



Personal Information

SSN: XXX-XX-7348
Your SSN has been masked for your protection.

Names Reported: SHEILA RODRIGUEZ SANABRIA

Addresses Reported:

Address
PO BOX 4026, MAYAGUEZ, PR 00681-4026
PO BOX 4026, MAYAGUEZ, PR 00680
PO BOX 1, MAYAGUEZ, PR 00681-0001

You have been on our files since 11/21/2012
Date of Birth: 04/09/1992

Date Reported
05/01/2013
04/02/2018
11/21/2012

Telephone Numbers Reported:

(787) 377-5813 (939) 283-3076

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

| | | | | | | | | | | | |
|--------------|---------|---------|--------------|--------------|--------------|----------------|------------|---------------------|---------------|------------|-------------|
| N/R | X | OK | 30 | 60 | 90 | 120 | COL | VS | RPO | C/O | FC |
| Not Reported | Unknown | Current | 30 days late | 60 days late | 90 days late | 120+ days late | Collection | Voluntary Surrender | Repo-ssession | Charge Off | Foreclosure |

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

GATSBY #6391**
CREDITO Y COBROPO BOX 6359
CAGUAS, PR 00726
(787) 746-3188

| | | | | | |
|------------------------|----------------------------|---------------------------|------------|---------------------|---|
| Date Opened: | 04/06/2013 | Date Updated: | 03/02/2020 | Pay Status: | >In Collection< |
| Responsibility: | Individual Account | Payment Received: | \$0 | Terms: | Paid Monthly |
| Account Type: | Open Account | Last Payment Made: | 07/27/2013 | Date Closed: | 12/02/2013 |
| Loan Type: | REVOLVING BUSINESS LINE | | | | >Maximum Delinquency of 120 days in 12/2013 and in 01/2014< |

Estimated month and year that this item will be removed: 07/2020

| | 03/2020 | 02/2020 | 01/2020 | 12/2019 | 11/2019 | 10/2019 | 09/2019 | 08/2019 | 07/2019 | 06/2019 |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Balance | \$3,312 | \$3,233 | \$3,148 | \$3,065 | \$2,981 | \$2,903 | \$2,834 | \$2,763 | \$2,685 | \$2,625 |
| Amount Paid | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Past Due | \$3,312 | \$3,233 | \$3,148 | \$3,065 | \$2,981 | \$2,903 | \$2,834 | \$2,763 | \$2,685 | \$2,625 |
| High Balance | \$3,312 | \$3,235 | \$3,150 | \$3,065 | \$2,981 | \$2,903 | \$2,834 | \$2,764 | \$2,685 | \$2,623 |
| Remarks | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< |
| Rating | COL | COL | COL | COL | COL | COL | COL | COL | COL | COL |

| | 05/2019 | 04/2019 | 03/2019 | 02/2019 | 01/2019 | 12/2018 | 11/2018 | 10/2018 | 09/2018 | 08/2018 |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Balance | \$2,550 | \$2,487 | \$2,423 | \$2,356 | \$2,296 | \$2,236 | \$2,175 | \$2,116 | \$2,065 | \$2,008 |
| Amount Paid | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Past Due | \$2,550 | \$2,487 | \$2,423 | \$2,356 | \$2,296 | \$2,236 | \$2,175 | \$2,116 | \$2,065 | \$2,008 |
| High Balance | \$2,550 | \$2,487 | \$2,423 | \$2,356 | \$2,294 | \$2,236 | \$2,175 | \$2,116 | \$2,065 | \$2,008 |
| Remarks | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< |
| Rating | COL | COL | COL | COL | COL | COL | COL | COL | COL | COL |

| | 07/2018 | 06/2018 | 05/2018 | 04/2018 | 03/2018 | 02/2018 | 01/2018 | 12/2017 | 11/2017 | 10/2017 |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Balance | \$1,955 | \$1,904 | \$1,852 | \$1,808 | \$1,754 | \$1,721 | \$1,669 | | | |
| Amount Paid | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | | | |
| Past Due | \$1,955 | \$1,904 | \$1,852 | \$1,808 | \$1,754 | \$1,721 | \$1,669 | | | |
| High Balance | \$1,953 | \$1,904 | \$1,852 | \$1,806 | \$1,754 | \$1,721 | \$1,616 | | | |
| Remarks | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | >CLA< | | | |
| Rating | COL | COL | COL | COL | COL | COL | COL | COL | COL | COL |

| | 09/2017 | 08/2017 | 07/2017 | 06/2017 | 05/2017 | 04/2017 | 03/2017 | 02/2017 | 01/2017 | 12/2016 |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Rating | COL | COL | COL | COL | COL | COL | COL | COL | COL | COL |

| | 11/2016 | 10/2016 | 09/2016 | 08/2016 | 07/2016 | 06/2016 | 05/2016 | 04/2016 | 03/2016 | 02/2016 |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Rating | COL | COL | COL | COL | COL | COL | COL | COL | COL | COL |

| | 01/2016 | 12/2015 | 11/2015 | 10/2015 | 09/2015 | 08/2015 | 07/2015 | 06/2015 | 05/2015 | 04/2015 |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Rating | COL | COL | COL | COL | COL | COL | COL | COL | COL | COL |

| | 03/2015 | 02/2015 | 01/2015 | 12/2014 | 11/2014 | 10/2014 | 09/2014 | 08/2014 | 07/2014 | 06/2014 |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Rating | COL | COL | COL | COL | COL | COL | COL | COL | COL | COL |

| | 05/2014 | 04/2014 | 03/2014 | 02/2014 | 01/2014 | 12/2013 | 11/2013 | 10/2013 | 09/2013 | 08/2013 |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Rating | COL | COL | COL | COL | 120 | 120 | 90 | 60 | 30 | OK |



| | 07/2013 | 06/2013 | 05/2013 |
|--------|---------|---------|---------|
| Rating | OK | OK | OK |

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

STATE FREE DISCLOSURE

P O BOX 1000
CHESTER, PA 19016
(800) 916-8800

Requested On: 03/16/2020

Should you wish to contact TransUnion, you may do so,

Online:
To report an inaccuracy, please visit: dispute.transunion.com
For answers to general questions, please visit: www.transunion.com

By Mail:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

By Phone:
(800) 916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 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).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, 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 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 on 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 for more 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 1-888-567-8688 (888-5OPTOUT).
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.
A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **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. You may also have the right to file suit under state law.

- **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 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 | Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552 |
| b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: | Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357 |
| 2. To the extent not included in item 1 above: | Office of the Comptroller of the Currency |
| a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks | Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 |
| 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 | Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920 |
| c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations | FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 |
| d. Federal Credit Unions | 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, S.E. Washington, DC 20590 1-202-366-1306 |
| 4. Creditors Subject to Surface Transportation Board | Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423 |
| 5. Creditors subject to Packers and Stockyards Act, 1921 | 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 Street 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 1-877-382-4357 |