



## CREDIT REPORT

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JOSE MARTINEZCOLLAZO/COLLAZO

**Report Confirmation**

**0598275143**



Dear JOSE MARTINEZCOLLAZO/COLLAZO:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:  
**[www.investigate.equifax.com](http://www.investigate.equifax.com)**
- Please mail the dispute information to:  
**Equifax Information Services LLC**  
**P.O. Box 740241**  
**Atlanta, GA 30374**
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

# 1. Summary

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

Report Date	Apr 07, 2020
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	4 Years, 9 Months
Length of Credit History	7 Years, 2 Months
Accounts with Negative Information	4
Oldest Account	COOP NSTRA SRA LA CANDELARIA (Opened Feb 12, 2013)
Most Recent Account	SYNCB/ROOMS TO GO (Opened Jan 16, 2020)

## Credit Accounts

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

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	2	2	\$1,578	\$6,322	\$7,900	20.0%	\$126
Mortgage							
Installment	0	0					
Other							
Total	2	2	\$1,578	\$6,322	\$7,900	20.0%	\$126

## Other Items

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

Consumer Statements	0 Statements Found
Personal Information	4 Items Found
Inquiries	5 Inquiries Found
Most Recent Inquiry	CREDIT KARMA, INC Apr 06, 2020
Public Records	0 Records Found
Collections	0 Collections Found

## 2. Revolving Accounts

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

### 2.1 FIRST PREMIER

#### Summary

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

Account Number		Reported Balance	\$103
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	26%
Available Credit		\$400	

#### Account History

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

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019	\$221			\$343		\$253	\$370	\$413	\$325	\$264	\$397	\$341
2020	\$373	\$275										

##### Available Credit

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

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019	\$30			\$30		\$30	\$30	\$30	\$30	\$30	\$30	\$30
2020	\$30	\$30										

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019				\$210	\$40	\$30	\$100	\$80	\$100	\$200		
2020	\$100	\$130										

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019	\$295			\$343		\$393	\$398	\$413	\$413	\$413	\$413	\$413
2020	\$413	\$413										

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019	\$400			\$400		\$400	\$400	\$400	\$400	\$400	\$400	\$400
2020	\$400	\$400										

### Amount Past Due

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

### Activity Designator

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

### Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓

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

## Account Details

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

High Credit	\$413	Owner	INDIVIDUAL
Credit Limit	\$400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$103	Date Opened	Dec 20, 2018
Amount Past Due		Date Reported	Mar 26, 2020
Actual Payment Amount	\$250	Date of Last Payment	Mar 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$30
Months Reviewed	15	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

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

## 2.2 SYNCB/ROOMS TO GO

### Summary

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

Account Number		Reported Balance	\$1,475
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	20%
Available Credit		\$7,500	

### Account History

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

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020			\$1,600									

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020			\$96									

#### Actual Payment

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

2018	
2019	
2020	\$125

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020		\$1,725										

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020		\$7,500										

### Amount Past Due

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

### Activity Designator


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

### Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠



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

## Account Details

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

High Credit	\$1,725	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$7,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,475	Date Opened	Jan 16, 2020
Amount Past Due		Date Reported	Mar 22, 2020
Actual Payment Amount	\$125	Date of Last Payment	Mar 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$96
Months Reviewed	2	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

## Comments

## Contact

SYNCB/ROOMS TO GO  
 C/O P.O. BOX 965036  
 ORLANDO, FL 32896-5036  
 1-866-396-8254

## 2.3 COOP NSTRA SRA LA CANDELARIA (CLOSED)

### Summary

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

Account Number	Reported Balance		\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$500		

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

### Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	✓	✓	✓	✓	✓	✓	✓	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	30	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX No Data Available		

### Account Details

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

High Credit	\$537	Owner	INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0

Balance	\$0	Date Opened	Jan 23, 2014
Amount Past Due		Date Reported	Jun 29, 2018
Actual Payment Amount	\$45	Date of Last Payment	Jun 01, 2017
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	53	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Jul 01, 2017
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

COOP NSTRA SRA LA CANDELARIA  
BALDORIOTY #120  
MANATI, PR 00674  
1-787-854-1620

## 2.4 SYNCB/WALMART (CLOSED)

### Summary

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

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$400		

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

### Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	30	60	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2014	⊗⊗⊗	⊗⊗⊗	30	⊗⊗⊗	30	60	30	60	60	60	⊗⊗⊗	⊗⊗⊗
2013	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⊗⊗⊗	No Data Available	

### Account Details

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

High Credit	\$555	Owner	INDIVIDUAL
Credit Limit	\$400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 08, 2013
Amount Past Due		Date Reported	Jan 27, 2016
Actual Payment Amount		Date of Last Payment	Jul 01, 2015

Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	29	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Oct 01, 2014
Date of First Delinquency			

## Comments

Account closed by credit grantor

## Contact

SYNCB/WALMART  
4125 WINDWARD PLAZA  
ALPHARETTA, GA 30005  
1-877-294-7880

### 3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.  
You currently do not have any Mortgage Accounts in your file.

## 4. Installment Accounts

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

### 4.1 COOP NSTRA SRA LA CANDELARIA (CLOSED)

#### Summary

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

Account Number	xxxxx	Reported Balance	\$0
Account Status	NOT_MORE_THAN_THREE_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

#### Account History

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

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018				\$1,432			\$1,333	\$1,233				
2019												
2020												

##### Available Credit

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

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018				\$115			\$115	\$115				
2019												
2020												

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018						\$133	\$133					
2019												
2020												

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018				\$5,000			\$5,000	\$5,000				
2019												
2020												

### Credit Limit

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

### Amount Past Due

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

### Activity Designator

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

### Payment History

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



Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2019	60	60	✓	✓	30	30	✓	✓	✓	✓	30	✓
2018	30	30	✓	30	30	30	30	✓	✓	✓	30	30
2017	30	30	30	30	30	30	30	30	30	30	30	30
2016	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	30	30
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

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

## Account Details

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

High Credit	\$5,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$0	Date Opened	Jun 11, 2014
Amount Past Due		Date Reported	Feb 01, 2020
Actual Payment Amount		Date of Last Payment	Sep 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	68	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Partially Secured	Date Closed	Sep 01, 2018
Date of First Delinquency	Apr 01, 2018		

Comments

Contact

COOP NSTRA SRA LA CANDELARIA  
BALDORIOTY #120  
MANATI, PR 00674  
1-787-854-1620

## 4.2 COOP NSTRA SRA LA CANDELARIA (CLOSED)

### Summary

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

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

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

### Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

### Account Details

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

High Credit	\$2,000	Owner	INDIVIDUAL
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<b>Credit Limit</b>		<b>Account Type</b>	INSTALLMENT
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	2
<b>Balance</b>	\$0	<b>Date Opened</b>	Jan 23, 2014
<b>Amount Past Due</b>		<b>Date Reported</b>	Feb 01, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Jun 01, 2014
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	66	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Partially Secured	<b>Date Closed</b>	Jun 01, 2014
<b>Date of First Delinquency</b>			

## Comments

## Contact

COOP NSTRA SRA LA CANDELARIA  
BALDORIOTY #120  
MANATI, PR 00674  
1-787-854-1620

## 4.3 MUEBLERIA BERRIOS CORP. (CLOSED)

### Summary

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

Account Number	xxxxxxxxxxxxx 6801	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

### Account History

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

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018						\$556						
2019												
2020												

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018						\$76						
2019												
2020												

#### Actual Payment

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

2018	\$2,154
2019	
2020	

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018						\$2,770						
2019												
2020												

### Credit Limit

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

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018						\$230						
2019												
2020												

### Activity Designator

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

### Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	120	XXXX	XXXX	90	60	60	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

2017	30	✓	⊗	⊗	⊗	⊗	30	✓	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	30
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

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

## Account Details

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

High Credit	\$2,770	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$0	Date Opened	Nov 20, 2015
Amount Past Due		Date Reported	Nov 30, 2018
Actual Payment Amount	\$2,718	Date of Last Payment	Jul 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	36	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Installment Sales Contract	Date Closed	Jul 01, 2018
Date of First Delinquency			

## Comments

## Contact

MUEBLERIA BERRIOS CORP.  
 P.O. BOX 674  
 CIDRA, PR 00639  
 1-787-653-9393

## 4.4 SANTANDER FINANCIAL SERVICES (CLOSED)

### Summary

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

Account Number	xxxxxxxx 9164	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

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

### Payment History

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

### Account Details

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

High Credit	\$3,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$0	Date Opened	Jun 03, 2014
Amount Past Due		Date Reported	May 31, 2017
Actual Payment Amount		Date of Last Payment	Jun 01, 2014
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	35	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Jun 01, 2014
Date of First Delinquency			



Comments

Contact

SANTANDER FINANCIAL SERVICES  
207 AVE. PONCE DE LEON  
SANTANDER FINANCIAL SERVICES  
HATO REY, PR 00917  
1-787-777-4100

## 4.5 COOP NSTRA SRA LA CANDELARIA (CLOSED)

### Summary

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

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

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

### Payment History

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

### Account Details

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

High Credit	\$800	Owner	UNDESIGNATED
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	1
Balance		Date Opened	Feb 12, 2013
Amount Past Due		Date Reported	Aug 31, 2013
Actual Payment Amount	\$75	Date of Last Payment	Aug 01, 2013
Date of Last Activity		Scheduled Payment Amount	\$73
Months Reviewed	6	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Partially Secured	Date Closed	
Date of First Delinquency			

Comments

Contact

COOP NSTRA SRA LA CANDELARIA  
BALDORIOTY #120  
MANATI, PR 00674  
1-787-854-1620

## 5. Other Accounts

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

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

## 6. Consumer Statements

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

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

## 7. Personal Information

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

### Identification

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

Name	JOSE A MARTINEZCOLLAZO/COLLAZO
Formerly known as	JOSE A MARTINEZ/COLLAZO
Social Security Number	xxxxx 7383
Age or Date of Birth	Feb 05, 1992

### Other Identification

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

### Alert Contact Information

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

### Contact Information

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

Address	Status	Date Reported
53A CARR 616 PARC LA LUISA MANATI, PR 00674	Current	Mar 24, 2020
HC 3 BOX 31140 FLORIDA, PR 00650	Former	Apr 04, 2019

### Employment History

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

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

## 8. Inquiries

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

### Hard Inquiries

Inquiries that may impact your credit rating/score

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

Date	Company	Request Originator
Nov 20, 2018	FIRST PREMIER BANK	
	3820 N LOUISE AVENUE SIOUX FALLS, SD 57107	
	1-605-357-3400	

### Soft Inquiries

Inquiries that do not impact your credit rating/score

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

Date	Company	Request Originator	Description
Apr 06, 2020	CREDIT KARMA, INC		Direct to Consumer Report
Mar 28, 2020	CREDIT KARMA, INC		Direct to Consumer Report
Jan 28, 2020	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Nov 09, 2018	EQUIFAX		Credit Report

## 9. Public Records

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

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

### Bankruptcies

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

You currently do not have any Bankruptcies in your file.

### Judgments

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

You currently do not have any Judgments in your file.

### Liens

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

You currently do not have any Liens in your file.



# 10. Collections

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

You currently do not have any Collections in your file.

## 11. Dispute File Information

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

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

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

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

## 12. 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 FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - o a person has taken adverse action against you because of information in your credit report;
  - o you are the victim of identity theft and place a fraud alert in your file;
  - o your file contains inaccurate information as a result of fraud;
  - o you are on public assistance;
  - o you are unemployed but expect to apply for employment within 60 days.

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

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and 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 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

## **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.

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.

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.

- **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, [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 information about your federal rights, contact (see next page):**

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 CFPB:	a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552  b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. 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 P.O. 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 Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 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
4.Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5.Creditors Subject to the 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, S.W., Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. 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	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

## Commonly Asked Questions About Credit Files

### ***Q. How can I correct a mistake in my credit file?***

**A.** Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

### ***Q. If I do have credit problems, is there someplace where I can get advice and assistance?***

**A.** Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

## ***Facts You Should Know***

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain up to 7 years from the Date of First Delinquency.

Credit or Other reported accounts: Accounts paid as agreed remain for up to 10 years from the date last reported by the lender. Accounts not paid as agreed (i.e., delinquent, charged off, accounts placed for collection) remain for up to 7 years from the Date of First Delinquency.

Public Records: Bankruptcy-

Chapter 7 or 11 bankruptcies filed and discharged remain for 10 years from the date filed.

Chapter 12 and 13 bankruptcies remain for 7 years from the date filed.

Dismissed bankruptcies (all chapters) remain for 7 years from the date filed.

**New York Residents Only** (must be a current resident): Paid collections remain on your Equifax credit report for 5 years from the date of the first missed payment. A paid Charged Off account remains on the file for 5 years from the Date of First Delinquency.

o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

### ***Additional Notice to Consumer:***

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

# Your Rights Under State Law

## **Puerto Rico - Notice to Consumers**

According to Puerto Rico Code, Title 7, Banking, Part VI, Control and Supervision, Chapter 132, Credit Reporting Agencies, § 2040, Obtaining free of charge once per year a credit report, a consumer is entitled to one free credit file disclosure from each credit reporting agency that maintains business in Puerto Rico. Pursuant to this article, Equifax Information Services LLC will, upon request, provide you with one free credit file disclosure each calendar year.