



Credit Report Prepared For:

**ARIEL A DIAZ**

Experian Report As Of: Jul 8, 2020

**Personal & Confidential**

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



## Account Summary

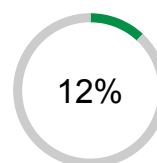
### My Accounts Summary

Open Credit Cards	3
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	6
Total Open Accounts	9
Accounts Ever Late	2
Collections Accounts	0
Average Account Age	6 yrs 9 mos
Oldest Account	12 yrs 5 mos

### My Hard Credit Inquiries

3

### My Overall Credit Usage



**Credit Debt**  
\$4,183  
**Total Credit**  
\$34,439

### My Debt Summary

Credit and Retail Card Debt	\$4,183
Real Estate Debt	\$0
Installment Loans Debt	\$42,654
Collections Debt	\$0
Total Debt	\$46,837

### My Public Records

1

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



## Account Summary

### My Personal Information

**Name**

ARIEL A DIAZ

**Personal Statement(s)**

No Statement(s) present at this time

**Also Known As**

RIOS ARIEL DIAZ

ARIEL A RIOS

ARIEL DIAZ RIOS

**Birth Year**

1985

**Addresses**A7 CALLE 4 URB PRADO ALTO  
GUAYNABO, PR 00966-30335 CALLE F BDA VIETNAM  
GUAYNABO, PR 00965-52065 STREET F 5  
GUAYNABO, PR 00969**Employer(s)**[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



## Open Accounts



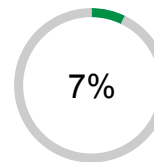
AMEX  
349992XXXXXXXXXX

Open

### ACCOUNT DETAILS

Account Name	AMEX
Account #	349992XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Sep 30, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Jul 2020
Balance	\$2,140
Balance Updated	Jul 06, 2020
Credit Limit	\$29,439
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$29,439
Terms	1 Month
Responsibility	Authorized User
Your Statement	-
Comments	-

### CREDIT USAGE



Low Credit Usage  
Keeping your account balances as low as possible can have a positive impact on your credit.

### CONTACT INFORMATION

PO BOX 297871  
FORT LAUDERDALE, FL 33329  
(800) 874-2717

### PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

☒ OK ☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



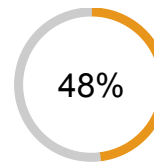
CITI  
410848XXXXXXXXXX

Open

#### ACCOUNT DETAILS

Account Name	CITI
Account #	410848XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Feb 29, 2008
Account Status!	Open
Payment Status	Current
Status Updated	Jun 2020
Balance	\$1,925
Balance Updated	Jun 18, 2020
Credit Limit	\$4,000
Monthly Payment	\$35
Past Due Amount	-
Highest Balance	\$1,925
Terms	Revolving
Responsibility	Authorized User
Your Statement	-
Comments	-

#### CREDIT USAGE



Fair Credit Usage  
Keeping your account balances as low as possible can have a positive impact on your credit.

#### CONTACT INFORMATION

PO BOX 6190  
SIOUX FALLS, SD 57117  
BY MAIL

#### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2017				2016							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				

☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



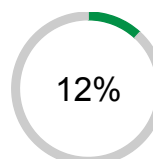
CITICARDS CBNA  
542418XXXXXX

Open

#### ACCOUNT DETAILS

Account Name	CITICARDS CBNA
Account #	542418XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jun 03, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Jun 2020
Balance	\$118
Balance Updated	Jun 19, 2020
Credit Limit	\$1,000
Monthly Payment	\$35
Past Due Amount	-
Highest Balance	\$118
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

#### CREDIT USAGE



Low Credit Usage  
Keeping your account balances as low as possible can have a positive impact on your credit.

#### CONTACT INFORMATION

PO BOX 6241  
SIOUX FALLS, SD 57117  
BYMAILONLY

#### PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



DEPT OF EDUCATION/NELN  
900000XXXXXXXXXX

Open

### ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 30, 2015
Account Status!	Open
Payment Status	Current, was past due 150 days
Status Updated	Feb 2017
Balance	\$12,677
Balance Updated	Jun 30, 2020
Original Balance	\$10,250
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

### CONTACT INFORMATION

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

### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
2017				2016							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				

OK 120+ Days Late  
 90 Days Late Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



DEPT OF EDUCATION/NELN  
900000XXXXXXXXXX

Open

### ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 18, 2009
Account Status!	Open
Payment Status	Current
Status Updated	Jun 2020
Balance	\$2,588
Balance Updated	Jun 30, 2020
Original Balance	\$1,965
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

### CONTACT INFORMATION

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

### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2014				2013							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



DEPT OF EDUCATION/NELN  
900000XXXXXXXXXX

Open

#### ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Feb 26, 2010
Account Status!	Open
Payment Status	Current
Status Updated	Jun 2020
Balance	\$1,896
Balance Updated	Jun 30, 2020
Original Balance	\$1,610
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

#### CONTACT INFORMATION

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

#### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



DEPT OF EDUCATION/NELN  
900000XXXXXXXXXX

Open

### ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Mar 31, 2014
Account Status!	Open
Payment Status	Current
Status Updated	Jun 2020
Balance	\$2,120
Balance Updated	Jun 30, 2020
Original Balance	\$1,575
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

### CONTACT INFORMATION

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

### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



DEPT OF EDUCATION/NELN  
900000XXXXXXXXXX

Open

#### ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 17, 2014
Account Status!	Open
Payment Status	Current
Status Updated	Jun 2020
Balance	\$18,739
Balance Updated	Jun 30, 2020
Original Balance	\$14,000
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

#### CONTACT INFORMATION

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

#### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



DEPT OF EDUCATION/NELN  
900000XXXXXXXXXX

Open

#### ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 23, 2014
Account Status!	Open
Payment Status	Current
Status Updated	Jun 2020
Balance	\$4,634
Balance Updated	Jun 30, 2020
Original Balance	\$3,481
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

#### CONTACT INFORMATION

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

#### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



## Closed Accounts

ACCEPTANCE NOW  
R06095XXXXXXXXXXXXXXXXXX

Closed

### ACCOUNT DETAILS

Account Name	ACCEPTANCE NOW
Account #	R06095XXXXXXXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	OTHER
Date Opened	May 02, 2015
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Dec 2017
Balance	-
Balance Updated	Dec 31, 2017
Original Balance	\$5,213
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	33 Months
Responsibility	Individual
Your Statement	-
Comments	-

### CONTACT INFORMATION

5501 HEADQUARTERS DR  
PLANO, TX 75024  
(888) 672-2411

### PAYMENT HISTORY

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



AES/SUNTRUST BANK  
239804XXXXXXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	AES/SUNTRUST BANK
Account #	239804XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Feb 15, 2008
Account Status!	Closed
Payment Status	Account transferred to another office
Status Updated	Dec 2015
Balance	-
Balance Updated	Dec 24, 2015
Original Balance	\$5,500
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	Dispute resolved – consumer disagrees

#### CONTACT INFORMATION

PO BOX 61047  
HARRISBURG, PA 17106  
(800) 233-0557

#### PAYMENT HISTORY

2015

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

☒ OK ☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



**FIRST FEDERAL SAVINGS**  
100737XXXXXXXXXX

Closed

**ACCOUNT DETAILS**

Account Name	FIRST FEDERAL SAVINGS
Account #	100737XXXXXXXXXX
Original Creditor	FIRSTBANK
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 28, 2014
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Dec 2015
Balance	\$5,519
Balance Updated	May 26, 2020
Original Balance	\$13,661
Monthly Payment	-
Past Due Amount	\$5,519
Highest Balance	-
Terms	54 Months
Responsibility	Individual
Your Statement	-
Comments	-

**CONTACT INFORMATION**

PONCE DE LEON AV STOP 23  
SAN JUAN, PR 00901  
(809) 721-6200

**PAYMENT HISTORY**

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2014											
Jan	Feb	Mar	Apr								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
May	Jun	Jul	Aug								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Sep	Oct	Nov	Dec								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								

☐ OK OK ☐ 30 Days Late  
☐ 60 Days Late ☐ Negative  
☐ 90 Days Late ☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



## Collections

**No collection accounts**

*Summary*

*Accounts*

*Collections*

*Inquiries*

*Public Records*

*Credit Score*



ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



## Inquiries

### Q AMEX

Inquiry Date	Jun 9, 2020
Removal Date	Jun 2022
Business Type	Bank credit cards
Contact Information	PO BOX 981537 EL PASO, TX 79998 (800) 874-2717

### Q DISCOVER FINANCIAL SER

Inquiry Date	Apr 30, 2020
Removal Date	Apr 2022
Business Type	Bank credit cards
Contact Information	12 READS WAY NEW CASTLE, DE 19720 BYMAILONLY

### Q J D FACTORS LLC


Inquiry Date	Apr 26, 2019
Removal Date	Apr 2021
Business Type	Finance companies - non specific
Contact Information	500 SILVER SPUR RD S-306 PALOS VERDES, CA 90275 (310) 544-5141

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



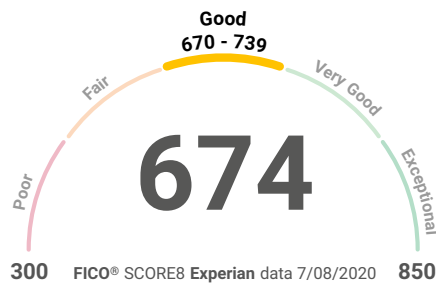
Public Records

 <b>BANKRUPTCY CHAPTER 13-DISMISSED</b>	
Filing Date	Nov 16, 2015
Amount	UNKNOWN
Reference Number	1509067bkt
Court	Us bankruptcy court pu
Plaintiff	-

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



## Credit Score



Your score is near or slightly above the average of U.S. consumers and most lenders consider this a good score.

### What's helping your score?

#### ✓ Bills Paid On Time Recently

You've recently been paying your bills on time.

Your most recent missed payment happened

**3 Years, 6 Months ago**

While you have missed payments in the past, you have recently been paying your bills on time. Staying current and paying bills on time demonstrates lower risk.

About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

#### ✓ Many Accounts Paid On Time

You have many accounts that are in good standing.

Number of your accounts currently being paid as agreed

**6 accounts**

FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.

FICO High Achievers have an average of 6 accounts currently being paid as agreed.

### What's hurting your score?

#### ⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator

**2 accounts**

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

About 1% of FICO High Achievers have a 60 days late payment or worse listed on their credit report.

#### ⊖ Loan Balances

The remaining balance on your mortgage or non-mortgage installment loans is too high.

Percentage of principal you have paid down on your open non-mortgage installment loans

**0%**

FICO® Scores weigh the balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score. Note, consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.

### Short Account History

You have a short credit history.

Your oldest account was opened

**12 Years, 5 Months ago**

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

FICO High Achievers opened their oldest account 25 years ago, on average.

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



## Credit Score

### What's helping your score?

You have no positive factors impacting your Score.

### What's hurting your score?

#### High Credit Usage

You've made heavy use of your available revolving credit.

Ratio of your revolving balances to your credit limits

**12%**

The FICO® Score evaluates balances in relation to available credit on revolving accounts. In older versions of the FICO® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

ARIEL A DIAZ - Experian  
Date of Report: Jul 8, 2020



---

## Disclaimer

---

### Disclaimer

#### About your FICO® Score 8 or other FICO Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

#### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.