

**GILFREDO NIEVES****Personal & Confidential****Date Generated** Mar 20, 2020**Report Number** 0246-6567-96**At a Glance****1** Accounts**1** Public Records**0** Hard Inquiries**Personal Information****6** Names**8** Addresses**1** SSN Variation**4** Other Records

This information is reported to us by you, your creditors and/or other sources. Each source may report your information differently, which may result in variations of your name, address, Social Security number, etc. This is used for identification purposes only and does not factor into your Credit Score.

NamesGILFREDO NIEVES CATALA
Name ID #30319GILFREDO NIEVES
Name ID #19177GILFREDO N CATALA
Name ID #23014CATALA JOSE NIEVES
Name ID #21822CATALA GILFREDO NIEVES
Name ID #10664GIFREDO NI CATALA
Name ID #30567**Addresses**HC 72 BOX 4017
NARANJITO, PR 00719-8783
Address ID #0571892557
Rural routeHC 73 BOX 4457
NARANJITO, PR 00719-9218
Address ID #0007009264
Rural route598 SUMMER AVE
NEWARK, NJ 07104-3023
Address ID #0012076624
Single familyHC 73 BOX 5594
NARANJITO, PR 00719-9802
Address ID #0340025557
Rural routeRR 72 BOX 4017
NARANJITO, PR 00719
Address ID #0765117343
Rural route152 ROAD SANTA RITA
NARANJITO, PR 00719
Address ID #0871197297
Single family598 SUMMER AVE APT2
NEWARK, NJ 07104-3023
Address ID #0282774142
Single familyHC 71 BOX 3987
NARANJITO, PR 00719-9800
Address ID #0007011838
Rural route**SSNs**

Only variations are displayed

XXX-XX-8532

Year of Birth

1973

Phone Numbers

(352) 239-1000

(787) 662-3073


(787) 869-1249

Accounts

Includes credit cards, retail credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

VANCE & HUFFMAN LLC

Potentially Negative



Account Name	VANCE & HUFFMAN LLC	Balance	\$1,050
Account Number	EW2235XX	Balance Updated	02/24/2020
Account Type	Collection	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	09/27/2019	Original Balance	\$1,050
Status	Collection account.	Highest Balance	\$0
Status Updated	02/24/2020	Terms	1 Months
		On Record Until	Jun 2024

Payment History

LEGEND

C

Collection

2020				2019			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
C	C						
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
					C	C	C

Historical Information

Original Creditor

TEMPOE LLC

Contact Info

Phone Number

(757) 542-3501

Balance History

JAN 2020	\$1,050	\$0	\$0
	Balance	Scheduled Payment	Paid
DEC 2019	\$1,050	\$0	\$0
	Balance	Scheduled Payment	Paid
NOV 2019	\$1,050	\$0	\$0

Address	55 MONETTE PKWY STE 100 SMITHFIELD, VA 23430	Balance	Scheduled Payment	Paid
		OCT 2019	\$1,050	\$0
		Balance	Scheduled Payment	Paid

Public Records

This section only includes bankruptcies. A Chapter 13 bankruptcy is deleted seven years from the filing date while a Chapter 7 bankruptcy is removed 10 years from the filing date.

Chapter 7 bankruptcy discharged

Potentially
Negative



Record Details

Record Type	Chapter 7 bankruptcy discharged
Date Filed	03/22/2012
Date Resolved	06/21/2012
Responsibility	Joint
Reference Number	1202108BKT
Reinvestigation Information	This item remained unchanged from our processing of your dispute in May 2016.
On Record Until	Mar 2022

Court Information

Court	US BANKRUPTCY COURT PUER
Address	FEDERAL BLDG CHARDON ST #619 HATO REY, PR 00918
Phone Number	(787) 766-5123

Soft Inquiries

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts. Soft inquiries also occur when you check your own credit report or when you use credit monitoring services from companies like Experian. These inquiries do not impact your credit score. Soft inquiries are not disputable but are available here for reference.

EXPERIAN

Inquired on 03/20/2020

475 ANTON BLVD COSTA
MESA, CA 92626

EXPERIAN

Inquired on 03/20/2020

475 ANTON BLVD COSTA
MESA, CA 92626

EXPERIAN

Inquired on 03/08/2020, 02/23/2020,
02/09/2020, 01/26/2020, 01/12/2020,
12/29/2019, and 12/15/2019

475 ANTON BLVD COSTA
MESA, CA 92626
(866) 252-8809

EXPERIAN

Inquired on 12/15/2019

CLARITY/LOANMAX

Inquired on 09/28/2019 and
07/25/2019

CLARITY/LOANMAX

Inquired on 07/25/2019

3440 PRESTON RIDGE RD STE
500 ALPHARETTA, GA 30005

CONVERGENT OUTSOURCING,

Inquired on 06/27/2019

800 SW 39TH ST RENTON, WA
98057

(888) 871-2279

Contact Experian

Online

Visit [Experian.com/dispute](https://www.experian.com/dispute) (<https://www.experian.com/dispute>) to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit [Experian.com/help](https://www.experian.com/help) (<https://www.experian.com/help>)

Phone

Monday - Friday

8am to 10pm CST

(855) 414-6047

Saturday - Sunday

10am to 7pm CST

Mail

Experian

PO Box 9701

Allen, TX 75013

Important Messages

Medical Information

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 on your report, but on 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.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com> (<https://experianconsumers.lexisnexis.com/>).

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para informacion en espanol, visite www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act.

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

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

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

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).

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

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).

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

FOR QUESTIONS OR CONCERNS REGARDING:

- 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:

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

3. Air carriers

4. Creditors Subject to Surface Transportation Board

PLEASE CONTACT:

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

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

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590

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

Notification of Rights

- Notification of Rights for Alabama Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/alabama/>)
- Notification of Rights for Alaska Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/alaska/>)
- Notification of Rights for Arkansas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/arkansas/>)
- Notification of Rights for California Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/california/>)
- Notification of Rights for Colorado Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/colorado/>)
- Notification of Rights for Connecticut Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/connecticut/>)
- Notification of Rights for Delaware Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/delaware/>)
- Notification of Rights for District of Columbia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/district-of-columbia/>)
- Notification of Rights for Florida Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/florida/>)
- Notification of Rights for Georgia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/georgia/>)

- Notification of Rights for Indiana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/indiana/>)
- Notification of Rights for Maryland Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/maryland/>)
- Notification of Rights for Massachusetts Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/massachusetts/>)
- Notification of Rights for Missouri Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/missouri/>)
- Notification of Rights for Montana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/montana/>)
- Notification of Rights for Nevada Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/nevada/>)
- Notification of Rights for New Hampshire Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-hampshire/>)
- Notification of Rights for New Jersey Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-jersey/>)
- Notification of Rights for New Mexico Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-mexico/>)
- Notification of Rights for New York Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-york/>)
- Notification of Rights for North Carolina Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-carolina/>)
- Notification of Rights for North Dakota Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-dakota/>)
- Notification of Rights for Ohio Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio/>)
- Ohio Notice of Rights for Protected Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio-notice-rights-protected-consumers/>)
- Notification of Rights for Oklahoma Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/oklahoma/>)
- Notification of Rights for Rhode Island Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/rhode-island/>)
- Notification of Rights for Tennessee Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/tennessee/>)
- Notification of Rights for Texas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/texas/>)
- Notification of Rights for Vermont Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/vermont/>)
- Notification of Rights for Virginia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/virginia/>)
- Notification of Rights for Washington Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/washington/>)
- Notification of Rights for West Virginia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/west-virginia/>)

