402
Address ID #0007697096
Single family

954 ANTONIO DE LOS REYES ST URB
EL COMANDANTE
SAN JUAN, PR 00924
Address ID #0862514608
Single family

474 DE DIEGO CHALETS CALLE DE
DIEG O APARTADO 81
SAN JUAN, PR 00923
Address ID #0859746314
Single family

474 CALLE DE DIEGO APT 81
SAN JUAN, PR 00923-3136
Address ID #0652300759
Apartment complex

COND EL PLZ
SAN JUAN, PR 00907-1712
Address ID #0652408125
Multifamily

APT 3 H 6
SAN JUAN, PR 00923
Address ID #0615176030
Apartment complex

474 CALLE DE DIEGO
SAN JUAN, PR 00923-3101
Address ID #0584940585
Multifamily

COND DE DIEGO CHALETS
SAN JUAN, PR 00923-3101
Address ID #0599941983
Multifamily

COND DE DIEGO CHALETS # 474
SAN JUAN, PR 00923-3101
Address ID #0702565947
Apartment complex

PO BOX 81
SAN JUAN, PR 00919-0081
Address ID #0007303691
Post office box

954 ST ANTO DE LOS
SAN JUAN, PR 00924
Address ID #0587236653
Single family

873 CARR 150
GUAYNABO, PR 00969
Address ID #0859533566
Single family

COND DE DIEGO
SAN JUAN, PR 00923-3001
Address ID #0007421922
Multifamily

3 CALLE DE DIEGO
SAN JUAN, PR 00925-2923
Address ID #0007519785
Multifamily

954 CALLE A DE LOS REYES URB EL
CO MANDANTE
SAN JUAN, PR 00924-3523
Address ID #0395455941
Single family

IEGO SHALET 474
SAN JUAN, PR 00923
Address ID #0778999034

Year of Birth

1980

Phone Numbers

(787) 349-1984

(787) 349-9784

(787) 752-9506

Spouse or Co-Applicant

WALTER

Accounts

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

ADS/COMENITY/VICTORIA

Account Name	ADS/COMENITY/VICTORIA	Balance	-
Account Number	585637XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	05/03/2013	Credit Limit	\$1,000
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	11/08/2018	Terms	NA
		On Record Until	Nov 2028

Payment History

LEGEND

OK

Current on payments

ND

No data for this time period

CLS

Closed

2018				2017				2016				2015			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND	ND	ND	ND	ND	ND
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND	ND	ND	ND	ND	ND
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
OK	OK	CLS		OK	OK	OK	OK	ND	ND	ND	OK	ND	ND	ND	ND

2014				2013			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK	OK				
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
OK	OK	ND	ND	OK	OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
ND	ND	ND	ND	OK	OK	OK	OK

Historical Information

First Reported05/2013

Contact Info

Phone Number-
AddressPO BOX 182789 COLUMBUS,
OH 43218

Comment

Account closed at credit grantor's request.

BANCO POPULAR DE PUERTO RICO

Account Name	BANCO POPULAR DE PUERTO RICO	Balance	\$0
Account Number	454954XXXXXXXXXX	Balance Updated	07/18/2019
Account Type	Credit card	Recent Payment	\$204
Responsibility	Individual	Monthly Payment	\$27
Date Opened	12/18/2000	Credit Limit	\$2,200
Status	Open/Never late.	Highest Balance	\$2,178
Status Updated	07/18/2019	Terms	NA

Payment History

LEGEND

OK

Current on payments

2019				2018				2017				2016			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
OK	OK	OK		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2015				2014				2013				2012			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Historical Information

First Reported04/2007

Contact Info

Phone Number(787) 724-3659
Address209 MUNOZ RIVERA AVE SAN JUAN, PR 00918

Balance History

JUN 2019	\$0	\$27	\$400
	Balance	Scheduled Payment	Paid on 05/24/2019
MAY 2019	\$400	\$27	\$755
	Balance	Scheduled Payment	Paid on 05/17/2019
APR 2019	\$325	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/23/2018
MAR 2019	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/23/2018
FEB 2019	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/23/2018
JAN 2019	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/23/2018
DEC 2018	\$0	\$27	\$520
	Balance	Scheduled Payment	Paid on 11/23/2018
NOV 2018	\$520	\$27	\$1,019
	Balance	Scheduled Payment	Paid on 10/24/2018
OCT 2018	\$1,019	\$27	\$3,478
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$1,691	\$34	\$4,153
	Balance	Scheduled Payment	Paid on 09/13/2018
AUG 2018	\$750	\$27	\$4,115
	Balance	Scheduled Payment	Paid on 08/16/2018
JUL 2018	\$1,557	\$32	\$1,820
	Balance	Scheduled Payment	Paid on 07/16/2018
JUN 2018	\$1,478	\$30	\$0
	Balance	Scheduled Payment	Paid on 05/03/2018
MAY 2018	\$0	\$27	\$446
	Balance	Scheduled Payment	Paid on 05/03/2018
APR 2018	\$38	\$27	\$1,761
	Balance	Scheduled Payment	Paid on 04/13/2018
MAR 2018	\$1,683	\$34	\$1,375
	Balance	Scheduled Payment	Paid on 03/13/2018
FEB 2018	\$2,178	\$44	\$460
	Balance	Scheduled Payment	Paid on 02/02/2018

JAN 2018	\$960	\$27	\$500
	Balance	Scheduled Payment	Paid on 01/03/2018
DEC 2017	\$1,259	\$27	\$0
	Balance	Scheduled Payment	Paid on 10/24/2017
NOV 2017	\$0	\$27	\$8
	Balance	Scheduled Payment	Paid on 10/24/2017
OCT 2017	\$8	\$27	\$1,090
	Balance	Scheduled Payment	Paid on 10/16/2017
SEP 2017	\$1,090	\$27	\$500
	Balance	Scheduled Payment	Paid on 09/11/2017
AUG 2017	\$1,167	\$27	\$2,454
	Balance	Scheduled Payment	Paid on 08/10/2017

BANCO POPULAR DE PUERTO RICO

Account Name	BANCO POPULAR DE PUERTO RICO	Balance	\$209,517
Account Number	812070XXXXXX	Balance Updated	08/01/2019
Account Type	Mortgage	Recent Payment	\$1,224
Responsibility	Joint with	Monthly Payment	\$1,223
Date Opened	03/27/2017	Original Balance	\$218,500
Status	Open/Never late.	Highest Balance	\$0
Status Updated	08/01/2019	Terms	30 Years

Payment History

LEGEND

OK

Current on payments

2019				2018				2017			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK	OK	OK	OK	OK	OK				OK
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				OK	OK	OK	OK	OK	OK	OK	OK

Historical Information

First Reported	04/2017
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Contact Info

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

Balance History

JUL 2019	\$209,854	\$1,223	\$1,224
	Balance	Scheduled Payment	Paid on 06/04/2019
JUN 2019	\$210,191	\$1,223	\$1,224
	Balance	Scheduled Payment	Paid on 05/03/2019
MAY 2019	\$210,526	\$1,223	\$1,224
	Balance	Scheduled Payment	Paid on 04/03/2019
APR 2019	\$210,860	\$1,224	\$1,224
	Balance	Scheduled Payment	Paid on 03/05/2019

MAR 2019	\$211,193	\$1,224	\$1,224
	Balance	Scheduled Payment	Paid on 02/04/2019
FEB 2019	\$211,525	\$1,224	\$1,224
	Balance	Scheduled Payment	Paid on 01/02/2019
JAN 2019	\$211,856	\$1,224	\$1,224
	Balance	Scheduled Payment	Paid on 12/04/2018
DEC 2018	\$212,185	\$1,224	\$1,224
	Balance	Scheduled Payment	Paid on 11/02/2018
NOV 2018	\$212,514	\$1,224	\$1,224
	Balance	Scheduled Payment	Paid on 10/03/2018
OCT 2018	\$212,841	\$1,224	\$1,224
	Balance	Scheduled Payment	Paid on 09/05/2018
SEP 2018	\$213,167	\$1,224	\$1,224
	Balance	Scheduled Payment	Paid on 08/03/2018
AUG 2018	\$213,492	\$1,224	\$1,639
	Balance	Scheduled Payment	Paid on 07/06/2018
JUL 2018	\$213,816	\$1,224	\$1,386
	Balance	Scheduled Payment	Paid on 06/02/2018
JUN 2018	\$214,301	\$1,224	\$1,336
	Balance	Scheduled Payment	Paid on 05/03/2018
APR 2018	\$215,055	\$1,336	\$1,336
	Balance	Scheduled Payment	Paid on 03/03/2018
MAR 2018	\$215,373	\$1,336	\$1,336
	Balance	Scheduled Payment	Paid on 02/02/2018
FEB 2018	\$215,691	\$1,336	\$1,336
	Balance	Scheduled Payment	Paid on 01/02/2018
JAN 2018	\$216,007	\$1,336	\$1,336
	Balance	Scheduled Payment	Paid on 12/02/2017
DEC 2017	\$216,323	\$1,336	\$1,336
	Balance	Scheduled Payment	Paid on 11/02/2017
NOV 2017	\$216,637	\$1,336	\$0
	Balance	Scheduled Payment	Paid on 10/03/2017
OCT 2017	\$216,637	\$1,336	\$2,672
	Balance	Scheduled Payment	Paid on 10/03/2017
SEP 2017	\$217,262	\$1,336	\$0
	Balance	Scheduled Payment	Paid on 08/02/2017
AUG 2017	\$217,262	\$1,336	\$2,673
	Balance	Scheduled Payment	Paid on 08/02/2017

BANCO POPULAR DE PUERTO RICO

Account Name	BANCO POPULAR DE PUERTO	Balance	\$39,258
	RICO	Balance Updated	08/15/2019
Account Number	250041XXXXXXXXXX	Recent Payment	\$0
Account Type	Auto Lease	Monthly Payment	\$665
Responsibility	Individual	Original Balance	\$43,915
Date Opened	01/02/2019	Highest Balance	\$0
Status	Open/Never late.	Terms	66 Months

Status Updated

08/15/2019

Payment History

LEGEND

OK

Current on payments



Historical Information

First Reported

01/2019

Contact Info

Phone Number

(787) 724-3659

Address

209 MUNOZ RIVERA AVE SAN JUAN, PR 00918

Balance History

JUL 2019	\$39,923	\$665	\$0
Balance	Scheduled Payment		Paid on 07/15/2019
JUN 2019	\$40,588	\$665	\$0
Balance	Scheduled Payment		Paid on 06/17/2019
MAY 2019	\$41,254	\$665	\$0
Balance	Scheduled Payment		Paid on 04/15/2019
APR 2019	\$41,919	\$665	\$0
Balance	Scheduled Payment		Paid on 04/15/2019
MAR 2019	\$42,584	\$665	\$0
Balance	Scheduled Payment		Paid on 03/15/2019
FEB 2019	\$43,250	\$665	\$0
Balance	Scheduled Payment		Paid on 02/15/2019
JAN 2019	\$43,915	\$665	\$0
Balance	Scheduled Payment		Paid

MACYS/DSNB

Account Name	MACYS/DSNB	Balance	-
Account Number	422454XXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	06/14/2005	Credit Limit	\$100
Status	Paid, Closed/Never late.	Highest Balance	\$425
Status Updated	02/08/2018	Terms	NA
		On Record Until	Feb 2028

Payment History

LEGEND

OK

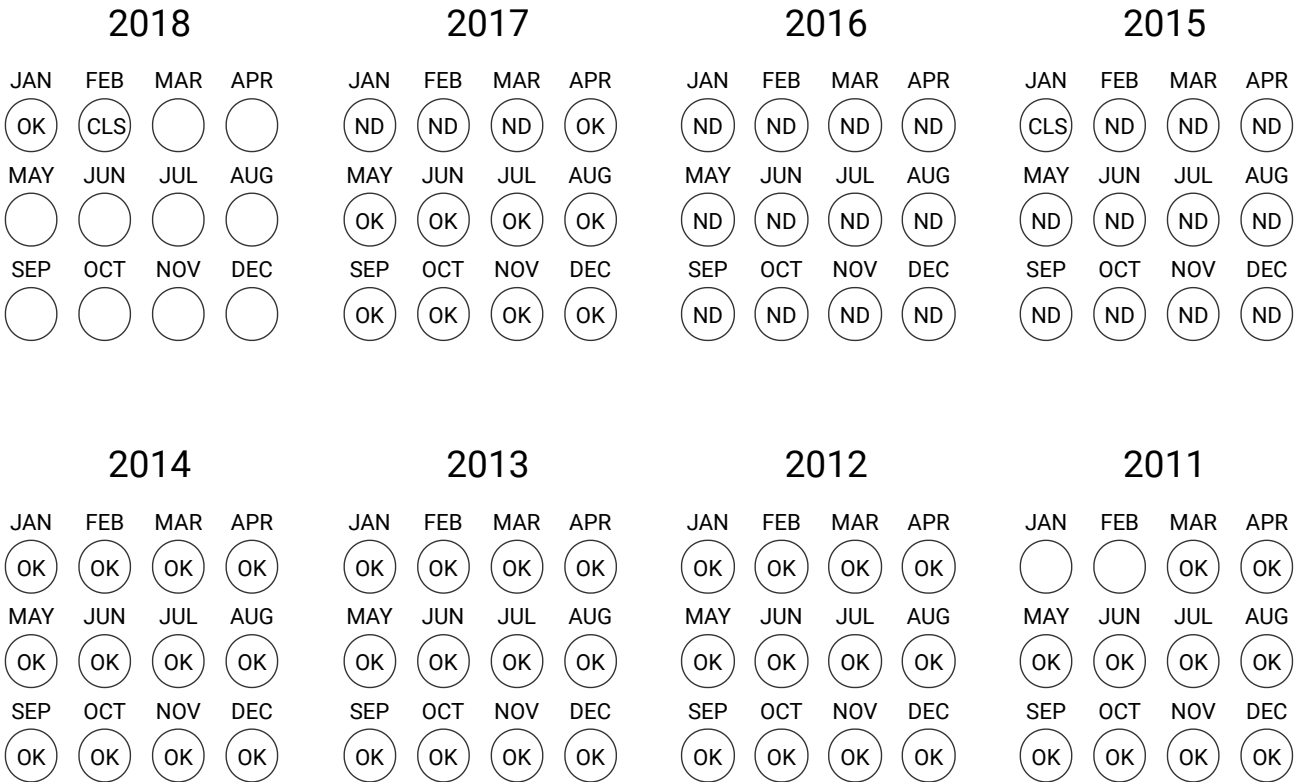
Current on payments

ND

No data for this time period

CLS

Closed



Historical Information

First Reported

06/2005

Contact Info

Phone Number

(800) 243-6552

Address

PO BOX 8218 MASON, OH 45040

ORIENTAL BANK

Account Name	ORIENTAL BANK	Balance	\$0
Account Number	520050XXXXXXXXXX	Balance Updated	12/15/2016
Account Type	Credit card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	03/16/2006	Credit Limit	\$1,400
Status	Open/Never late.	Highest Balance	\$0
Status Updated	12/15/2016	Terms	NA

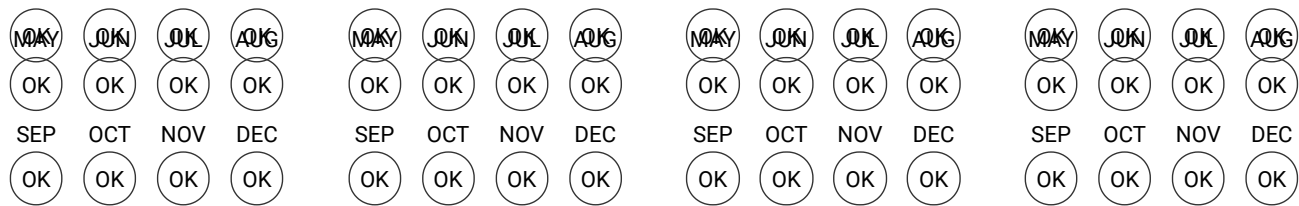
Payment History

LEGEND

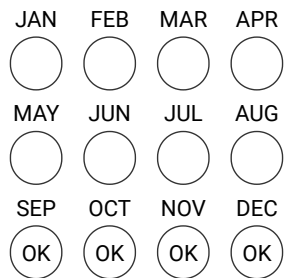
OK

Current on payments





2012



Historical Information

First Reported

09/2012

Contact Info

Phone Number

(787) 620-0000

Address

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

ORIENTAL BANK

Account Name	ORIENTAL BANK	Balance	\$107,269
Account Number	812060XXXXXX	Balance Updated	07/01/2019
Account Type	Mortgage	Recent Payment	\$1,137
Responsibility	Individual	Monthly Payment	\$1,137
Date Opened	07/19/2005	Original Balance	\$145,000
Status	Open/Never late.	Highest Balance	\$0
Status Updated	07/01/2019	Terms	30 Years

Payment History

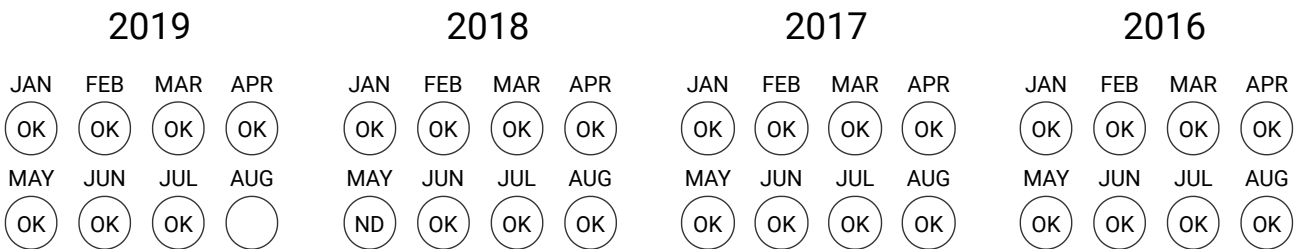
LEGEND

OK

Current on payments

ND

No data for this time period



SEP

OCT

NOV

DEC

SEP

OCT

NOV

DEC

OK

OK

OK

OK

SEP

OCT

NOV

DEC

OK

OK

OK

OK

SEP

OCT

NOV

DEC

OK

OK

OK

OK

2015

2014

2013

JAN

FEB

MAR

APR

OK

OK

OK

OK

MAY

JUN

JUL

AUG

OK

OK

OK

OK

SEP

OCT

NOV

DEC

OK

OK

OK

OK

JAN

FEB

MAR

APR

OK

OK

OK

OK

MAY

JUN

JUL

AUG

OK

OK

OK

OK

SEP

OCT

NOV

DEC

OK

OK

OK

OK

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

OK

ND

ND

OK

SEP

OCT

NOV

DEC

OK

OK

OK

OK

Historical Information

First Reported05/2013

Contact Info

Phone Number(787) 620-0000
Address254 MUNOZ RIVERA AVE,
15TH FL SAN JUAN, PR 00918

Balance History

JUN 2019	\$107,600	\$1,137	\$1,137
	Balance	Scheduled Payment	Paid on 05/13/2019
MAY 2019	\$107,929	\$1,137	\$1,137
	Balance	Scheduled Payment	Paid on 04/12/2019
APR 2019	\$108,288	\$1,137	\$0
	Balance	Scheduled Payment	Paid on 02/21/2019
MAR 2019	\$108,288	\$1,137	\$1,137
	Balance	Scheduled Payment	Paid on 02/21/2019
FEB 2019	\$108,583	\$1,137	\$2,274
	Balance	Scheduled Payment	Paid on 01/22/2019
JAN 2019	\$109,231	\$1,137	\$1,137
	Balance	Scheduled Payment	Paid on 12/06/2018
DEC 2018	\$109,552	\$1,137	\$1,137
	Balance	Scheduled Payment	Paid on 11/13/2018
NOV 2018	\$109,872	\$1,137	\$1,137
	Balance	Scheduled Payment	Paid on 10/04/2018
OCT 2018	\$110,318	\$1,137	\$1,137
	Balance	Scheduled Payment	Paid on 09/06/2018
SEP 2018	\$110,957	\$1,137	\$904
	Balance	Scheduled Payment	Paid on 08/14/2018
AUG 2018	\$111,318	\$904	\$904
	Balance	Scheduled Payment	Paid on 07/05/2018
JUL 2018	\$111,179	\$904	\$904
	Balance	Scheduled Payment	Paid on 06/13/2018
JUN 2018	\$111,491	\$904	\$904
	Balance	Scheduled Payment	Paid on 05/10/2018
APR 2018	\$112,120	\$904	\$904
	Balance	Scheduled Payment	Paid on 03/16/2018
MAR 2018	\$112,474	\$904	\$904
	Balance	Scheduled Payment	Paid on 02/13/2018
FEB 2018	\$112,827	\$904	\$904
	Balance	Scheduled Payment	Paid on 01/16/2018

JAN 2018	\$113,029	\$904	\$904
	Balance	Scheduled Payment	Paid on 12/12/2017
DEC 2017	\$113,332	\$904	\$904
	Balance	Scheduled Payment	Paid on 11/16/2017
NOV 2017	\$113,633	\$904	\$904
	Balance	Scheduled Payment	Paid on 10/17/2017
OCT 2017	\$113,933	\$904	\$904
	Balance	Scheduled Payment	Paid on 09/11/2017
SEP 2017	\$114,232	\$904	\$903
	Balance	Scheduled Payment	Paid on 08/15/2017
AUG 2017	\$114,529	\$903	\$903
	Balance	Scheduled Payment	Paid on 07/12/2017

SCOTIABANK/RG PREMIER BK

Account Name	SCOTIABANK/RG PREMIER BK	Balance	-
Account Number	130927XXXX	Balance Updated	-
Account Type	Secured Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	12/22/2010	Original Balance	\$3,000
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	03/31/2011	Terms	12 Months
		On Record Until	Mar 2021

Payment History

LEGEND

OK

Current on payments

CLS

Closed

2011				2010			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	CLS					
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
							OK

Historical Information

First Reported12/2010

Contact Info

Phone Number(787) 756-1040
AddressRD 100 & 177 SAN JUAN, PR
00928

SEARS/CBNA

Account Name	SEARS/CBNA	Balance	-
Account Number	504994XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	08/01/2005	Credit Limit	\$3,000
Status	Paid, Closed/Never late.	Highest Balance	\$3,029
Status Updated	07/14/2011	Terms	NA
		On Record Until	Jul 2021

Payment History

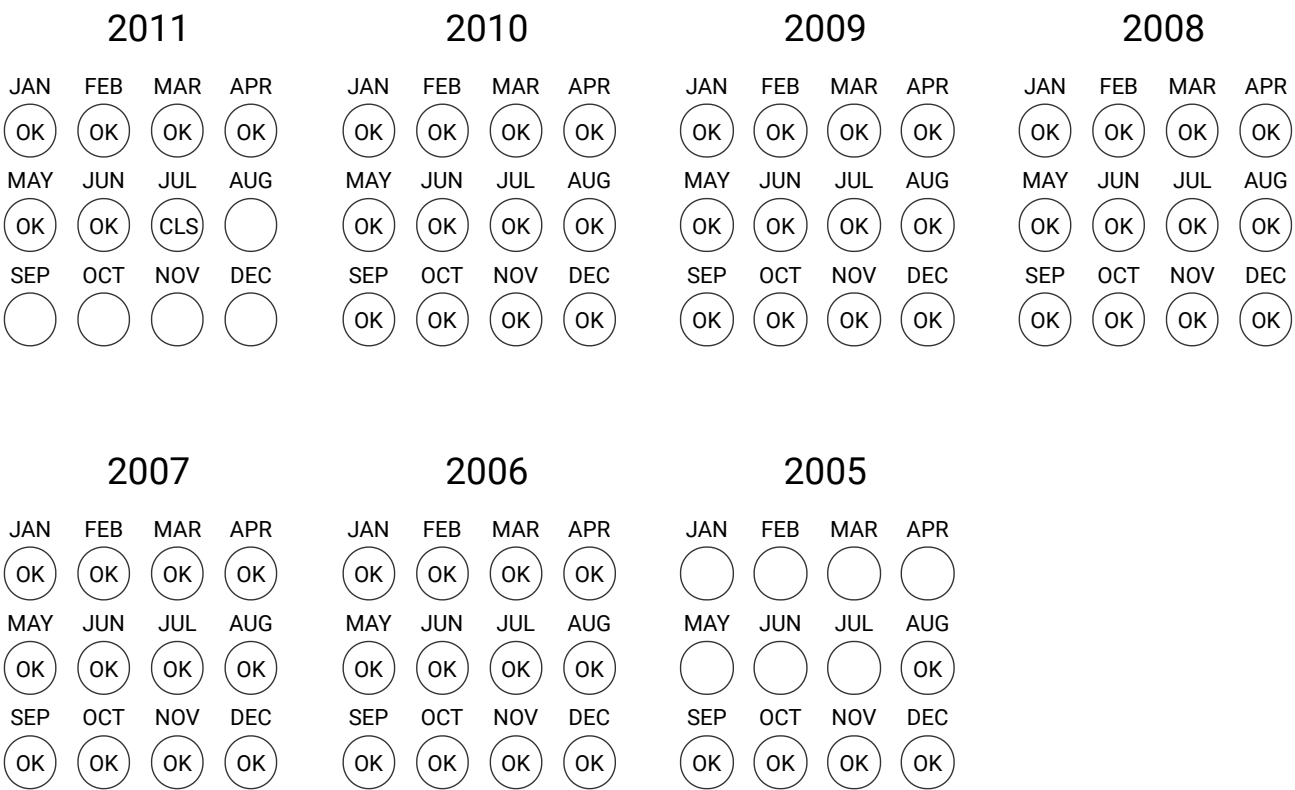
LEGEND

OK

Current on payments

CLS

Closed



Historical Information

First Reported08/2005

Contact Info

Phone Number-
AddressPO BOX 6217 SIOUX FALLS, SD
57117

SEARS/CBNA

Account Name	SEARS/CBNA	Balance	-
Account Number	504994XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	11/01/2014	Credit Limit	\$2,001
Status	Paid, Closed/Never late.	Highest Balance	\$1,755
Status Updated	09/08/2018	Terms	NA
		On Record Until	Sep 2028

Payment History

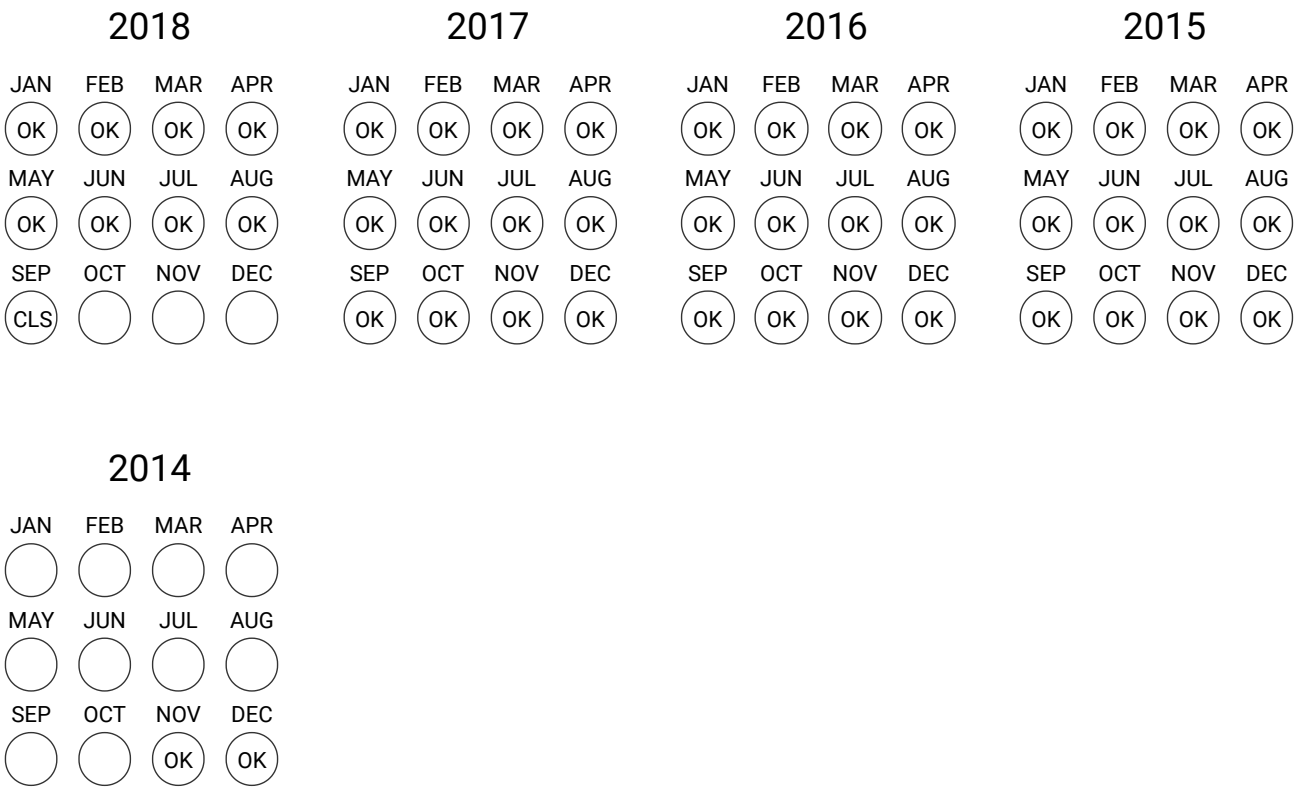
LEGEND

OK

Current on payments

CLS

Closed



Historical Information

First Reported11/2014

Contact Info

Phone Number-
AddressPO BOX 6217 SIOUX FALLS, SD 57117

Balance History

AUG 2018	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
JUL 2018	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
JUN 2018	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
MAY 2018	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
APR 2018	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
MAR 2018	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
FEB 2018	\$0	\$27	\$0

	Balance	Scheduled Payment	Paid on 11/07/2014
JAN 2018	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
DEC 2017	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
NOV 2017	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
OCT 2017	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
SEP 2017	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014
AUG 2017	\$0	\$27	\$0
	Balance	Scheduled Payment	Paid on 11/07/2014

SYNCB/HOME DESIGN FURN

Account Name	SYNCB/HOME DESIGN FURN	Balance	-
Account Number	603461XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	12/13/2012	Credit Limit	\$1,800
Status	Paid, Closed/Never late.	Highest Balance	\$1,807
Status Updated	06/16/2016	Terms	NA
		On Record Until	Jun 2026

Payment History

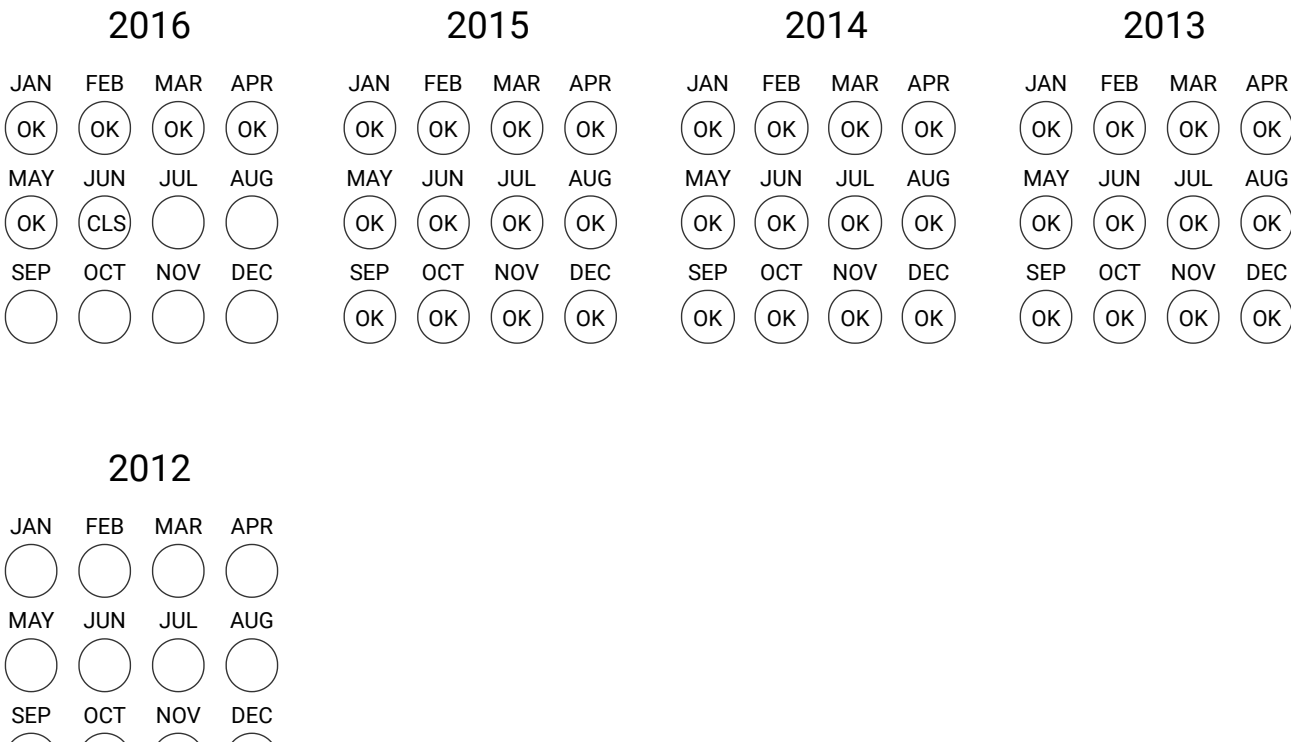
LEGEND

OK

Current on payments

CLS

Closed





Historical Information

First Reported

12/2012

Contact Info

Phone Number

(866) 396-8254

Address

C/O P O BOX 965036
ORLANDO, FL 32896

SYNCB/HOME DSGN FLOORING

Account Name	SYNCB/HOME DSGN	Balance	-
	FLOORING	Balance Updated	-
Account Number	601921XXXXXXXXX	Recent Payment	-
Account Type	Charge Card	Monthly Payment	\$0
Responsibility	Individual	Credit Limit	\$4,500
Date Opened	11/20/2012	Highest Balance	\$1,890
Status	Paid, Closed/Never late.	Terms	NA
Status Updated	03/17/2016	On Record Until	Mar 2026

Payment History

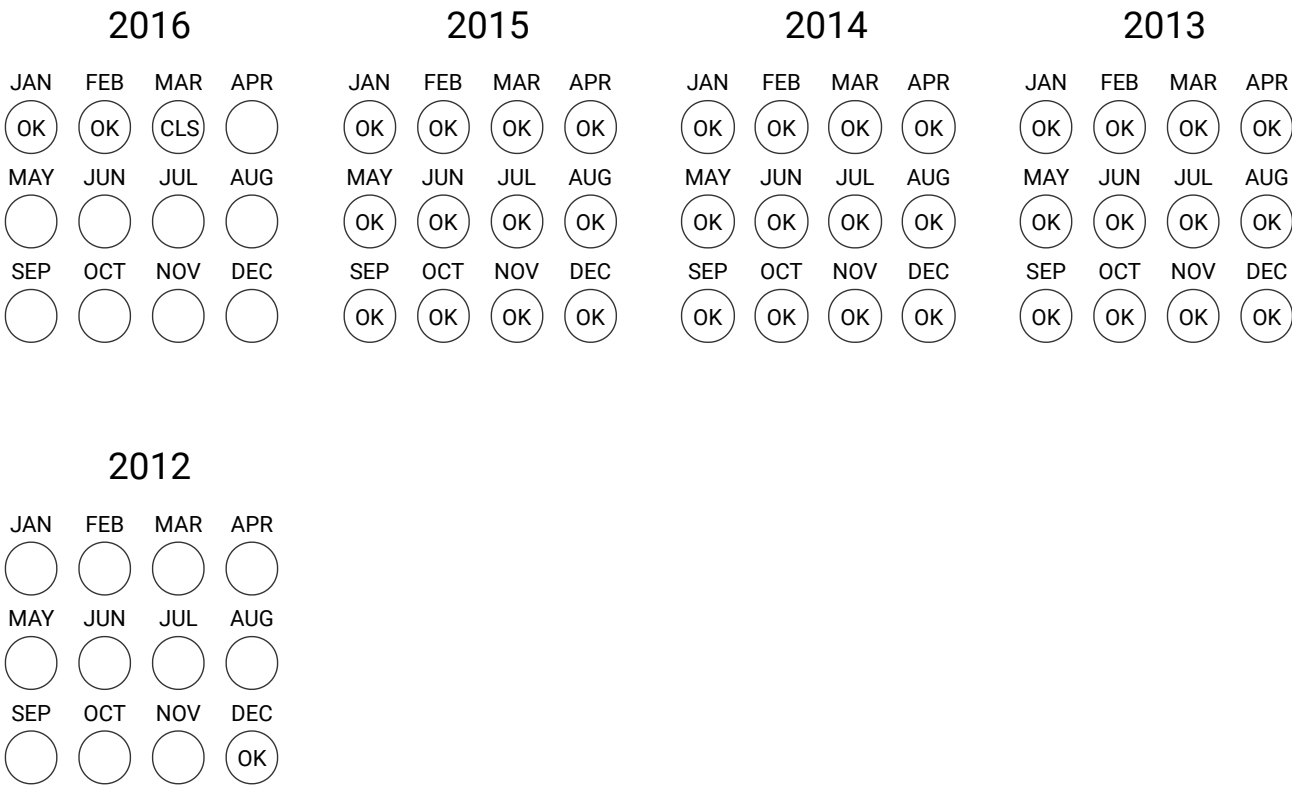
LEGEND

OK

Current on payments

CLS

Closed



Historical Information

First Reported

12/2012

Contact Info

Phone Number

(866) 396-8254

Address

C/O P O BOX 965036
ORLANDO, FL 32896

SYNCB/JC PENNEY PR

Account Name	SYNCB/JC PENNEY PR	Balance	-
Account Number	600889XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/07/2001	Credit Limit	-
Status	Paid, Closed/Never late.	Highest Balance	\$121
Status Updated	03/09/2012	Terms	NA
		On Record Until	Mar 2022

Payment History

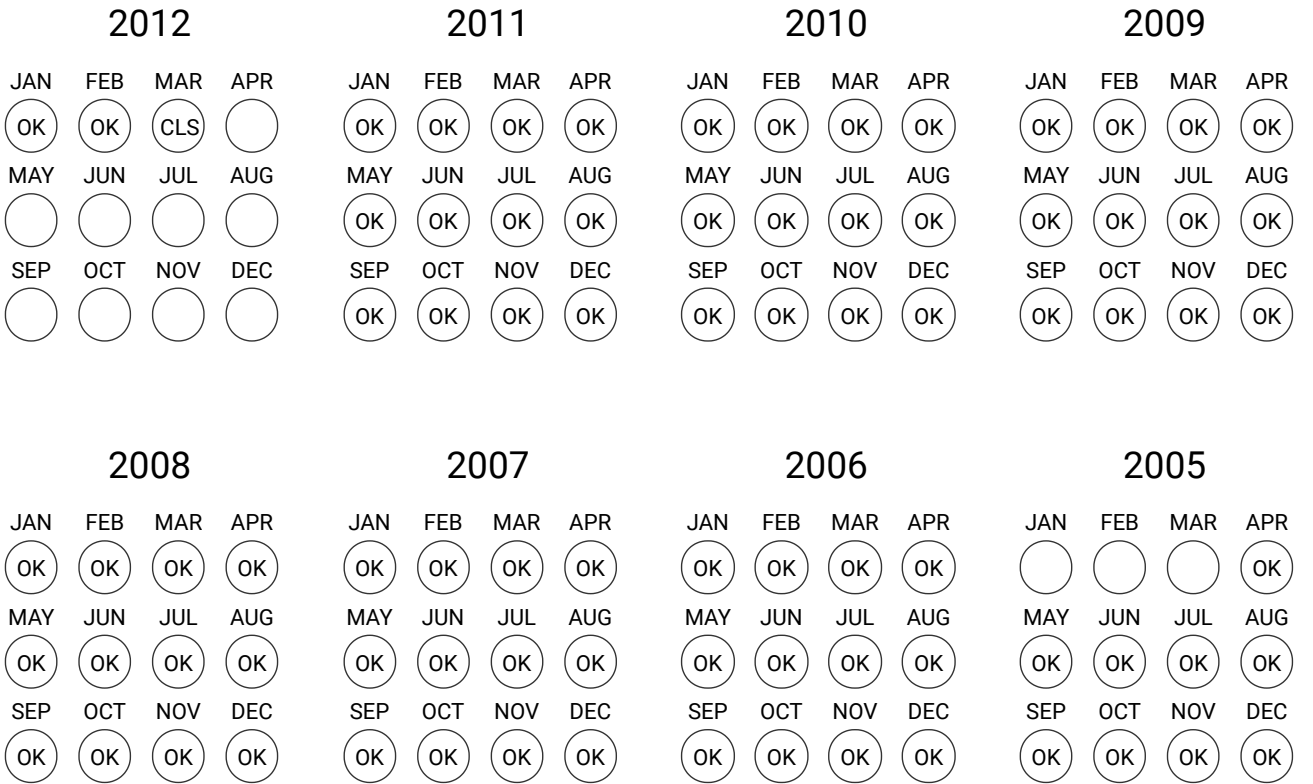
LEGEND

OK

Current on payments

CLS

Closed



Historical Information

First Reported

08/2004

Contact Info

Phone Number

(800) 542-0800

Address

PO BOX 965007 ORLANDO, FL
32896

SYNCB/OLD NAVY

Account Name	SYNCB/OLD NAVY	Balance	-
Account Number	601859XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	06/17/2008	Credit Limit	\$124
Status	Paid, Closed/Never late.	Highest Balance	\$153
Status Updated	01/26/2011	Terms	NA
		On Record Until	Jan 2021

Payment History

LEGEND

OK

Current on payments

CLS

Closed

2011				2010				2009				2008			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
<div>CLS</div>	<div></div>	<div></div>	<div></div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div></div>	<div></div>	<div></div>	<div></div>
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
<div></div>	<div></div>	<div></div>	<div></div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div></div>	<div>OK</div>	<div>OK</div>	<div>OK</div>
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
<div></div>	<div></div>	<div></div>	<div></div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>

Historical Information

First Reported

06/2008

Contact Info

Phone Number

(877) 222-6868

Address

PO BOX 965005 ORLANDO, FL
32896

Soft Inquiries

Soft inquiries occur when you check your own credit report or give permission to someone like a potential employer to review your credit report. Soft inquiries may also occur when businesses, such as lenders, insurance companies, or credit card companies, check your credit to pre-approve you for offers, or when you use credit monitoring services from companies like Experian. Soft inquiries on your Credit Report are only visible to you, except: (1) insurance companies may be able

to see other insurance company inquiries; and (2) inquiries by debt settlement companies you have authorized to access your report may be shared with your current creditors. These inquiries have no effect on your credit score as they are never considered as a factor in credit scoring models. Soft inquiries are not disputable but are available here for reference.

**EXPERIAN
CONSUMER SERV**

Inquired on 08/19/2019 and
05/06/2019

535 ANTON BLVD STE 100
COSTA MESA, CA 92626

**EXPERIAN
CONSUMER SERV**

Inquired on 08/19/2019 and
05/06/2019

535 ANTON BLVD COSTA
MESA, CA 92626

AMERICAN EXPRESS

Inquired on 05/08/2019, 03/14/2019,
12/06/2018, 11/15/2018, 10/11/2018,
09/17/2018, 08/16/2018, 07/12/2018,
05/10/2018, 04/12/2018, 03/15/2018,
12/06/2017, 11/15/2017, and
08/18/2017

PO BOX 981537 EL PASO, TX
79998

(602) 537-8500

EXPERIAN

Inquired on 05/06/2019, 01/05/2018,
12/22/2016, 12/21/2016, and
12/21/2016

PO BOX 9600 ALLEN, TX 75013

(800) 311-4769

BK OF AMER

Inquired on 11/21/2018, 05/24/2018,
and 04/27/2018

1000 SAMOSET DR NEWARK,
DE 19713

(800) 421-2110

**DISCOVER FINANCIAL
SVCS**

Inquired on 06/15/2018, 02/02/2018,
and 01/12/2018

PO BOX 15157 WILMINGTON,
DE 19850

(800) 347-2683

**DISCOVER FINANCIAL
SVCS**

Inquired on 01/12/2018

EXPERIAN

Inquired on 02/13/2017

PO BOX 2002 ALLEN, TX 75013

(888) 397-3742

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/>)