



## CREDIT REPORT

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**ROBERTO PEREZ/MARTINEZ**

**Report Confirmation**

**9537600714**

# 1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Feb 06, 2019
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	4 Years, 1 Month
Length of Credit History	9 Years, 1 Month
Accounts with Negative Information	3
Oldest Account	SYNCB/HOME DESIGN (Opened Jan 18, 2010)
Most Recent Account	PENNYMAC LOAN SERVICES LLC (Opened Aug 08, 2017)

## Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	0	0					
Mortgage	1	1	\$274,542	\$5,947	\$280,489	98.0%	\$2,551
Installment	2	2	\$53,245	\$41,648	\$94,893	56.0%	\$1,828
Other							
Total	3	3	\$327,787	\$47,595	\$375,382	87.0%	\$4,379

## Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	11 Items Found
Inquiries	19 Inquiries Found
Most Recent Inquiry	CREDIT KARMA, INCJan 16, 2019
Public Records	0 Records Found
Collections	0 Collections Found

## 2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

### 2.1 SYNCB/HOME DESIGN (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$3,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

You currently do not have any Payment History in your file.

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$746	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$3,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jan 18, 2010
Amount Past Due		Date Reported	Oct 06, 2016
Actual Payment Amount		Date of Last Payment	Jan 01, 2011
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	81	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

Loan Type	Charge Account	Date Closed	Jan 01, 2012
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Date of First Delinquency
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**Comments**

Payment is payroll deductible

**Contact**

SYNCB/HOME DESIGN  
C/O P.O. BOX 965036  
ORLANDO, FL 32896-5036  
1-866-396-8254

## 2.2 FIRST PREMIER (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$1,021
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	146%
Available Credit	\$700		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2013	120	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2012	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	30	60	90
2011	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		XXXX	No Data Available	

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	Owner		INDIVIDUAL
Credit Limit	\$700	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$1,021	Date Opened	Sep 27, 2011

Amount Past Due	\$1,021	Date Reported	Sep 07, 2014
Actual Payment Amount	\$100	Date of Last Payment	Aug 01, 2012
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	36	Delinquency First Reported	Jan 01, 2013
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$1,021
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Oct 01, 2012		

## Comments

Charged off account

## Contact

FIRST PREMIER  
3820 N LOUISE AVE  
TAPE ONLY  
SIOUX FALLS, SD 57107  
1-605-357-3440

## 3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

### 3.1 PENNYMAC LOAN SERVICES LLC

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxx 0268	Reported Balance	\$274,542
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	98%
Available Credit			

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017											\$279,766	\$279,402
2018	\$279,036	\$278,670	\$278,302	\$277,932	\$277,561	\$277,189	\$276,815	\$276,440	\$276,063	\$275,685	\$275,306	\$274,925
2019												

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017											\$2,523	\$2,523
2018	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,551	\$2,551	\$2,551	\$2,551
2019												

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017											\$5,046	\$2,523
2018	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,551	\$2,551	\$2,551
2019												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017											\$280,489	\$280,489
2018	\$280,489	\$280,489	\$280,489	\$280,489	\$280,489	\$280,489	\$280,489	\$280,489	\$280,489	\$280,489	\$280,489	\$280,489
2019												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Comments 1

Date	Comment
11/2017	Fixed rate



Date	Comment
12/2017	Fixed rate
01/2018	Fixed rate
02/2018	Fixed rate
03/2018	Fixed rate
04/2018	Fixed rate
05/2018	Fixed rate
06/2018	Fixed rate
07/2018	Fixed rate
08/2018	Fixed rate
09/2018	Fixed rate
10/2018	Fixed rate
11/2018	Fixed rate
12/2018	Fixed rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓

  

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> Too New to Rate	⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

<b>High Credit</b>	\$280,489	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	MORTGAGE
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	36

<b>Balance</b>	\$274,542	<b>Date Opened</b>	Aug 08, 2017
<b>Amount Past Due</b>		<b>Date Reported</b>	Jan 04, 2019
<b>Actual Payment Amount</b>	\$2,551	<b>Date of Last Payment</b>	Jan 01, 2019
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	\$2,551
<b>Months Reviewed</b>	15	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>		<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Federal Housing Administration Real Estate Mortgage	<b>Date Closed</b>	
<b>Date of First Delinquency</b>			

## Comments

Fixed rate

## Contact

PENNYMAC LOAN SERVICES LLC  
6101 CONDOR DRIVE  
MOORPARK, CA 93065  
1-817-494-0216

## 3.2 NVR MORTGAGE (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0817	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	XXXX	XXXX	XXXX	XXXX
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX No Data Available		

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$280,489	Owner	INDIVIDUAL
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Aug 08, 2017
Amount Past Due		Date Reported	Sep 29, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$2,523
Months Reviewed	1	Delinquency First Reported	

Activity Designator	PAID_AND_CLOSED	Creditor Classification	FINANCIAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Federal Housing Administration Real Estate Mortgage	Date Closed	Sep 01, 2017
Date of First Delinquency			

Comments	Contact
Fixed rate	NVR MORTGAGE 100 RYAN COURT SUITE 201 PITTSBURGH, PA 15205 1-412-276-4225

## 4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

### 4.1 GMFINANCIAL

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 1820	Reported Balance	\$48,941
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	68%
Available Credit			

#### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017					\$71,368	\$70,302		\$68,136		\$65,971	\$65,143	
2018					\$56,735		\$54,468	\$53,331		\$51,036	\$51,261	
2019												

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017					\$1,363	\$1,363		\$1,363		\$1,363	\$1,363	
2018					\$1,363		\$1,363	\$1,363		\$1,363	\$1,363	
2019												

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017					\$1,363	\$1,363		\$1,363		\$1,363		
2018					\$1,363		\$1,363	\$1,363		\$1,363	\$1,363	
2019												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017					\$72,285	\$72,285		\$72,285		\$72,285	\$72,285	
2018					\$72,285		\$72,285	\$72,285		\$72,285	\$72,285	
2019												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Comments 1

Date	Comment
05/2017	Fixed rate

Date	Comment
06/2017	Fixed rate
08/2017	Fixed rate
10/2017	Affected by natural disaster
11/2017	Fixed rate
05/2018	Fixed rate
07/2018	Fixed rate
08/2018	Fixed rate
10/2018	Fixed rate
11/2018	Fixed rate

## Comments 2

Date	Comment
07/2017	Fixed rate

## Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	⊗⊗⊗	⊗⊗⊗	60	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓

  

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗⊗⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$72,285	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$48,941	Date Opened	Apr 10, 2017

<b>Amount Past Due</b>		<b>Date Reported</b>	Jan 26, 2019
<b>Actual Payment Amount</b>	\$1,363	<b>Date of Last Payment</b>	Jan 01, 2019
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	\$1,363
<b>Months Reviewed</b>	21	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>		<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Auto	<b>Date Closed</b>	
<b>Date of First Delinquency</b>			

## Comments

Fixed rate

## Contact

GMFNANCIAL  
PO BOX 181145  
ARLINGTON, TX 76096-1145  
1-800-284-2271



## 4.2 TOYOTA MOTOR CREDIT CORP

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0001	Reported Balance	\$4,304
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	19%
Available Credit			

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$12,297	\$11,963	\$11,639	\$11,307	\$10,976	\$10,636	\$10,297	\$9,954	\$9,602	\$9,251	\$8,891
2018	\$8,531	\$8,167	\$7,789	\$7,416	\$7,035	\$6,653	\$6,264	\$5,873	\$5,477	\$5,074		
2019												

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466
2018	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466		
2019												

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017		\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466
2018	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466		
2019												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608
2018	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608	\$22,608		
2019												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗

2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	✓	✓	✓	✓	30	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

  

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

## Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$22,608	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$4,304	Date Opened	Oct 18, 2013
Amount Past Due		Date Reported	Dec 31, 2018
Actual Payment Amount	\$465	Date of Last Payment	Dec 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$465
Months Reviewed	62	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

## Comments

Fixed rate

## Contact

TOYOTA MOTOR CREDIT CORP  
1-333-333-3333

## 4.3 RELIABLE FINANCE (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 7000	Reported Balance	
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

  

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$37,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0

Balance		Date Opened	Sep 09, 2014
Amount Past Due		Date Reported	Jul 31, 2018
Actual Payment Amount		Date of Last Payment	Jul 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	45	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

## Comments

## Contact

RELIABLE FINANCE  
PO BOX 21383  
RELIABLE FINANCE  
SAN JUAN, PR 00928-1382

## 4.4 ALLY FINANCIAL (CLOSED)

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 9835	Reported Balance	
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX No Data Available		

### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$56,405	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance		Date Opened	May 09, 2016
Amount Past Due		Date Reported	Jan 31, 2017
Actual Payment Amount	\$954	Date of Last Payment	Jan 01, 2017
Date of Last Activity		Scheduled Payment Amount	\$954
Months Reviewed	8	Delinquency First Reported	

Activity Designator	Creditor Classification	UNKNOWN
Deferred Payment Start Date	Charge Off Amount	
Balloon Payment Date	Balloon Payment Amount	
Loan Type	Auto	Date Closed
Date of First Delinquency		

Comments

Contact

ALLY FINANCIAL  
P O BOX 380901  
BLOOMINGTON, MN 55438  
1-888-925-2559

## 5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

You currently do not have any Other Accounts in your file.



# 6. Consumer Statements

Consumer Statements are explanations of up to 100 words (200 words if you live in Maine) you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

## 7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

### Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	ROBERTO PEREZ/MARTINEZ
Formerly known as	
Social Security Number	xxxxx 7689
Age or Date of Birth	Dec 23, 1988

### Other Identification

You currently do not have any Other Identifications in your file.

### Alert Contact Information

You currently do not have any Alert Contacts in your file.

### Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
2401 ONTARIO ST CLEVELAND, OH 44115	Current	Jan 08, 2019
227 CALLE GEN DEL VALLE BO COLOMBIA MAYAGUEZ, PR 00680	Former	Nov 08, 2017
38482 DEEPDALE CT AVON, OH 44011	Former	Jan 16, 2019
424 E CENTRAL BLVD ORLANDO, FL 32801	Former	Jan 27, 2019
36550 CHESTER RD APT 5801 AVON, OH 44011	Former	May 19, 2017
248 MAIN ST APT 433 WESTLAKE, OH 44145	Former	Feb 02, 2017

1775 HORIZON DR AKRON, OH 44313	Former	Dec 23, 2017
2260 PAR LN APT 308 WILLOUGHBY, OH 44094	Former	Jul 07, 2011
8524 BENDING BRANCH CT JACKSONVILLE, FL 32244	Former	Jul 03, 2015

## Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation	Start Date	Status	Address
CLEVELAND INDIANS	BASEBALL PLAYER		Current	

## 8. Inquiries

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

### Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Dec 04, 2018	AT&T SERVICES, INC.-MT  17330 PRESTON RD SUITE 100A DALLAS, TX 75252  1-800-288-2020	
Apr 21, 2018	AT&T SERVICES, INC.  12911 E 183RD ST FRAUD DEPT CERRITOS, CA 90703	
Dec 17, 2017	CBNA  PO BOX 6241 SIOUX FALLS, SD 57117  1-800-950-5114	
Aug 26, 2017	DIRECTV  2230 EAST IMPERIAL HIGHWAY MAIL STATION LA1/N367 EL SEGUNDO, CA 90245	
Aug 24, 2017	DIRECTV  2230 EAST IMPERIAL HIGHWAY MAIL STATION LA1/N367 EL SEGUNDO, CA 90245	
Jul 07, 2017	CREDCO  10277 SCRIPPS RANCH BOULEVARD SAN DIEGO, CA 92131  1-800-637-2422	NVR-PREQUAL
Apr 12, 2017	CREDCO	RAYMOND JAMES BANK

	10277 SCRIPPS RANCH BOULEVARD SAN DIEGO, CA 92131  1-800-637-2422	
Apr 10, 2017	ALLY FINANCIAL  P.O BOX 380901 PO 278318 BLOOMINGTON, MN 55438  1-800-200-4622	
Apr 10, 2017	HNB-CMO09  200 PUBLIC SQUARE STE 700 CLEVELAND, OH 44114  1-216-515-6399	
Mar 01, 2017	LEASINGDESK  2201 LAKESIDE BLVD RICHARDSON, TX 75082  1-800-456-4008	FF PROPERTIES L P

## Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Description
Jan 16, 2019	CREDIT KARMA, INC	Direct to Consumer Report
Jan 02, 2019	TOYOTA FINANCIAL SERVICES	Account Review Inquiry
Aug 07, 2018	KEYBANK	Credit Report
Jun 07, 2018	THE HERTZ CORPORATION	Credit Report
Mar 27, 2018	ONEMAIN	Promotional Inquiry
Aug 07, 2017	CREDCO	Credit Report
Jul 05, 2017	EQXNCATT	Credit Report
Apr 14, 2017	EMSI-DALLAS	Credit Report
Apr 10, 2017	EQXNCATT	Credit Report

## 9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center  
P.O. Box 105615  
Atlanta, GA 30348-5108

### Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

### Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

### Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

# 10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

You currently do not have any Collections in your file.

## 11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>



# 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, DC 20552.**

## **You must be told if information in your file has been used against you.**

Anyone who uses a Credit Report or another type of Consumer Report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

## **You have the right to know what is in your file.**

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit file;
- 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 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 file 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 file 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 file.**

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

**You may seek damages from violators.**

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. Identity theft victims and active duty military personnel have additional rights. For more information, visit [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. Federal enforcers are:**

**1a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.**

Contact

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

**1b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB**

Contact

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

**2a. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign bank**

Contact

Office of the Comptroller of the Currency Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

**2b. 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**

Contact

Federal Reserve Consumer Help Center  
P.O. Box 1200  
Minneapolis, MN 55480

**2c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations**

Contact

FDIC Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

**2d. Federal Credit Unions**

Contact

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**

Contact

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**

Contact

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

**5. Creditors Subject to Packers and Stockyards Act, 1921**

Contact

Nearest Packers and Stockyards Administration area supervisor

**6. Small Business Investment Companies**

Contact

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

**7. Brokers and Dealers**

Contact

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

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

Contact

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

**8b. Retailers, Finance Companies, and All Other Creditors Not Listed Above**

Contact

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

# Your Rights Under State Law

## STATE OF OHIO - NOTICE TO CONSUMERS

### Ohio Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to Ohio law. The security freeze will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the security freeze on your credit report or to temporarily authorize the release of your credit report for a specific party or parties or for a specific period of time after the security freeze is in place. To provide that authorization, you must contact the consumer credit reporting agency and provide all of the following:

1. Information generally considered sufficient to identify the consumer;
2. The unique personal identification number or password provided by the consumer credit reporting agency;
3. The proper information regarding the third party who is to receive the consumer credit report or the time period for which the credit report shall be available to users of the credit report.

A consumer credit reporting agency that receives a request from a consumer to temporarily lift a security freeze on a credit report shall comply with the request not later than fifteen minutes after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

To place a security freeze on your Equifax credit report, send your request via certified mail or other comparable service where a receipt of delivery is provided to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze is \$5.00. If you are a victim of identity theft and you submit a copy of a valid police report related to the violation of section 2913.49 of the Revised Code, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 5 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.