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Online Personal Credit Report from Experian for

Experian credit report prepared for
EMILIO JESUS ROLDAN FIGUEROA
Your report number is
2808-4203-11
Report date:
07/24/2015

Index:

- [Contact us](#)
- [Potentially negative items](#)
- [Accounts in good standing](#)
- [Requests for your credit history](#)
- [Personal information](#)
- [Important message from Experian](#)
- [Know your rights](#)



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To return to your report in the near future, log on to 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

[back to top](#)

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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.

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

[back to top](#)

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.

ACS/DEPT OF EDUCATION

Address:

PO BOX 7051
UTICA, NY 13504
(315) 738-2200

Account Number:

999995....

Address Identification Number:

Status: Transferred,closed.

Status Details:

This item was updated from our processing of your dispute in Jul 2010.

Date Opened:

08/2008

Type:

Education

Credit Limit/Original Amount:

\$14,733

Reported Since:

08/2009

Terms:

120 Months

High Balance:

NA

Date of Status:

07/2010

Monthly Payment:

\$0

Recent Balance:

NA

Last Reported:

07/2010

Responsibility:

Individual

Recent Payment:

NA

Comment: Account closed due to transfer.

Payment History:

2010								2009						
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG			
CLS	ND	90	60	OK	OK	OK	ND	ND	OK	OK	OK			

Account History:

90 days past due as of May 2010

60 days past due as of Apr 2010

ASSET ACCEPTANCE

Address:

PO BOX 1630
WARREN, MI 48090
(800) 614-4730

Account Number:

4168....

Original Creditor:

RADIO SHACK / CITIBANK

Address Identification Number:

0811446227

Status: Collection account. \$2,294 past due as of Jun 2015.

Status Details: This account is scheduled to continue on record until Sep 2015.
This item was updated from our processing of your dispute in Jul 2014.

Date Opened: 06/2010	Type: Debt Buyer	Credit Limit/Original Amount: \$1,691
Reported Since: 11/2010	Terms: 1 Months	High Balance: NA
Date of Status: 11/2010	Monthly Payment: \$0	Recent Balance: \$2,294 as of 06/2015
Last Reported: 06/2015	Responsibility: Individual	Recent Payment: \$0
Your Statement:		

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Payment History:

2015 JUN C	MAY C	APR C	MAR C	FEB C	JAN C	2014 DEC ND	NOV C	OCT C	SEP C	AUG C	JUL C	JUN C	MAY C	APR C	MAR C	FEB C
JAN C	2013 DEC C	NOV C	OCT C	SEP C	AUG C	JUL C	JUN C	MAY C	APR C	MAR C	FEB C	JAN C	2012 DEC C	NOV C	OCT C	SEP C
AUG C	JUL C	JUN C	MAY C	APR C	MAR C	FEB C	JAN ND	2011 DEC C	NOV C	OCT C	SEP C	AUG ND	JUL C	JUN C	MAY ND	APR C
MAR C	FEB C	JAN C	2010 DEC C	NOV C												

Account History:

Collection as of Jan 2015 to Jun 2015, Feb 2012 to Nov 2014, Sep 2011 to Dec 2011, Jul 2011, Jun 2011, Apr 2011, Nov 2010 to Mar 2011

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

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

May 2015: \$2,294 / no data / no data / no data
 Apr 2015: \$2,294 / no data / no data / no data
 Mar 2015: \$2,281 / no data / no data / no data
 Feb 2015: \$2,271 / no data / no data / no data
 Jan 2015: \$2,261 / no data / no data / no data
 Nov 2014: \$2,248 / no data / no data / no data
 Oct 2014: \$2,238 / no data / no data / no data
 Sep 2014: \$2,227 / no data / no data / no data
 Aug 2014: \$2,217 / no data / no data / no data
 Jul 2014: \$2,207 / no data / no data / no data
 Jun 2014: \$2,195 / no data / no data / no data
 May 2014: \$2,186 / no data / no data / no data
 Apr 2014: \$2,174 / no data / no data / no data
 Mar 2014: \$2,162 / no data / no data / no data

The original amount of this account was \$1,691

BANCO POPULAR DE PUERTO RICO

Address: 209 MUNOZ RIVERA AVE SAN JUAN, PR 00918 (787) 724-3659	Account Number: 454919465869....	Original Creditor: BANCA POPULAR DE PR
Address Identification Number: 0693035518		
Status: Closed. \$2,371 written off.		

Status Details:

This item was updated from our processing of your dispute in Jul 2014.

Date Opened: 05/2000	Type: Credit card	Credit Limit/Original Amount: \$2,200
Reported Since: 12/2004	Terms: NA	High Balance: \$3,731
Date of Status: 11/2011	Monthly Payment: \$0	Recent Balance: \$0 as of 11/2011

Recent Payment:

\$90

Comment: Purchased by another lender.

Payment History:

2011 NOV CLS	OCT CO	SEP CO	AUG CO	JUL CO	2009 JUN CO	MAY CO	APR ND	MAR ND	FEB ND	JAN ND	2010 DEC ND	NOV ND	OCT ND	SEP ND	AUG ND	JUL ND	JUN ND
MAY ND	APR ND	MAR ND	FEB ND	JAN ND	2009 DEC ND	NOV CO	OCT 150	SEP 120	AUG 90	JUL 60	JUN 30	MAY 60	APR 30	MAR ND	FEB 30	JAN OK	2008 DEC OK
NOV OK	OCT OK	SEP OK	AUG OK	JUL ND	2006 JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	2007 DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK
MAY OK	APR OK	MAR OK	FEB OK	JAN OK	2006 DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	2005 DEC OK
NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	2004 DEC OK						

Account History:

Charge Off as of May 2011 to Oct 2011, Nov 2009
150 days past due as of Oct 2009
120 days past due as of Sep 2009
90 days past due as of Aug 2009
60 days past due as of Jul 2009, May 2009
30 days past due as of Jun 2009, Apr 2009, Feb 2009

DEPT OF EDUCATION/NELNET

Account Number:

90000006027....

Address Identification Number:

0718283892

Status: Open.

Status Details: By Oct 2016, this account is scheduled to go to a positive status.

This item was updated from our processing of your dispute in Jun 2012.

Date Opened:

Type:

08/2008

Education

Reported Since:

Terms:

05/2010

120 Months

Date of Status:

Monthly Payment:

08/2014

\$118

Last Reported:

Responsibility:

06/2015

Individual

Credit Limit/Original Amount:

\$8,500

High Balance:

NA

Recent Balance:

\$8,704 as of 06/2015

Recent Payment:

\$0

Comment: Account In Forbearance.

Payment History:

2015 JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	2014 DEC OK	NOV OK	OCT OK	SEP OK	AUG ND	JUL ND	JUN ND	MAY ND	APR ND	MAR ND	FEB ND
JAN ND	2013 DEC ND	NOV ND	OCT ND	SEP ND	AUG ND	JUL ND	JUN ND	MAY ND	APR ND	MAR ND	FEB ND	JAN ND	2012 DEC ND	NOV ND	OCT ND	SEP ND
AUG ND	JUL ND	JUN ND	MAY ND	APR ND	MAR ND	FEB ND	JAN ND	2011 DEC ND	NOV ND	OCT ND	SEP ND	AUG ND	JUL ND	JUN ND	MAY ND	APR ND
MAR ND	FEB ND	JAN ND	2010 DEC ND	NOV ND	OCT ND	SEP ND	AUG 180	JUL 180	JUN 150	MAY 120						

Account History:

180 days past due as of Aug 2010, Jul 2010
150 days past due as of Jun 2010
120 days past due as of May 2010

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

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

May 2015: \$8,704 / no data / \$118 / no data
Apr 2015: \$8,704 / no data / \$118 / no data
Mar 2015: \$8,704 / no data / \$118 / no data
Feb 2015: \$8,704 / no data / \$118 / no data
Jan 2015: \$8,704 / no data / \$118 / no data
Dec 2014: \$8,704 / no data / \$118 / no data
Nov 2014: \$8,704 / no data / \$118 / no data
Nov 2014: \$9,023 / no data / \$109 / \$0
Sep 2014: \$9,023 / no data / \$109 / no data
May 2014: \$8,704 / no data / \$109 / no data
Apr 2014: \$8,704 / no data / \$109 / no data
Mar 2014: \$8,704 / no data / \$106 / no data
Feb 2014: \$8,704 / no data / \$106 / no data
Dec 2013: \$8,704 / no data / \$100 / no data
Nov 2013: \$8,704 / no data / \$100 / no data
Oct 2013: \$8,704 / no data / \$100 / no data
Sep 2013: \$8,704 / no data / \$100 / no data
Aug 2013: \$8,704 / no data / \$100 / no data
Jul 2013: \$8,704 / no data / \$100 / no data

The original amount of this account was \$8,500

DEPT OF EDUCATION/NELNET

Address: 121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

Account Number: 90000006027....

Address Identification Number:
0718283892

Status: Open. Deferred, payments begin Nov 2015.

Status Details: By Oct 2016, this account is scheduled to go to a positive status.
This item was updated from our processing of your dispute in Jun 2012.

Date Opened:	Type:
08/2008	Education
Reported Since:	Terms:
05/2010	120 Months
Date of Status:	Monthly Payment:
08/2014	\$99
Last Reported:	Responsibility:
06/2015	Individual

Credit Limit/Original Amount:
\$5,606
High Balance:
NA
Recent Balance:
\$6,317 as of 06/2015
Recent Payment:
\$0

Comment: Account In Forbearance.

Payment History:

2015 JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	2014 DEC OK	NOV OK	OCT OK	SEP OK	AUG ND	JUL ND	JUN ND	MAY ND	APR ND	MAR ND	FEB ND
JAN ND	2013 DEC ND	NOV ND	OCT ND	SEP ND	AUG ND	JUL ND	JUN ND	MAY ND	APR ND	MAR ND	FEB ND	JAN ND	2012 DEC ND	NOV ND	OCT ND	SEP ND
AUG ND	JUL ND	JUN ND	MAY ND	APR ND	MAR ND	FEB ND	JAN ND	2011 DEC ND	NOV ND	OCT ND	SEP ND	AUG ND	JUL ND	JUN ND	MAY ND	APR ND
MAR ND	FEB ND	JAN ND	2010 DEC ND	NOV ND	OCT ND	SEP ND	AUG 180	JUL 180	JUN 150	MAY 120	APR 100	MAR 100	FEB 100	JAN 100	DEC 100	NOV 100

Account History:

180 days past due as of Aug 2010, Jul 2010
150 days past due as of Jun 2010

120 days past due as of May 2010

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

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

May 2015: \$6,317 / no data / \$99 / no data
 Apr 2015: \$6,317 / no data / \$99 / no data
 Mar 2015: \$6,317 / no data / \$99 / no data
 Feb 2015: \$6,317 / no data / \$99 / no data
 Jan 2015: \$6,317 / no data / \$99 / no data
 Dec 2014: \$6,317 / no data / \$99 / no data
 Nov 2014: \$6,317 / no data / \$99 / no data
 Nov 2014: \$7,265 / no data / \$93 / \$0
 Sep 2014: \$7,265 / no data / \$93 / no data
 May 2014: \$6,317 / no data / \$93 / no data
 Apr 2014: \$6,317 / no data / \$93 / no data
 Mar 2014: \$6,317 / no data / \$90 / no data
 Feb 2014: \$6,317 / no data / \$90 / no data
 Dec 2013: \$6,317 / no data / \$69 / no data
 Nov 2013: \$6,317 / no data / \$69 / no data
 Oct 2013: \$6,317 / no data / \$69 / no data
 Sep 2013: \$6,317 / no data / \$69 / no data
 Aug 2013: \$6,317 / no data / \$69 / no data
 Jul 2013: \$6,317 / no data / \$69 / no data

The original amount of this account was \$5,606

FIRST FEDERAL SAVINGS BANK

Address: PONCE DE LEON AV STOP 23
Account Number: 416000020....

23
 SAN JUAN, PR 00901
 (809) 721-6200

Address Identification Number:
 0636752258

Status: Open.

Status Details: By Sep 2015, this account is scheduled to go to a positive status.

This item was updated from our processing of your dispute in Nov 2009.

Date Opened:

03/2011

Type:

FHA Mortgage

Reported Since:

11/2007

Terms:

30 Years

Date of Status:

03/2011

Monthly Payment:

\$674

Last Reported:

07/2015

Responsibility:

Joint with MARIA L CABRERA

Credit Limit/Original Amount:

\$127,501

High Balance:

NA

Recent Balance:

\$117,307 as of 07/2015

Recent Payment:

\$674

Payment History:

2015

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

2013

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

2011

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

2010

APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC
OK	OK	150	120	150	180	180	180	180	120	90	60	30	60	30	60	60

2008

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

Account History:

180 days past due as of Aug 2010 to Nov 2010

150 days past due as of Feb 2011, Dec 2010

120 days past due as of Jan 2011, Jul 2010

90 days past due as of Jun 2010
 60 days past due as of May 2010, Mar 2010, Jan 2010, Dec 2009
 30 days past due as of Apr 2010, Feb 2010, Dec 2008 to Nov 2009

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

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

Jun 2015: \$117,524 / September 19, 2014 / \$674 / \$674
 May 2015: \$117,740 / September 19, 2014 / \$674 / \$675
 Apr 2015: \$117,955 / September 19, 2014 / \$676 / \$675
 Mar 2015: \$118,170 / September 19, 2014 / \$676 / \$675
 Feb 2015: \$118,384 / September 19, 2014 / \$676 / \$675
 Jan 2015: \$118,598 / September 19, 2014 / \$676 / \$675
 Dec 2014: \$118,810 / September 19, 2014 / \$676 / \$675
 Nov 2014: \$119,022 / September 19, 2014 / \$699 / \$675
 Oct 2014: \$119,234 / June 16, 2014 / \$676 / \$675
 Sep 2014: \$119,444 / June 16, 2014 / \$675 / \$675
 Aug 2014: \$119,444 / June 16, 2014 / \$699 / \$675
 Jul 2014: \$119,863 / August 15, 2013 / \$675 / \$675
 Jun 2014: \$120,072 / August 15, 2013 / \$675 / \$675
 May 2014: \$120,279 / August 15, 2013 / \$675 / \$676
 Apr 2014: \$120,487 / August 15, 2013 / \$677 / \$680
 Mar 2014: \$120,693 / August 15, 2013 / \$681 / \$680
 Feb 2014: \$120,899 / August 15, 2013 / \$681 / \$680
 Jan 2014: \$121,104 / August 15, 2013 / \$681 / \$680
 Dec 2013: \$121,308 / August 15, 2013 / \$681 / \$680
 Nov 2013: \$121,512 / August 15, 2013 / \$681 / \$680
 Oct 2013: \$121,715 / August 15, 2013 / \$680 / \$680
 Sep 2013: \$121,917 / October 12, 2012 / \$681 / \$680
 Aug 2013: \$122,119 / October 12, 2012 / \$681 / \$680
 Jul 2013: \$122,320 / October 12, 2012 / \$681 / \$680

The original amount of this account was \$127,501

RELIABLE FINANCIAL SERVI

Address: **Account Number:**

4143 121ST ST
 URBANDALE, IA 50323
 No phone number available

Address Identification Number:

0689707240

Status: Paid, Closed.

Status Details:

This item was updated from our processing of your dispute in May 2012.

Date Opened:

10/2007

Type:

Auto Loan

Reported Since:

11/2007

Terms:

72 Months

Date of Status:

12/2013

Monthly Payment:

\$0

Last Reported:

12/2013

Responsibility:

Joint with MARIA L CABRERA

Credit Limit/Original Amount:

\$34,849

High Balance:

NA

Recent Balance:

NA

Recent Payment:

NA

Payment History:

2013												2012					
DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	
60	60	30	30	30	OK	OK	OK	30	OK	OK	OK	OK	30	OK	30	OK	
2011												2010					
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	
OK	OK	30	ND	30	30	30	30	30	30	30	30	OK	OK	OK	OK	OK	
2009												2008					
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	
OK	OK	30	OK	OK	OK	OK	OK	OK	30	30	30	30	30	30	30	30	
2007												2006					
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	
30	30	30	30	OK	OK	OK	OK	30	60	OK	OK	OK	OK	OK	OK	OK	
2005												2004					
APR	MAR	FEB	JAN	DEC	NOV												

ND OK OK OK OK OK

Account History:

60 days past due as of Dec 2013, Nov 2013, Dec 2008
 30 days past due as of Aug 2013 to Oct 2013, Apr 2013, Nov 2012, Sep 2012, May 2012, Mar 2012, Aug 2011 to Feb 2012, Dec 2010, Jun 2009 to May 2010, Jan 2009

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

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

Nov 2013: \$1,195 / October 11, 2013 / \$598 / no data

Oct 2013: \$1,195 / October 11, 2013 / \$598 / \$598

Sep 2013: \$1,793 / September 6, 2013 / \$598 / \$598

Aug 2013: \$2,391 / July 26, 2013 / \$598 / no data

Jul 2013: \$2,391 / July 26, 2013 / \$598 / \$598

The original amount of this account was \$34,849

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.

CITIBANK/STUDENT LOANS**Address:**

99 GARNSEY RD
 PITTSFORD, NY 14534
 (800) 967-2400

Account Number:

9999950....

Address Identification Number:

0689707240

Status: Closed/Never late. Deferred, payment date not reported

Status Details: This account is scheduled to continue on record until Jun 2019. This item was updated from our processing of your dispute in Sep 2013.

Date Opened:

08/2008

Type:

Education

Reported Since:

09/2008

Terms:

120 Months

Date of Status:

06/2009

Monthly Payment:

\$0

Last Reported:

06/2009

Responsibility:

Individual

Credit Limit/Original Amount:

\$8,500

High Balance:

NA

Recent Balance:

\$0 /paid as of 06/2009

Recent Payment:

\$0

Comment: Purchased by another lender.

Payment History:

2009							2008			
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	

CITIBANK/STUDENT LOANS**Address:**

99 GARNSEY RD
 PITTSFORD, NY 14534
 (800) 967-2400

Account Number:

9999950....

Address Identification Number:

0689707240

Status: Closed/Never late. Deferred, payment date not reported

Status Details: This account is scheduled to continue on record until Jun 2019. This item was updated from our processing of your dispute in Sep 2013.

Comment: Purchased by another lender.

[illegible]

Comment: Purchased by another lender.

2011										2010							
OCT CLS	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK
2009										2008							
APR OK	MAR OK	FEB OK	JAN OK	DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	DEC OK	NOV OK
2007										2006							
OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK

Date Opened: 08/2007	Type: Education	Credit Limit/Original Amount: \$12,000
Reported Since: 10/2007	Terms: 120 Months	High Balance: NA

Date of Status: 10/2011
Monthly Payment: \$0
Recent Balance: \$0 /paid as of 10/2011
Last Reported: 10/2011
Responsibility: Individual
Recent Payment: \$0
Comment: Purchased by another lender.

Payment History:

2011											2010						
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
				2009												2008	
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
										2007							
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK					

DEPT OF EDUCATION/NELNET

Address: 121 S 13TH ST
 LINCOLN, NE 68508
 (888) 486-4722
Account Number: 90000020803....
Address Identification Number: 0718283892

Status: Open/Never late. Deferred, payments begin Nov 2015.

Date Opened: 01/2011	Type: Education	Credit Limit/Original Amount: \$12,000
Reported Since: 09/2014	Terms: 120 Months	High Balance: NA
Date of Status: 06/2015	Monthly Payment: \$185	Recent Balance: \$14,800 as of 06/2015
Last Reported: 06/2015	Responsibility: Individual	Recent Payment: \$0

Comment: Account In Forbearance.

Payment History:

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

May 2015: \$14,800 / no data / \$185 / no data
 Apr 2015: \$14,800 / no data / \$185 / no data
 Mar 2015: \$14,800 / no data / \$185 / no data
 Feb 2015: \$14,800 / no data / \$185 / no data
 Jan 2015: \$14,800 / no data / \$185 / no data
 Dec 2014: \$14,800 / no data / \$185 / no data
 Nov 2014: \$14,800 / no data / \$185 / no data
 Nov 2014: \$14,800 / no data / \$170 / \$0
 Sep 2014: \$14,800 / no data / \$170 / no data
 Aug 2014: \$12,000 / no data / \$170 / no data
 Jul 2014: \$12,000 / no data / \$170 / no data
 Jun 2014: \$12,000 / no data / \$170 / no data
 May 2014: \$12,000 / no data / \$170 / no data
 Apr 2014: \$12,000 / no data / \$170 / no data
 Mar 2014: \$12,000 / no data / \$168 / no data
 Feb 2014: \$12,000 / no data / \$168 / no data
 Dec 2013: \$12,000 / no data / \$169 / no data
 Nov 2013: \$12,000 / no data / \$169 / no data
 Oct 2013: \$12,000 / no data / \$169 / no data
 Sep 2013: \$12,000 / no data / \$169 / no data
 Aug 2013: \$12,000 / no data / \$169 / no data
 Jul 2013: \$12,000 / no data / \$169 / no data

The original amount of this account was \$12,000

DEPT OF EDUCATION/NELNET

Address: 121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

Account Number: 90000021946....

Address Identification Number:
0718283892

Status: Open/Never late. Deferred, payments begin Nov 2015.

Date Opened: 01/2011	Type: Education	Credit Limit/Original Amount: \$8,500
Reported Since: 09/2014	Terms: 120 Months	High Balance: NA
Date of Status: 06/2015	Monthly Payment: \$106	Recent Balance: \$8,500 as of 06/2015
Last Reported: 06/2015	Responsibility: Individual	Recent Payment: \$0

Comment: Account In Forbearance.

Payment History:

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

May 2015: \$8,500 / no data / \$106 / no data
Apr 2015: \$8,500 / no data / \$106 / no data
Mar 2015: \$8,500 / no data / \$106 / no data
Feb 2015: \$8,500 / no data / \$106 / no data
Jan 2015: \$8,500 / no data / \$106 / no data
Dec 2014: \$8,500 / no data / \$106 / no data
Nov 2014: \$8,500 / no data / \$106 / no data
Nov 2014: \$8,500 / no data / \$98 / \$0
Sep 2014: \$8,500 / no data / \$98 / no data
Aug 2014: \$8,500 / no data / \$98 / no data
Jul 2014: \$8,500 / no data / \$98 / no data
Jun 2014: \$8,500 / no data / \$98 / no data
May 2014: \$8,500 / no data / \$98 / no data
Apr 2014: \$8,500 / no data / \$98 / no data
Mar 2014: \$8,500 / no data / \$98 / no data
Feb 2014: \$8,500 / no data / \$98 / no data
Dec 2013: \$8,500 / no data / \$98 / no data
Nov 2013: \$8,500 / no data / \$98 / no data
Oct 2013: \$8,500 / no data / \$98 / no data
Sep 2013: \$8,500 / no data / \$98 / no data
Aug 2013: \$8,500 / no data / \$98 / no data
Jul 2013: \$8,500 / no data / \$98 / no data

The original amount of this account was \$8,500

DEPT OF EDUCATION/NELNET

Address: 121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

Account Number: 90000028920....

Address Identification Number:
0718283892

Status: Open/Never late. Deferred, payments begin Nov 2015.

Date Opened: 02/2012	Type: Education	Credit Limit/Original Amount: \$12,000
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Reported Since:

09/2014

Date of Status:

06/2015

Last Reported:

06/2015

Terms:

120 Months

Monthly Payment:

\$174

Responsibility:

Individual

High Balance:

NA

Recent Balance:

\$13,913 as of 06/2015

Recent Payment:

\$0

Comment: Account In Forbearance.**Payment History:**

2015							2014			
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	
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*

May 2015: \$13,913 / no data / \$174 / no data
 Apr 2015: \$13,913 / no data / \$174 / no data
 Mar 2015: \$13,913 / no data / \$174 / no data
 Feb 2015: \$13,913 / no data / \$174 / no data
 Jan 2015: \$13,913 / no data / \$174 / no data
 Dec 2014: \$13,913 / no data / \$174 / no data
 Nov 2014: \$13,913 / no data / \$174 / no data
 Nov 2014: \$13,913 / no data / \$160 / \$0
 Sep 2014: \$13,913 / no data / \$160 / no data
 Aug 2014: \$12,000 / no data / \$160 / no data
 Jul 2014: \$12,000 / no data / \$160 / no data
 Jun 2014: \$12,000 / no data / \$160 / no data
 May 2014: \$12,000 / no data / \$160 / no data
 Apr 2014: \$12,000 / no data / \$160 / no data
 Mar 2014: \$12,000 / no data / \$158 / no data
 Feb 2014: \$12,000 / no data / \$158 / no data
 Dec 2013: \$12,000 / no data / \$159 / no data
 Nov 2013: \$12,000 / no data / \$159 / no data
 Oct 2013: \$12,000 / no data / \$159 / no data
 Sep 2013: \$12,000 / no data / \$159 / no data
 Aug 2013: \$12,000 / no data / \$159 / no data
 Jul 2013: \$12,000 / no data / \$159 / no data

The original amount of this account was \$12,000

DEPT OF EDUCATION/NELNET**Address:**

121 S 13TH ST
 LINCOLN, NE 68508
 (888) 486-4722

Account Number:

90000028920....

Address Identification Number:

0718283892

Status: Open/Never late. Deferred, payments begin Nov 2015.**Date Opened:**

02/2012

Type:

Education

Credit Limit/Original Amount:

\$8,500

Reported Since:

09/2014

Terms:

120 Months

High Balance:

NA

Date of Status:

06/2015

Monthly Payment:

\$106

Recent Balance:

\$8,500 as of 06/2015

Last Reported:

06/2015

Responsibility:

Individual

Recent Payment:

\$0

Comment: Account In Forbearance.**Payment History:**

2015							2014			
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	
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*

May 2015: \$8,500 / no data / \$106 / no data

Apr 2015: \$8,500 / no data / \$106 / no data
 Mar 2015: \$8,500 / no data / \$106 / no data
 Feb 2015: \$8,500 / no data / \$106 / no data
 Jan 2015: \$8,500 / no data / \$106 / no data
 Dec 2014: \$8,500 / no data / \$106 / no data
 Nov 2014: \$8,500 / no data / \$106 / no data
 Nov 2014: \$8,500 / no data / \$98 / \$0
 Sep 2014: \$8,500 / no data / \$98 / no data
 Aug 2014: \$8,500 / no data / \$98 / no data
 Jul 2014: \$8,500 / no data / \$98 / no data
 Jun 2014: \$8,500 / no data / \$98 / no data
 May 2014: \$8,500 / no data / \$98 / no data
 Apr 2014: \$8,500 / no data / \$98 / no data
 Mar 2014: \$8,500 / no data / \$98 / no data
 Feb 2014: \$8,500 / no data / \$98 / no data
 Dec 2013: \$8,500 / no data / \$49 / no data
 Nov 2013: \$8,500 / no data / \$49 / no data
 Oct 2013: \$8,500 / no data / \$49 / no data
 Sep 2013: \$8,500 / no data / \$49 / no data
 Aug 2013: \$8,500 / no data / \$49 / no data
 Jul 2013: \$8,500 / no data / \$49 / no data

The original amount of this account was \$8,500

DEPT OF EDUCATION/NELNET

Address: **Account Number:**

121 S 13TH ST 90000037668....
 LINCOLN, NE 68508
 (888) 486-4722

Address Identification Number:

0718283892

Status: Open/Never late. Deferred, payments begin Nov 2015.

Date Opened:	Type:	Credit Limit/Original Amount:
02/2013	Education	\$20,500
Reported Since:	Terms:	High Balance:
09/2014	120 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
06/2015	\$277	\$22,127 as of 06/2015
Last Reported:	Responsibility:	Recent Payment:
06/2015	Individual	\$0

Comment: Account In Forbearance.

Payment History:

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

May 2015: \$22,127 / no data / \$277 / no data
 Apr 2015: \$22,127 / no data / \$277 / no data
 Mar 2015: \$22,127 / no data / \$277 / no data
 Feb 2015: \$22,127 / no data / \$277 / no data
 Jan 2015: \$22,127 / no data / \$277 / no data
 Dec 2014: \$22,127 / no data / \$277 / no data
 Nov 2014: \$22,127 / no data / \$277 / no data
 Nov 2014: \$22,127 / no data / \$255 / \$0
 Sep 2014: \$22,127 / no data / \$255 / no data
 Aug 2014: \$20,500 / no data / \$255 / no data
 Jul 2014: \$20,500 / no data / \$255 / no data
 Jun 2014: \$20,500 / no data / \$255 / no data
 May 2014: \$20,500 / no data / \$255 / no data
 Apr 2014: \$20,500 / no data / \$255 / no data
 Mar 2014: \$20,500 / no data / \$251 / no data
 Feb 2014: \$20,500 / no data / \$251 / no data
 Dec 2013: \$20,500 / no data / \$130 / no data
 Nov 2013: \$10,250 / no data / \$130 / no data

The original amount of this account was \$20,500

0658850254

Status: Paid, Closed/Never late.

Status Details: This account is scheduled to continue on record until Feb 2023.

Date Opened:

04/2006

Reported Since:

09/2007

Date of Status:

02/2013

Last Reported:

02/2013

Type:

Business LOC

Terms:

1 Months

Monthly Payment:

\$0

Responsibility:

Individual

Credit Limit/Original Amount:

\$260

High Balance:

\$260

Recent Balance:

NA

Recent Payment:

NA

Payment History:

2013		2012													2011			
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	CLS
CLS	OK	OK	OK	OK	OK	CLS	OK	OK	OK	OK	OK	OK	OK	ND	CLS	OK	CLS	
								2010										
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	OK
OK	OK	ND	ND	CLS	OK	CLS	OK	ND	CLS	OK	OK	OK	OK	OK	OK	OK	OK	
		2009												2008				
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	
OK	OK	ND	CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	OK	OK	OK	OK	
								2007										
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP							
OK	OK	OK	OK	OK	OK	CLS	OK	OK	OK	ND	CLS							

NAVIENT

Address:

PO BOX 9500
WILKES BARRE, PA 18773
No phone number available

Account Number:

9282662049100012007....

Address Identification Number:

0739370362

Status: Open/Never late. Deferred, payments begin Sep 2015.

Date Opened:

08/2007

Reported Since:

10/2011

Date of Status:

06/2015

Last Reported:

06/2015

Type:

Education

Terms:

133 Months

Monthly Payment:

\$0

Responsibility:

Individual

Credit Limit/Original Amount:

\$8,500

High Balance:

NA

Recent Balance:

\$9,086 as of 06/2015

Recent Payment:

\$9

Payment History:

2015						2014												
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB		
OK	OK	OK	OK	OK	OK	ND	ND	ND	OK	OK	ND	ND	ND	OK	OK	OK		
	2013													2012				
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		
								2011										
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT								
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK								

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

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

May 2015: \$9,080 / May 8, 2015 / \$9 / \$16

Apr 2015: \$9,086 / April 13, 2015 / \$9 / \$16

Mar 2015: \$9,093 / February 13, 2015 / \$9 / no data

Feb 2015: \$9,083 / February 13, 2015 / \$9 / \$58

Jan 2015: \$9,132 / no data / \$9 / no data

Dec 2014: \$9,107 / no data / \$0 / no data

Nov 2014: \$9,056 / no data / \$0 / no data

Oct 2014: \$9,006 / no data / \$0 / no data

Sep 2014: \$8,967 / no data / \$103 / no data

Aug 2014: \$8,918 / no data / \$102 / no data

Jul 2014: \$8,868 / no data / \$0 / no data

Jun 2014: \$8,818 / no data / \$0 / no data
 May 2014: \$8,770 / no data / \$0 / no data
 Apr 2014: \$8,714 / no data / \$100 / no data
 Mar 2014: \$8,648 / no data / \$100 / no data
 Feb 2014: \$8,612 / no data / \$0 / no data
 Jan 2014: \$8,612 / no data / \$0 / no data
 Dec 2013: \$8,612 / no data / \$0 / no data
 Nov 2013: \$8,612 / no data / \$0 / no data
 Oct 2013: \$8,612 / no data / \$0 / no data
 Sep 2013: \$8,612 / no data / \$0 / no data
 Aug 2013: \$8,612 / no data / \$0 / no data
 Jul 2013: \$8,612 / no data / \$0 / no data

The original amount of this account was \$8,500

NAVIENT

Address: PO BOX 9500
 WILKES BARRE, PA 18773
No phone number available

Account Number:
 9282662049100022007....

Address Identification Number:
 0739370362

Status: Open/Never late. Deferred, payments begin Sep 2015.

Date Opened: 08/2007	Type: Education	Credit Limit/Original Amount: \$12,000
Reported Since: 10/2011	Terms: 142 Months	High Balance: NA
Date of Status: 06/2015	Monthly Payment: \$0	Recent Balance: \$19,352 as of 06/2015
Last Reported: 06/2015	Responsibility: Individual	Recent Payment: \$20

Payment History:

2015							2014													
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB				
OK	OK	OK	OK	OK	OK	ND	ND	ND	OK	OK	ND	ND	ND	OK	OK	OK				
2013														2012						
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				
							2011													
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT										
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK										

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

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

May 2015: \$19,269 / May 8, 2015 / \$20 / \$33
 Apr 2015: \$19,196 / April 13, 2015 / \$20 / \$33
 Mar 2015: \$19,126 / February 13, 2015 / \$20 / no data
 Feb 2015: \$19,020 / February 13, 2015 / \$20 / \$121
 Jan 2015: \$19,045 / no data / \$20 / no data
 Dec 2014: \$18,938 / no data / \$0 / no data
 Nov 2014: \$18,831 / no data / \$0 / no data
 Oct 2014: \$18,727 / no data / \$0 / no data
 Sep 2014: \$18,646 / no data / \$215 / no data
 Aug 2014: \$18,543 / no data / \$214 / no data
 Jul 2014: \$18,438 / no data / \$0 / no data
 Jun 2014: \$18,335 / no data / \$0 / no data
 May 2014: \$18,235 / no data / \$0 / no data
 Apr 2014: \$18,119 / no data / \$209 / no data
 Mar 2014: \$18,002 / no data / \$209 / no data
 Feb 2014: \$17,904 / no data / \$0 / no data
 Jan 2014: \$17,829 / no data / \$0 / no data
 Dec 2013: \$17,746 / no data / \$0 / no data
 Nov 2013: \$17,663 / no data / \$0 / no data
 Oct 2013: \$17,583 / no data / \$0 / no data
 Sep 2013: \$17,500 / no data / \$0 / no data
 Aug 2013: \$17,419 / no data / \$0 / no data

The original amount of this account was \$12,000

Address: PO BOX 965007
ORLANDO, FL 32896
(800) 542-0800

Account Number: 600889189062....

Address Identification Number:

Date Opened:	Type:
09/1996	Charge Card
Reported Since:	Terms:
07/2004	NA
Date of Status:	Monthly Payment:
09/2007	\$0
Last Reported:	Responsibility:
09/2007	Individual
Your Statement:	

2007 SEP CLS	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	2006 DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK
MAR OK	FEB OK	JAN OK	2005 DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	2004 DEC OK	NOV OK	OCT OK
SEP OK	AUG OK	JUL OK															

[back to top](#)

7/24/2015

Address:

8014 BAYBERRY RD
JACKSONVILLE FL 32256
(800) 496-8941

Date of Request:

11/26/2014

EXPERIAN**Address:**

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

Date of Request:

09/08/2009

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:

EMILIO J ROLDAN

Name identification number: 17990

EMILIO J ROLDAN FIGUEROA

Name identification number: 31568

EMILIO ROLDAN

Name identification number: 3320

EMILIO ROLDAN FIGUEROA

Name identification number: 8235

EMILIO J ROLDANFIGUERO

Name identification number: 26591

EMILIO JESUS ROLDAN FIGUEROA

Name identification number: 25768

EMILIO JESUS ROLDAN FIGUEROA

Name identification number: 5109

Address: 146 URB

INOC CAZUL JUNC, PR 00777-

Address identification number: 0739370362

Type of Residence: Single family

Geographical Code: 0-00- 0-

Address: J18 CALLE K JARD DE

CAROLINA, PR 00987-

Address identification number: 0807852222

Type of Residence: Single family

Geographical Code: 0-00- 0-

Address: J146 CALLE SAN MARTIN URB LIRIOS C ALA

JUNCOS, PR 00777-

Address identification number: 0718283892

Geographical Code: 0-00- 0-

Address: J146 CALLE SAN MARTIN URB LIRIOS K ALA

JUNCOS, PR 00777-

Address identification number: 0730051290

Geographical Code: 0-00- 0-

Year of birth:

1978

Employers:COL SAN VICENTE DE PAUL
UNITED HEALTH**Telephone numbers:**(787) 312-9539 Cellular
(787) 734-2957 Residential
(787) 757-6753 Residential**Address:** J146 CALLE SAN MARTIN URB LIRIOS CALA
JUNCOS, PR 00777-**Address identification number:** 0658850254**Type of Residence:** Single family**Geographical Code:** 0-00- 0-**Address:** J- 146
JUNCOS, PR 00777-**Address identification number:** 0662276694**Geographical Code:** 0-00- 0-**Address:** CALA J-146 CALLE SAN URB LIRIOS
JUNCOS, PR 00777-**Address identification number:** 0758942679**Geographical Code:** 0-00- 0-**Address:** 146 CALLE SAN MARTIN URB LIRIOS CA LA
JUNCOS, PR 00777-8615**Address identification number:** 0693035518**Type of Residence:** Single family**Geographical Code:** 0-50020050-77-7440**Address:** J146 CALLE SAN MARTIN URB LIRIOS C ALA
JUNCOS, PR 00777-**Address identification number:** 0679429368**Type of Residence:** Single family**Geographical Code:** 0-00- 0-**Address:** J-146 CALLE SAN MARTIN URB LIRIOS CALA
JUNCOS, PR 00777-**Address identification number:** 0689707240**Geographical Code:** 0-00- 0-**Address:** SAN MARTIN URB LIRIOS CALA 146 CAL LE
JUNCOS, PR 00777-**Address identification number:** 0717560181**Geographical Code:** 0-00- 0-**Address:** CALLE SAN MARTIN URB LIRIOS CALA J 146
JUNCOS, PR 00777-**Address identification number:** 0708188602**Geographical Code:** 0-00- 0-**Address:** 146 CALLE SAN MARTIN
JUNCOS, PR 00777-8615**Address identification number:** 0636752258**Type of Residence:** Single family**Geographical Code:** 0-50020050-77-7440

Address: CALLE SAN MARTIN J 146
JUNCOS, PR 00777-

Address identification number: 0636450848

Geographical Code: 0-00- 0-

Address: LIRIO CALA J 146
JUNCOS, PR 00777-

Address identification number: 0523476541

Geographical Code: 0-00- 0-

Address: CALLE BELAVAL 610 APART 3
SAN JUAN, PR 00909-

Address identification number: 0478211546

Geographical Code: 0-00- 0-

Address: 3333 82ND ST APT5
JACKSON HEIGHTS, NY 11372-1446

Address identification number: 0022827223

Type of Residence: Apartment complex

Geographical Code: 0-2830010-81-

Address: 3333 82ND ST
JACKSON HEIGHTS, NY 11372-1446

Address identification number: 0022827337

Type of Residence: Multifamily

Geographical Code: 0-2830010-81-

Address: 146J CALLE SAN MARTIN URB LIRIOS C ALA
JUNCOS, PR 00777-8615

Address identification number: 0737200311

Type of Residence: Single family

Geographical Code: 0-50020050-77-5600

Address: URB VALENCIA I 146
INOC CAZUL JUNC, PR 00777-

Address identification number: 0338955898

Geographical Code: 0-00- 0-5600

Address: J146 CALLE SAN MARTIN URB
JUNCOS, PR 00777-

Address identification number: 0820445071

Type of Residence: Single family

Geographical Code: 0-00- 0-7440

Address: J-146 CALLE SAN MARTIN URB LIRIO
JUNCOS, PR 00777-

Address identification number: 0811446227

Geographical Code: 0-00- 0-

Important Message From Experian

[back to top](#)

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

[back to top](#)

FCRA Rights

Para informacion en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of 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.

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 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 for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the

employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

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

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

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](#)
[Notification of rights for District of Columbia consumers](#)
[Notification of rights for Florida consumers](#)
[Notification of rights for Georgia consumers](#)
[Notification of rights for Indiana consumers](#)
[Notification of rights for Maryland consumers](#)
[Notification of rights for Massachusetts consumers](#)
[Notification of rights for Missouri consumers](#)
[Notification of rights for Montana consumers](#)
[Notification of rights for Nevada consumers](#)
[Notification of rights for New Hampshire consumers](#)
[Notification of rights for New Jersey consumers](#)
[Notification of rights for New Mexico consumers](#)
[Notification of rights for New York consumers](#)
[Notification of rights for North Carolina consumers](#)
[Notification of rights for North Dakota consumers](#)
[Notification of rights for Ohio consumers](#)
[Notification of rights for Oklahoma consumers](#)
[Notification of rights for Rhode Island consumers](#)
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