

[X Close window](#)

## Online Personal Credit Report from Experian for

Experian credit report prepared for  
**TOMAS OROZCO NAVARRO**

Your report number is  
**0912-3845-29**

Report date:  
**09/08/2014**

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Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

To return to your report in the near future, log on to [www.experian.com/consumer](http://www.experian.com/consumer) and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

## Contact us

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Need to view your report again or dispute information? Access your report online at [www.experian.com/viewreport](http://www.experian.com/viewreport).

You may also contact us by mail at:

NCAC  
P.O. Box 9701  
Allen, TX 75013

Or, by phone at:

1 800 493 1058

Monday through Friday, 9 am to 5 pm in your time zone.

You may also submit additional relevant information or supporting documentation for your disputes electronically at [experian.com/upload](http://experian.com/upload).

**Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.**

## Potentially Negative Items or items for further review

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This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

For your protection, the last few digits of your account numbers do not display.

9/8/2014 12:46 PM

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
09/2005	Unsecured	\$25,756
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
01/2013	84 Months	NA
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
08/2013	\$306	\$0 as of 08/2013
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
08/2013	Individual	\$0

**Comment:** Purchased by another lender.

**Payment History:**

2013  
 AUG JUL JUN MAY APR MAR FEB JAN  
 CO ND ND ND ND ND ND CO

**Account History:**

Charge Off as of Aug 2013, Jan 2013

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

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

Nov 2012: \$0 / March 7, 2012 / no data / no data

Nov 2012: \$0 / March 7, 2012 / no data / no data

Oct 2012: \$0 / March 7, 2012 / no data / no data

Sep 2012: \$0 / March 7, 2012 / no data / no data

The original amount of this account was \$25,756

**BBVA PUERTO RICO**

**Address:** **Account Number:**

CARR 174 KM 1.9 CENTRO IND473278000165....

MIN

BAYAMON, PR 00959

*No phone number available*

**Address Identification Number:**

0244581776

**Status:** Closed. \$331 written off.

**Status Details:**

This item was updated from our processing of your dispute in Jan 2013.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
04/2005	Credit card	NA
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
08/2011	NA	\$640
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
05/2013	\$60	\$0 as of 05/2013
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
05/2013	Individual	\$0
<b>Your Statement:</b>	<b>Comment:</b> Purchased by another lender.	

Completed investigation of FCRA dispute - consumer disagrees.

**Payment History:**

2013													2012													2011
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT							
CLS	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO	180	150							
SEP	AUG																									
120	90																									

**Account History:**

Charge Off as of Dec 2011 to Apr 2012

180 days past due as of Nov 2011

150 days past due as of Oct 2011

120 days past due as of Sep 2011

90 days past due as of Aug 2011

**SCOTIABANK DE PUERTO RIC****Address:** **Account Number:**

290 JESUS T PINERO AVE 111....

HATO REY, PR 00919

No phone number available

**Address Identification Number:**

0244581776

**Status:** Open.**Status Details:** By Dec 2019, this account is scheduled to go to a positive status.

This item was updated from our processing of your dispute in Feb 2013.

**Date Opened:**

09/2001

**Type:**

Mortgage

**Reported Since:**

07/2007

**Terms:**

30 Years

**Date of Status:**

04/2013

**Monthly Payment:**

\$560

**Last Reported:**

07/2014

**Responsibility:**

Joint with YASMIN SANTOS

**Credit Limit/Original Amount:**

\$90,000

**High Balance:**

NA

**Recent Balance:**

\$69,401 as of 07/2014

**Recent Payment:**

\$0

**Payment History:**

2014				2013																2012	
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	30	120		
				2011																	
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR		
90	60	90	60	60	90	60	OK	30	OK	90	60	OK	OK	OK	OK	30	OK	30	OK		
				2010																	
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG		
30	OK	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
				2009																	
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC		
OK	OK	OK	OK	OK	OK	OK	OK	30	60	OK	30	ND	OK	OK	OK	OK	30	ND	OK		
				2008																	
NOV	OCT	SEP	AUG																		
OK	OK	OK	OK																		

**Account History:**

120 days past due as of Dec 2012

90 days past due as of Nov 2012, Sep 2012, Jun 2012, Jan 2012

60 days past due as of Oct 2012, Aug 2012, Jul 2012, May 2012, Dec 2011, Oct 2008

30 days past due as of Mar 2013, Jan 2013, Mar 2012, Jul 2011, May 2011, Mar 2011, Jan 2011, Dec 2010, Nov 2008, Aug 2008, Feb 2008

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

May 2014: \$69,783 / May 15, 2014 / \$560 / no data

May 2014: \$69,973 / April 11, 2014 / \$560 / no data

Mar 2014: \$70,162 / March 14, 2014 / \$560 / no data

Mar 2014: \$70,537 / January 16, 2014 / \$560 / no data

Jan 2014: \$70,537 / January 16, 2014 / \$560 / no data

Dec 2013: \$70,723 / December 16, 2013 / \$597 / no data

Nov 2013: \$70,908 / November 26, 2013 / \$597 / no data

Oct 2013: \$71,092 / October 29, 2013 / \$597 / no data

Sep 2013: \$71,275 / September 23, 2013 / \$628 / no data

Aug 2013: \$71,457 / August 15, 2013 / \$628 / no data

May 2013: \$71,999 / May 8, 2013 / \$628 / no data

May 2013: \$72,178 / April 17, 2013 / \$628 / no data

Mar 2013: \$72,532 / February 27, 2013 / \$628 / no data

Feb 2013: \$72,532 / February 27, 2013 / \$628 / no data

Jan 2013: \$72,884 / January 1, 2013 / \$629 / \$0

Nov 2012: \$73,576 / October 30, 2012 / \$629 / no data

Oct 2012: \$73,576 / October 30, 2012 / \$629 / no data

Sep 2012: \$73,917 / August 8, 2012 / \$629 / no data

Aug 2012: \$73,917 / August 8, 2012 / \$629 / no data

The original amount of this account was \$90,000

## Accounts in Good Standing

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These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

### BANCO POPULAR DE PUERTO RICO

**Address:** **Account Number:**

209 MUNOZ RIVERA AVE 8220010052120....

SAN JUAN, PR 00918

*No phone number available*

**Address Identification Number:**

0244581776

**Status:** Transferred,closed.

**Status Details:** This account is scheduled to continue on record until Oct 2022.

**Date Opened:**

09/2006

**Type:**

Auto Loan

**Reported Since:**

10/2012

**Terms:**

54 Months

**Date of Status:**

10/2012

**Monthly Payment:**

\$0

**Last Reported:**

10/2012

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$29,701

**High Balance:**

NA

**Recent Balance:**

NA

**Recent Payment:**

NA

**Comment:** Account closed due to transfer.

### Payment History:

2012

OCT

CLS

### SEARS/CITIBANK

**Address:** **Account Number:**

PO BOX 6282 958600914....

SIOUX FALLS, SD 57117

(800) 917-7700

**Address Identification Number:**

0400695077

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Oct 2017.

**Date Opened:**

09/2001

**Type:**

Charge Card

**Reported Since:**

09/2001

**Terms:**

NA

**Date of Status:**

10/2007

**Monthly Payment:**

\$0

**Last Reported:**

10/2007

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$2,100

**High Balance:**

\$2,888

**Recent Balance:**

NA

**Recent Payment:**

NA

**Your Statement:**

Account closed at consumer's request.

**Payment History:**

2007										2006									
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2005										2004									
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2003										2002									
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2001																			
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP						
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK						

**SYNCB/OLD NAVY****Address:**

PO BOX 965005  
ORLANDO, FL 32896  
(877) 222-6868

**Account Number:**

601859608456....

**Address Identification Number:**

0400695077

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Sep 2018.

**Date Opened:**

08/2003

**Type:**

Charge Card

**Credit Limit/Original Amount:**

\$300

**Reported Since:**

08/2003

**Terms:**

NA

**High Balance:**

NA

**Date of Status:**

09/2008

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

09/2008

**Responsibility:**

Individual

**Recent Payment:**

NA

**Payment History:**

2008									2007										
SEP CLS	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK
2006									2005										
JAN OK	DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK
2004									2003										
MAY OK	APR OK	MAR OK	FEB OK	JAN OK	DEC OK	NOV OK	OCT OK	SEP OK	AUG OK	JUL OK	JUN OK	MAY OK	APR OK	MAR OK	FEB OK	JAN OK	DEC OK	NOV OK	OCT OK
SEP ND	AUG OK																		

**Record of Requests for Your Credit History**

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**Inquiries Shared Only With You**

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;

- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application.

These inquiries do not affect your credit score.

## EXPERIAN

**Address:**

PO BOX 2002  
ALLEN TX 75013  
*No phone number available*

**Date of Request:**

11/05/2012

## Personal Information

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The following information is reported to us by you, your creditors and other sources. Each source may report your personal info differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, we did not list the Social Security number that you provided when you contacted us. If any Social Security number variations were reported to us, only the last four digits of each are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in these numbers may be part of the displayed portion or part of the hidden portion. The names are listed in no particular order and may include variations of your legal name. The Name identification number is how our system identifies the names associated with respective accounts on your credit report. These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

**Names:**

TOMAS OROZCO NAVARRO

**Name identification number:** 16202

TOMAS OROZCO

**Name identification number:** 27877

TOMAS OROZCO NAVARRO

**Name identification number:** 20241

TOMMAS OROSCO

**Name identification number:** 25820

TOMAS OROSCO

**Name identification number:** 11169

NAVARRO TOMAS OROZCO

**Name identification number:** 28003

**Address:** PO BOX 359

CAROLINA, PR 00986-0359

**Address identification number:** 0007790918

**Type of Residence:** Post office box

**Geographical Code:** 0-5070020-31-7440

**Address:** II23 CALLE 40 VILLAS DE LOIZA

CANOVANAS, PR 00729-4134

**Address identification number:** 0244581776

**Type of Residence:** Single family

**Geographical Code:** 0-10020030-29-7440

**Address:** 301 THEOPHILO MANSUR CT

KISSIMMEE, FL 34743-4309

**Address identification number:** 0530343057

**Type of Residence:** Single family

**Geographical Code:** 0-4270010-97-5960

**Address:** VILLAS DE LOIZA 7 L 2 ST

CANOVANAS, PR 00729-

**Address identification number:** 0652950228

**Year of birth:**

1977

**Telephone numbers:**

(787) 513-6024 Cellular

(787) 619-9816 Cellular

(787) 678-7330 Cellular

**Geographical Code:** 0-00- 0-**Address:** A14 CALLE YUNQUESITO LOMAS DE  
CARO LINA  
CAROLINA, PR 00987-8002**Address identification number:** 0400695077**Type of Residence:** Single family**Geographical Code:** 0-5090230-31-7440**Address:** 14 YUNQUESITO  
CAROLINA, PR 00987-**Address identification number:** 0287596644**Type of Residence:** Single family**Geographical Code:** 0-00- 0-**Address:** C 40 II 23  
CANOVANAS, PR 00729-**Address identification number:** 0007068940**Geographical Code:** 0-00- 0-**Address:** 359 CALLE MANGO # 344 BO BUENAVENT URA  
CAROLINA, PR 00987-8209**Address identification number:** 0646869655**Type of Residence:** Single family**Geographical Code:** 0-5090220-31-

## Important Message From Experian

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By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

## Know your rights

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### FCRA Rights

Para informacion en español, 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.

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 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:**

Type of Business:	Contact:
<b>1.a.</b> Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.  <b>b.</b> Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	<b>a.</b> Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552  <b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

<p><b>2. To the extent not included in item 1 above:</b></p> <p><b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p><b>b.</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</p> <p><b>c.</b> Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p><b>d.</b> Federal Credit Unions</p>	<p><b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p><b>b.</b> Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480</p> <p><b>c.</b> FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p><b>d.</b> National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p><b>3. Air carriers</b></p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p><b>4. Creditors Subject to Surface Transportation Board</b></p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423</p>
<p><b>5. Creditors Subject to Packers and Stockyards Act</b></p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p><b>6. Small Business Investment Companies</b></p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p><b>7. Brokers and Dealers</b></p>	<p>Securities and Exchange Commission 100 F St NE Washington, DC 20549</p>
<p><b>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</b></p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p><b>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</b></p>	<p>FTC Regional Office for region in which the creditor operates <b>or</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357</p>

## States Rights

[Notification of rights for Alabama consumers](#)  
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