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## Online Personal Credit Report from Experian for

Experian credit report prepared for

**FRANCIS X RIVERA RUIZ**

Your report number is

**0524-0652-03**

Report date:

**09/28/2015**

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To return to your report in the near future, log on to [www.experian.com/consumer](http://www.experian.com/consumer) and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

## Contact us

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You may also contact us by mail at:

NCAC

P.O. Box 9701

Allen, TX 75013

Or, by phone at:

1 800 493 1058

Monday through Friday, 9 am to 5 pm in your time zone.

You may also submit additional relevant information or supporting documentation for your disputes electronically at [experian.com/upload](http://experian.com/upload).

**Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.**

## Potentially Negative Items or items for further review

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This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years. Unpaid tax liens may remain for up to 10 years from the filing date. Paid tax liens may remain for up

to seven years from the filing date. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Payment history legend

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

## Credit Items

For your protection, the last few digits of your account numbers do not display.

### COOPERATIVA DE A/C DE YA

**Address:** **Account Number:**

CARR 128 IN 368  
YAUCO, PR 00698  
(787) 856-1820

**Address Identification Number:**

0238367093

**Status:** Paid, Closed.

#### Status Details:

This item remained unchanged from our processing of your dispute in Apr 2013.

**Date Opened:**

02/2011

**Type:**

Secured Loan

**Credit Limit/Original Amount:**

\$1,000

**Reported Since:**

02/2011

**Terms:**

12 Months

**High Balance:**

NA

**Date of Status:**

12/2011

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

12/2011

**Responsibility:**

Individual

**Recent Payment:**

NA

**Payment History:**

2011

DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB
CLS	30	OK	OK	OK	OK	OK	OK	OK	OK	OK

**Account History:**

30 days past due as of Nov 2011

### MIDLAND FUNDING

**Address:** **Account Number:**

8875 AERO DR STE 200  
SAN DIEGO, CA 92123  
(877) 240-2377

**Address Identification Number:**

0238367093

**Status:** Collection account. \$2,014 past due as of Sep 2015.

**Original Creditor:**

CITIBANK SOUTH DAKOTA N.A.

**Status Details:** This account is scheduled to continue on record until Mar 2016.

**Date Opened:**

05/2014

**Type:**

Debt Buyer

**Credit Limit/Original Amount:**

\$2,014

**Reported Since:**

02/2015

**Date of Status:**

03/2015

**Last Reported:**

09/2015

**Payment History:**

2015

SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB
C	C	C	C	C	C	C	C

**Terms:**

1 Months

**Monthly Payment:**

\$0

**Responsibility:**

Individual

**High Balance:**

NA

**Recent Balance:**

\$2,014 as of 09/2015

**Recent Payment:**

\$0

**Account History:**

Collection as of Feb 2015 to Sep 2015

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Aug 2015: \$2,014 / no data / no data / no data

Jul 2015: \$2,014 / no data / no data / no data

Jun 2015: \$2,014 / no data / no data / no data

May 2015: \$2,014 / no data / no data / no data

Apr 2015: \$2,014 / no data / no data / no data

Mar 2015: \$2,014 / no data / no data / no data

Feb 2015: \$2,014 / no data / no data / no data

The original amount of this account was \$2,014

**RELIABLE FINANCIAL SERVI****Address:**4143 121ST ST  
URBANDALE, IA 50323

No phone number available

**Account Number:**

B1115542....

**Address Identification Number:**

0238367093

**Status:** Voluntarily surrendered. \$2,854 past due as of Aug 2015.**Status Details:** This account is scheduled to continue on record until Jan 2016.

This item remained unchanged from our processing of your dispute in Jun 2012.

**Credit Limit/Original Amount:**

\$13,157

**High Balance:**

NA

**Recent Balance:**

\$2,854 as of 08/2015

**Recent Payment:**

\$0

**Date Opened:**

06/2006

**Type:**

Auto Loan

**Reported Since:**

08/2008

**Terms:**

66 Months

**Date of Status:**

07/2009

**Monthly Payment:**

\$0

**Last Reported:**

08/2015

**Responsibility:**

Individual

**Your Statement:**

Completed investigation of FCRA dispute - consumer disagrees.

**Payment History:**

2015

AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	ND	VS	VS	VS	VS	VS	VS	VS	VS

2013

DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY
VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	VS	ND	ND	ND

2011

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

2009

AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	VS	180	180	30	OK	30	OK

2008

DEC	NOV	OCT	SEP
ND	ND	OK	OK

**Account History:**

Voluntarily Surrendered as of Oct 2014 to Aug 2015, Aug 2012 to Aug 2014, Jul 2009  
 180 days past due as of Jun 2009, May 2009  
 30 days past due as of Apr 2009, Feb 2009

**Accounts in Good Standing**[back to top](#)

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

**AUTOTRAKK LLC****Address:** **Account Number:**

1500 SYCAMORE RD STE 200 4....  
 MONTGOMERY, PA 17754  
 (570) 329-1000

**Address Identification Number:**

0006797668

**Status:** Open/Never late.**Date Opened:**

09/2014

**Type:**

Auto Lease

**Credit Limit/Original Amount:**

\$15,365

**Reported Since:**

10/2014

**Terms:**

48 Months

**High Balance:**

NA

**Date of Status:**

09/2015

**Monthly Payment:**

\$320

**Recent Balance:**

\$11,598 as of 09/2015

**Last Reported:**

09/2015

**Responsibility:**

Individual

**Recent Payment:**

\$74

**Payment History:**

2015

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

2014

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Aug 2015: \$11,893 / July 31, 2015 / \$320 / \$74

Jul 2015: \$12,262 / June 27, 2015 / \$320 / \$74

Jun 2015: \$12,558 / May 29, 2015 / \$320 / \$74

May 2015: \$12,853 / April 30, 2015 / \$320 / \$74

Apr 2015: \$13,223 / March 26, 2015 / \$320 / no data

Mar 2015: \$13,592 / February 20, 2015 / \$320 / no data

Feb 2015: \$13,814 / January 30, 2015 / \$320 / no data

Jan 2015: \$14,183 / December 26, 2014 / \$320 / no data

Dec 2014: \$14,479 / November 28, 2014 / \$320 / no data

Nov 2014: \$14,774 / October 30, 2014 / \$320 / no data

Oct 2014: \$15,143 / September 29, 2014 / \$320 / no data

The original amount of this account was \$15,365

**CAPITAL ONE BANK USA NA****Address:** **Account Number:**

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

486236826797....

**Address Identification Number:**

0238367093

**Status:** Paid, Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Aug 2025.  
 This item was updated from our processing of your dispute in Apr

**Date Opened:**

08/2006

**Reported Since:**

03/2009

**Date of Status:**

08/2015

**Last Reported:**

08/2015

**Your Statement:****Type:**

Credit card

**Terms:**

NA

**Monthly Payment:**

\$0

**Responsibility:**

Individual

2013.

**Credit Limit/Original Amount:**

\$500

**High Balance:**

\$532

**Recent Balance:**

NA

**Recent Payment:**

NA

Account closed at consumer's request and in dispute under FCRA.

**Payment History:**

2015

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

2013

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

2011

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

2009

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

**COOPERATIVA DE A/C DE YA****Address:**

CARR 128 IN 368  
YAUCO, PR 00698  
(787) 856-1820

**Account Number:**

23339114....

**Address Identification Number:**

0238367093

**Status:** Paid, Closed/Never late.**Status Details:** This account is scheduled to continue on record until Jun 2024.**Date Opened:**

04/2014

**Reported Since:**

04/2014

**Date of Status:**

06/2014

**Last Reported:**

06/2014

**Payment History:**

2014

JUN	MAY	APR
CLS	OK	OK

**Type:**

Secured Loan

**Terms:**

6 Months

**Monthly Payment:**

\$0

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$500

**High Balance:**

NA

**Recent Balance:**

NA

**Recent Payment:**

NA

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

May 2014: \$418 / May 8, 2014 / \$85 / \$85

Apr 2014: \$501 / April 8, 2014 / \$85 / \$85

The original amount of this account was \$500

**COOPERATIVA DE A/C DE YA****Address:**

CARR 128 IN 368  
YAUCO, PR 00698

**Account Number:**

23339114....

(787) 856-1820

**Address Identification Number:**

0238367093

**Status:** Paid, Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Jan 2025.

**Date Opened:**

11/2014

**Type:**

Secured Loan

**Credit Limit/Original Amount:**

\$600

**Reported Since:**

11/2014

**Terms:**

4 Months

**High Balance:**

NA

**Date of Status:**

01/2015

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

01/2015

**Responsibility:**

Individual

**Recent Payment:**

NA

**Payment History:**

2015 2014

JAN DEC NOV

CLS OK OK

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Dec 2014: \$451 / December 26, 2014 / \$152 / \$152

Nov 2014: \$601 / November 26, 2014 / \$152 / \$152

The original amount of this account was \$600

**COOPERATIVA DE A/C DE YA****Address:**

CARR 128 IN 368

YAUCO, PR 00698

(787) 856-1820

**Account Number:**

23339214....

**Address Identification Number:**

0238367093

**Status:** Paid, Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Sep 2024.

**Date Opened:**

06/2014

**Type:**

Secured Loan

**Credit Limit/Original Amount:**

\$550

**Reported Since:**

06/2014

**Terms:**

6 Months

**High Balance:**

NA

**Date of Status:**

09/2014

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

09/2014

**Responsibility:**

Individual

**Recent Payment:**

NA

**Payment History:**

2014

SEP AUG JUL JUN

CLS OK OK OK

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Aug 2014: \$368 / August 4, 2014 / \$93 / \$93

Jul 2014: \$460 / July 19, 2014 / \$93 / \$93

Jun 2014: \$551 / June 4, 2014 / \$93 / \$93

The original amount of this account was \$550

**COOPERATIVA DE A/C DE YA****Address:**

CARR 128 IN 368

YAUCO, PR 00698

(787) 856-1820

**Account Number:**

23339215....

**Address Identification Number:**

0238367093

**Status:** Paid, Closed/Never late.**Status Details:** This account is scheduled to continue on record until Mar 2025.**Date Opened:**

01/2015

**Type:**

Secured Loan

**Reported Since:**

01/2015

**Terms:**

3 Months

**Date of Status:**

03/2015

**Monthly Payment:**

\$0

**Last Reported:**

03/2015

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$620

**High Balance:**

NA

**Recent Balance:**

NA

**Recent Payment:**

NA

**Payment History:**

2015

MAR FEB JAN

CLS OK OK

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Feb 2015: \$414 / February 28, 2015 / \$209 / \$209

Jan 2015: \$622 / January 28, 2015 / \$209 / \$209

The original amount of this account was \$620

**COOPERATIVA DE A/C DE YA****Address:**

CARR 128 IN 368

YAUCO, PR 00698

(787) 856-1820

**Account Number:**

23339314....

**Address Identification Number:**

0238367093

**Status:** Paid, Closed/Never late.**Status Details:** This account is scheduled to continue on record until Nov 2024.**Date Opened:**

09/2014

**Type:**

Secured Loan

**Reported Since:**

09/2014

**Terms:**

3 Months

**Date of Status:**

11/2014

**Monthly Payment:**

\$0

**Last Reported:**

11/2014

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$570

**High Balance:**

NA

**Recent Balance:**

NA

**Recent Payment:**

NA

**Payment History:**

2014

NOV OCT SEP

CLS OK OK

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Oct 2014: \$381 / October 2, 2014 / \$192 / \$192

Sep 2014: \$572 / September 2, 2014 / \$192 / \$192

The original amount of this account was \$570

**COOPERATIVA DE A/C DE YA****Address:**

CARR 128 IN 368

YAUCO, PR 00698

(787) 856-1820

**Account Number:**

23339315....

**Address Identification Number:**

0238367093

**Status:** Paid, Closed/Never late.

**Status Details:** This account is scheduled to continue on record until May 2025.

**Date Opened:**

03/2015

**Type:**

Secured Loan

**Credit Limit/Original Amount:**

\$630

**Reported Since:**

03/2015

**Terms:**

4 Months

**High Balance:**

NA

**Date of Status:**

05/2015

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

05/2015

**Responsibility:**

Individual

**Recent Payment:**

NA

**Payment History:**

2015

MAY APR MAR

CLS OK OK

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Apr 2015: \$474 / April 6, 2015 / \$159 / \$159

Mar 2015: \$632 / March 2, 2015 / \$159 / \$159

The original amount of this account was \$630

**COOPERATIVA DE A/C DE YA**

**Address:**

CARR 128 IN 368  
YAUCO, PR 00698  
(787) 856-1820

**Account Number:**

23339415....

**Address Identification Number:**

0238367093

**Status:** Paid, Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Aug 2025.

**Date Opened:**

05/2015

**Type:**

Secured Loan

**Credit Limit/Original Amount:**

\$670

**Reported Since:**

05/2015

**Terms:**

3 Months

**High Balance:**

NA

**Date of Status:**

08/2015

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

08/2015

**Responsibility:**

Individual

**Recent Payment:**

NA

**Payment History:**

2015

AUG JUL JUN MAY

CLS OK OK OK

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Jul 2015: \$223 / July 10, 2015 / \$223 / \$225

Jun 2015: \$448 / June 11, 2015 / \$225 / \$225

May 2015: \$671 / May 8, 2015 / \$225 / \$225

The original amount of this account was \$670

**EMPRESAS BERRIOS INC**

**Address:**

CARR 172, INT. 187, KM 497  
CIDRA, PR 00739  
(787) 653-9393

**Account Number:**

380065....

**Address Identification Number:**

0238367093

**Status:** Open/Never late.



<b>Date Opened:</b> 12/2014	<b>Type:</b> Sales Contract	<b>Credit Limit/Original Amount:</b> \$2,535
<b>Reported Since:</b> 12/2014	<b>Terms:</b> 12 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 08/2015	<b>Monthly Payment:</b> \$211	<b>Recent Balance:</b> \$845 as of 08/2015
<b>Last Reported:</b> 08/2015	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$1,688

**Payment History:**

2015											2014
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC			
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Jul 2015: \$1,056 / July 16, 2015 / \$211 / \$1,477  
 Jun 2015: \$1,267 / June 16, 2015 / \$211 / \$1,266  
 May 2015: \$1,479 / May 16, 2015 / \$211 / \$1,055  
 Apr 2015: \$1,690 / April 16, 2015 / \$211 / \$844  
 Mar 2015: \$1,901 / March 6, 2015 / \$211 / \$633  
 Feb 2015: \$2,112 / February 5, 2015 / \$211 / \$422  
 Jan 2015: \$2,323 / January 2, 2015 / \$211 / \$211  
 Dec 2014: \$2,535 / no data / \$211 / no data

The original amount of this account was \$2,535

**FIRST FEDERAL SAVINGS BANK****Address:** **Account Number:**

PONCE DE LEON AV STOP 23 2313....  
 SAN JUAN, PR 00901  
 (787) 729-8200

**Address Identification Number:**

0238367093

**Status:** Open/Never late.

<b>Date Opened:</b> 09/2014	<b>Type:</b> Unsecured	<b>Credit Limit/Original Amount:</b> \$1,145
<b>Reported Since:</b> 10/2014	<b>Terms:</b> 24 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 09/2015	<b>Monthly Payment:</b> \$67	<b>Recent Balance:</b> \$714 as of 09/2015
<b>Last Reported:</b> 09/2015	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$736

**Payment History:**

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

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Aug 2015: \$758 / July 31, 2015 / \$67 / \$134  
 Jul 2015: \$845 / June 1, 2015 / \$67 / \$67  
 Jun 2015: \$845 / June 1, 2015 / \$67 / \$67  
 May 2015: \$885 / May 1, 2015 / \$67 / \$67  
 Apr 2015: \$926 / April 1, 2015 / \$67 / \$67  
 Mar 2015: \$963 / February 28, 2015 / \$67 / \$67  
 Feb 2015: \$1,001 / January 28, 2015 / \$67 / \$67

The original amount of this account was \$1,145

**SYNCHRONY BANK/WALMART****Address:** **Account Number:**

PO BOX 965024  
 ORLANDO, FL 32896

603220368202....

(877) 294-7880

**Address Identification Number:**

0238367093

**Status:** Credit card reported lost or stolen,closed/Never late.**Status Details:** This account is scheduled to continue on record until Mar 2017.**Date Opened:**

11/2014

**Type:**

Charge Card

**Credit Limit/Original Amount:**

\$150

**Reported Since:**

11/2014

**Terms:**

NA

**High Balance:**

\$148

**Date of Status:**

03/2015

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

03/2015

**Responsibility:**

Individual

**Recent Payment:**

NA

**Comment:** Credit card lost or stolen.**Payment History:**

2015				2014
MAR	FEB	JAN	DEC	NOV
CLS	OK	OK	OK	OK

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Feb 2015: \$110 / February 16, 2015 / \$25 / \$40

Jan 2015: \$148 / December 25, 2014 / \$25 / \$30

Dec 2014: \$109 / no data / \$25 / no data

Nov 2014: \$0 / no data / Unknown / no data

Between Nov 2014 and Feb 2015, your credit limit/high balance was \$150

**SYNCHRONY BANK/WALMART****Address:**

PO BOX 965024  
 ORLANDO, FL 32896  
 (877) 294-7880

**Account Number:**

603220368293....

**Address Identification Number:**

0238367093

**Status:** Open/Never late.**Date Opened:**

11/2014

**Type:**

Charge Card

**Credit Limit/Original Amount:**

\$150

**Reported Since:**

12/2014

**Terms:**

NA

**High Balance:**

\$164

**Date of Status:**

09/2015

**Monthly Payment:**

\$35

**Recent Balance:**

\$82 as of 09/2015

**Last Reported:**

09/2015

**Responsibility:**

Individual

**Recent Payment:**

\$39

**Payment History:**

2015											2014
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Aug 2015: \$119 / August 18, 2015 / \$35 / \$30

Jul 2015: \$122 / July 17, 2015 / \$25 / \$40

Jun 2015: \$103 / June 17, 2015 / \$25 / \$30

May 2015: \$130 / May 7, 2015 / \$25 / \$50

Apr 2015: \$110 / April 5, 2015 / \$25 / \$40

Mar 2015: \$72 / March 17, 2015 / \$25 / \$40

Between Mar 2015 and Aug 2015, your credit limit/high balance was \$150

## Record of Requests for Your Credit History

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### Inquiries Shared With Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

The section below lists all of the companies that have requested your credit history as a result of action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

#### CAP ONE NA

**Address:**

PO BOX 30281  
SALT LAKE CITY UT 84130  
(800) 955-7070

**Address Identification Number:**

0098527905

**Comments:**

Unspecified. This inquiry is scheduled to continue on record until May 2017.

**Date of Request:**

04/06/2015

### Inquiries Shared Only With You

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application.

These inquiries do not affect your credit score.

#### CAPITAL ONE

**Address:**

PO BOX 30281  
SALT LAKE CITY UT 84130  
(800) 955-7070

**Date of Request:**

07/17/2015

#### CREDIT ONE BANK NA

**Address:**

585 PILOT RD  
LAS VEGAS NV 89119  
(877) 825-3242

**Date of Request:**

04/04/2015

**CITI CARDS****Address:**

PO BOX 6000  
SIOUX FALLS SD 57117  
(888) 866-2484

**Date of Request:**

02/13/2015

**CAPITAL ONE****Address:**

PO BOX 30281  
SALT LAKE CITY UT 84130  
(804) 967-1000

**Date of Request:**

12/19/2014

**EXPERIAN****Address:**

PO BOX 9600  
ALLEN TX 75013  
(800) 311-4769

**Date of Request:**

09/24/2014

**CAPITAL ONE****Address:**

PO BOX 30281  
SALT LAKE CITY UT 84130  
(804) 967-1000

**Date of Request:**

09/30/2013

**EXPERIAN****Address:**

PO BOX 2002  
ALLEN TX 75013  
(888) 397-3742

**Date of Request:**

05/03/2012

**Personal Information**[back to top](#)

The following information is reported to us by you, your creditors and other sources. Each source may report your personal info differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, we did not list the Social Security number that you provided when you contacted us. If any Social Security number variations were

reported to us, only the last four digits of each are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in these numbers may be part of the displayed portion or part of the hidden portion. The names are listed in no particular order and may include variations of your legal name. The Name identification number is how our system identifies the names associated with respective accounts on your credit report. These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

**Names:**

FRANCIS X RIVERA RUIZ

**Name identification number:** 8162

FRANCIS X RIVERA

**Name identification number:** 25572

FRANCIS RIVERA RUIZ

**Name identification number:** 8690

FRANCIS RIVERA

**Name identification number:** 7103

RUIZ FRANCIS RIVERA

**Name identification number:** 31615

FRANCES RIVERA

**Name identification number:** 14312**Year of birth:**

1984

**Employers:**

PONCE HILTON

**Telephone numbers:**

(508) 753-4302 Residential

(774) 242-5036 Cellular

(787) 363-5984 Cellular

**Address:** 112 CALLE CEIBA PARC SUSUA  
SABANA GRANDE, PR 00637-2322**Address identification number:** 0238367093**Type of Residence:** Single family**Geographical Code:** 0-96080030-121-4840**Address:** PO BOX 112  
SABANA GRANDE, PR 00637-0112**Address identification number:** 0006797668**Type of Residence:** Post office box**Geographical Code:** 0-96060020-121-4840**Address:** PARCELAS SUSUA  
YAUCO, PR 00698-**Address identification number:** 0806391231**Type of Residence:** Single family**Geographical Code:** 0-00- 0-**Address:** 660 MAIN ST APT204  
WORCESTER, MA 01610-3114**Address identification number:** 0001310386**Type of Residence:** Apartment complex**Geographical Code:** 0-73170020-27-9240**Address:** 5408 WHITE OAK AVE  
HAMMOND, IN 46320-1441**Address identification number:** 0098527905**Type of Residence:** Single family**Geographical Code:** 0-2050010-89-2960**Address:** 12 CALLE CEIBA SUSUA  
SABANA GRANDE, PR 00637-**Address identification number:** 0666167672**Type of Residence:** Single family**Geographical Code:** 0-00- 0-

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 in your report, but in 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

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### FCRA Rights

Para informacion en español, 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 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.

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 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](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:**

Type of Business:	Contact:
<b>1.a.</b> Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.  <b>b.</b> Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	<b>a.</b> Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552  <b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
<b>2.</b> To the extent not included in item 1 above:  <b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks  <b>b.</b> State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act  <b>c.</b> Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations  <b>d.</b> Federal Credit Unions	<b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050  <b>b.</b> Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480  <b>c.</b> FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106  <b>d.</b> National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
<b>3.</b> Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
<b>4.</b> Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
<b>5.</b> Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
<b>6.</b> Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
<b>7.</b> 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 <b>or</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

## States 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](#)  
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