

Prepared For

EDGAR A RIVERA CAMACHO**Personal & Confidential**

Date Generated Jul 8, 2020

Report Number 2940-9585-13

At a Glance**35 Accounts****0 Public Records****3 Hard Inquiries****Personal Information**

6 Names

28 Addresses

3 Employers

39 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.

Names

EDGAR RIVERA

Name ID #643

EDGAR A RIVERA

Name ID #26103

**EDGAR A RIVERA
CAMACHO**

Name ID #21105

EDGAR NULL RIVERA

Name ID #27185

EDGARA RIVERA

Name ID #18587

EDGAR A RVERA

Name ID #5954

Addresses

152 C TRES HRMNO
SAN JUAN PR, 00907

Address ID #0917398933 [\(i\)](#)
Apartment complex

488A QUINCY ST
BROOKLYN NY, 11221-1506

Address ID #0021930063 [\(i\)](#)
Single family

820 RIVERSIDE DR APT5E
NEW YORK NY, 10032-5423

Address ID #0019036725 [\(i\)](#)
Apartment complex

PO BOX 3504
AGUADILLA PR, 00605-3504

Address ID #0006689534 [\(i\)](#)
Post office box

15 WADSWORTH AVE
APT5E
NEW YORK NY, 10033-7009

Address ID #0019047277 [\(i\)](#)
Apartment complex

231 W 149TH ST APT3D
NEW YORK NY, 10039-2742

Address ID #0218084092 [\(i\)](#)
Apartment complex

609 W 173RD ST APT2B
NEW YORK NY, 10032-1624

Address ID #0019025552 [\(i\)](#)
Apartment complex

67 8TH AVE APT43
NEW YORK NY, 10014-1235

Address ID #0275933504 [\(i\)](#)
Apartment complex

801 RIVERSIDE DR APT4B
NEW YORK NY, 10032-7343

Address ID #0019042193 [\(i\)](#)
Apartment complex

390 GRAHAM AVE
APT3RD
BROOKLYN NY, 11211-2424

Address ID #0561390546 [\(i\)](#)
Single family

801 RIVERSIDE DR
NEW YORK NY, 10032-7351

Address ID #0019042237 [\(i\)](#)
Multifamily

390 GRAHAM AVE #3
BROOKLYN NY, 11211-2424

Address ID #0021615628 [\(i\)](#)
Single family

3288 RESERVOIR E OVAL
APT402
BRONX NY, 10467-3150

Address ID #0019864241 [\(i\)](#)
Apartment complex

501 W 29TH ST
NEW YORK NY, 10001-1315

Address ID #0018115125 [\(i\)](#)
Multifamily

152 CALLE TRES
HERMANOS APT 1
SAN JUAN PR, 00907-2359

Address ID #0315587129 [\(i\)](#)
Apartment complex

611 CALLE HOARE APT
1C
SAN JUAN PR, 00907-3632

Address ID #0501914347 [\(i\)](#)
Apartment complex

5 E
NEW YORK NY, 10032

Address ID #0222807483 [\(i\)](#)
Single family

820 RIVERRSIDE DRIVE 5
E
NEW YORK NY, 10032

Address ID #0733737575 [\(i\)](#)
Single family

231 W 149TH ST
NEW YORK NY, 10039-2704

Address ID #0019154735 [\(i\)](#)
Multifamily

HERMES OF PARIS
NEW YORK NY, 10005

Address ID #0704776987 [\(i\)](#)

609 W 173RD ST
NEW YORK NY, 10032-1623

Address ID #0019022005 [\(i\)](#)
Multifamily

111 AVE FD ROOSEVELT
APT 3
SAN JUAN PR, 00918-2409

Address ID #0886978401 [\(i\)](#)
Single family

152 CALLE THRECE HER
SAN JUAN PR, 00907

Address ID #0905707619 [\(i\)](#)
Apartment complex

488 QUINCY ST
BROOKLYN NY, 11221-1506

Address ID #0021930061 [\(i\)](#)
Single family

H AVE APT 43
NEW YORK NY, 10014

Address ID #0626338719 [\(i\)](#)
Apartment complex

616 W 165TH ST APT2
NEW YORK NY, 10032-7903

Address ID #0370362827 [\(i\)](#)
Apartment complex

3288 RESERVOIR E OVAL
APT411
BRONX NY, 10467-3133

Address ID #0340053239 [\(i\)](#)
Apartment complex

390 GRAHAM AVE
BROOKLYN NY, 11211-2424

Address ID #0021615627 [\(i\)](#)
Single family

Social Security Numbers

XXX-XX-9999

XXX-XX-4685

Year of Birth

1971

Phone Numbers

(212) 343-7071

(787) 546-8191

(787) 658-7150

Employers

FENDI USA

EDGAR

JEFFREY YORK

Accounts

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

ACCEPTANCE NOW



Account Info

Account Name

ACCEPTANCE NOW

Account Number

R06141XXXXXXXXXXXXXX

Account Type

Rental

Responsibility

Individual

Date Opened

03/07/2020

Status

Open/Never late.

Status Updated

04/30/2020

Balance

\$1,864

Balance Updated

04/30/2020

Recent Payment

\$145

Monthly Payment

\$145

Original Balance

\$2,211

Highest Balance

\$0

Terms

14 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	—	—	●	●	—	—	—	—	—	—	—	—

● Current on payments



Balance Histories

Date	Mar 2020	Balance	\$2,078	Scheduled Payment	\$145	Paid on	\$140
						03/23/2020	



Contact Info

Address

**5501 HEADQUARTERS DR,
PLANO TX 75024**

Phone Number

(888) 672-2411

ASCENDIUM EDUCATION SOLUTIONS

Potentially Negative



Account Info

Account Name

ASCENDIUM EDUCATION SOLUTIONS

Account Number

131042XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

05/06/2019

Status

Collection account. \$8,090 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$8,090

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$6,873

Highest Balance

\$0

Terms

1 Months

On Record Until

Mar 2025



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	-	-	-	-	-
2019	-	-	-	-	C	C	C	C	C	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$8,051	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$8,010	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$7,971	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$7,930	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$7,892	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$7,851	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$8,005	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$7,965	Scheduled Payment	\$0	Paid \$0

Date Oct 2019	Balance \$7,923	Scheduled Payment	\$0	Paid	\$0
Date Sep 2019	Balance \$7,883	Scheduled Payment	\$0	Paid	\$0
Date Aug 2019	Balance \$7,841	Scheduled Payment	\$0	Paid	\$0



Historical Info

Original Creditor
SUNTRUST BANK



Contact Info

Address
**11100 USA PKWY,
FISHERS IN 46037**

Phone Number
(800) 331-2314



Comment

Affected by natural or declared disaster.



Reinvestigation Information

This item was updated from our processing of your dispute in Jul 2020.

Potentially Negative**Account Info**

Account Name

ASCENDIUM EDUCATION SOLUTIONS

Account Number

821042XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

05/06/2019

Status

Collection account. \$6,092 past due as of Jul 2020.

Status Updated

07/01/2020

Balance

\$6,092

Balance Updated

07/01/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$5,176

Highest Balance

\$0

Terms**1 Months**On Record Until
Mar 2025**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	—	—	—	—	—
2019	—	—	—	—	C	C	C	C	C	C	C	C

C Collection

**Balance Histories**

Date Jun 2020	Balance \$6,062	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$6,031	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$6,002	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$5,971	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$5,943	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$5,912	Scheduled Payment	\$0	Paid \$0

Date Dec 2019	Balance \$6,028	Scheduled Payment	\$0	Paid	\$0
Date Nov 2019	Balance \$5,997	Scheduled Payment	\$0	Paid	\$0
Date Oct 2019	Balance \$5,966	Scheduled Payment	\$0	Paid	\$0
Date Sep 2019	Balance \$5,935	Scheduled Payment	\$0	Paid	\$0
Date Aug 2019	Balance \$5,904	Scheduled Payment	\$0	Paid	\$0



Contact Info

Address

**11100 USA PKWY,
FISHERS IN 46037**

Phone Number

(800) 331-2314



Comment

Affected by natural or declared disaster.

CAPITAL BANK,N.A.



Account Info

Account Name

CAPITAL BANK,N.A.

Account Number

462192XXXXXXXXXX

Account Type

Credit card

Responsibility

Individual

Date Opened

08/30/2018

Status

Open/Never late.

Status Updated

06/19/2020

Balance

\$732

Balance Updated

06/19/2020

Recent Payment

\$1,200

Monthly Payment

\$28

Credit Limit

\$2,000

Highest Balance

\$2,021

Terms

NA**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2020	•	•	•	•	•	•	—	—	—	—	—	—
2019	•	•	•	•	•	•	•	•	•	•	•	•
2018	—	—	—	—	—	—	—	—	•	•	•	•
• Current on payments												



Balance Histories

Date May 2020	Balance \$1,871	Scheduled Payment	\$37	Paid on 05/05/2020	\$100
Date Apr 2020	Balance \$1,944	Scheduled Payment	\$38	Paid on 04/03/2020	\$100
Date Mar 2020	Balance \$2,013	Scheduled Payment	\$53	Paid on 03/11/2020	\$38
Date Feb 2020	Balance \$1,940	Scheduled Payment	\$38	Paid on 02/16/2020	\$100
Date Jan 2020	Balance \$2,008	Scheduled Payment	\$48	Paid on 01/16/2020	\$100
Date Dec 2019	Balance \$1,783	Scheduled Payment	\$35	Paid on 12/16/2019	\$100
Date Nov 2019	Balance \$1,855	Scheduled Payment	\$37	Paid on 11/17/2019	\$100
Date Oct 2019	Balance \$1,924	Scheduled Payment	\$38	Paid on 10/06/2019	\$100
Date Sep 2019	Balance \$1,476	Scheduled	\$56	Paid on	\$100

			Payment	09/16/2019	
Date	Aug 2019	Balance	\$1,053	Scheduled Payment	\$25 Paid on 08/14/2019 \$100
Date	Jul 2019	Balance	\$604	Scheduled Payment	\$25 Paid on 07/09/2019 \$100
Date	Jun 2019	Balance	\$351	Scheduled Payment	\$25 Paid on 06/14/2019 \$125
Date	May 2019	Balance	\$380	Scheduled Payment	\$25 Paid on 05/16/2019 \$50
Date	Apr 2019	Balance	\$420	Scheduled Payment	\$25 Paid on 04/17/2019 \$25
Date	Mar 2019	Balance	\$386	Scheduled Payment	\$25 Paid on 03/17/2019 \$50
Date	Feb 2019	Balance	\$427	Scheduled Payment	\$35 Paid on 02/18/2019 \$50
Date	Jan 2019	Balance	\$442	Scheduled Payment	\$25 Paid on 01/15/2019 \$60
Date	Dec 2018	Balance	\$469	Scheduled Payment	\$25 Paid on 12/16/2018 \$30
Date	Nov 2018	Balance	\$488	Scheduled Payment	\$25 Paid on 11/02/2018 \$50
Date	Oct 2018	Balance	\$327	Scheduled Payment	\$25 Paid on 10/17/2018 \$150
Date	Sep 2018	Balance	\$469	Scheduled Payment	\$35 Paid \$0



Contact Info

Address

**101 CROSSWAYS PARK DR W,
WOODBURY NY 11797**

Phone Number

(800) 859-6412

GLELSI/SUN TRUST BANK



Account Info

Account Name

GLELSI/SUN TRUST BANK

Account Number

310426XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

10/06/2006

Status

Transferred,closed/Never late.

Status Updated

05/31/2018

Balance

-

Balance Updated

-
Recent Payment

-
Monthly Payment

\$0

Original Balance

\$6,036

Highest Balance

\$0

Terms

NA

On Record Until

May 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	•	•	•	•	CLS	—	—	—	—	—	—	—

• Current on payments CLS Closed



Contact Info

Address

**PO BOX 7860,
MADISON WI 53707**

JPMCB CARD



Account Info

Account Name
JPMCB CARD

Account Number
426684XXXXXXXXXX

Account Type
Credit card

Responsibility
Authorized user

Date Opened
11/01/1996

Status
Open/Never late.

Status Updated
06/21/2020

Balance
\$4,500

Balance Updated
06/21/2020

Recent Payment
\$0

Monthly Payment
\$86

Credit Limit
\$14,500

Highest Balance
\$11,901

Terms
NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	•	•	•	•	•	•	—	—	—	—	—	—
2019	•	•	•	•	•	•	•	•	•	•	•	•
2018	•	•	•	•	•	•	•	•	•	•	•	•
2017	•	•	•	•	•	•	•	•	•	•	•	•
2016	•	•	•	•	•	•	•	•	•	•	•	•
2015	•	•	•	•	•	•	•	•	•	•	•	•
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	—	—	—	—	—	—	—	•	•	•	•	•

• Current on payments



Balance Histories

Date May 2020	Balance \$4,873	Scheduled Payment	\$105	Paid on 05/18/2020	\$0
Date Apr 2020	Balance \$7,350	Scheduled Payment	\$142	Paid on 04/17/2020	\$0
Date Mar 2020	Balance \$6,656	Scheduled Payment	\$90	Paid on 03/18/2020	\$0
Date Feb 2020	Balance \$5,936	Scheduled Payment	\$70	Paid on 02/18/2020	\$0
Date Jan 2020	Balance \$3,837	Scheduled	\$38	Paid on	\$0

			Payment		01/17/2020
Date	Dec 2019	Balance	\$410	Scheduled Payment	\$35 Paid on 10/18/2019 \$0
Date	Nov 2019	Balance	\$0	Scheduled Payment	\$35 Paid on 10/18/2019 \$0
Date	Oct 2019	Balance	\$0	Scheduled Payment	\$35 Paid on 10/18/2019 \$0
Date	Sep 2019	Balance	\$383	Scheduled Payment	\$35 Paid on 09/18/2019 \$0
Date	Aug 2019	Balance	\$580	Scheduled Payment	\$25 Paid on 05/17/2019 \$0
Date	Jul 2019	Balance	\$0	Scheduled Payment	\$15 Paid on 05/17/2019 \$0
Date	Jun 2019	Balance	\$0	Scheduled Payment	\$15 Paid on 05/17/2019 \$0
Date	May 2019	Balance	\$0	Scheduled Payment	\$15 Paid on 05/17/2019 \$0
Date	Apr 2019	Balance	\$15	Scheduled Payment	\$15 Paid on 04/19/2019 \$0
Date	Mar 2019	Balance	\$1,651	Scheduled Payment	\$33 Paid on 03/18/2019 \$0
Date	Feb 2019	Balance	\$1,833	Scheduled Payment	\$39 Paid on 02/18/2019 \$0
Date	Jan 2019	Balance	\$2,012	Scheduled Payment	\$25 Paid on 01/18/2019 \$0

Date Dec 2018	Balance \$7,212	Scheduled Payment	\$72	Paid on 12/18/2018	\$0
Date Nov 2018	Balance \$7,412	Scheduled Payment	\$74	Paid on 11/18/2018	\$0
Date Oct 2018	Balance \$7,612	Scheduled Payment	\$76	Paid on 10/18/2018	\$0
Date Sep 2018	Balance \$7,688	Scheduled Payment	\$76	Paid on 09/18/2018	\$0
Date Aug 2018	Balance \$7,765	Scheduled Payment	\$77	Paid on 08/17/2018	\$0
Date Jul 2018	Balance \$7,843	Scheduled Payment	\$78	Paid on 07/18/2018	\$0



Contact Info

Address

**PO BOX 15369,
WILMINGTON DE 19850**

Phone Number

(800) 945-2000

NAVIENT



Potentially Negative



Account Info

Account Name

NAVIENT

Account Number
502935XXXXXXXXXX

Account Type
Education

Responsibility
Individual

Date Opened
09/15/2006

Status
Account charged off. \$13,844 written off. \$7,767 past due as of Jun 2020.

Status Updated
06/10/2020

Balance
\$17,018

Balance Updated
06/10/2020

Recent Payment
\$23

Monthly Payment
\$0

Original Balance
\$10,297

Highest Balance
\$0

Terms
178 Months

On Record Until
Jun 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	CO	CO	CO	CO	CO	CO	-	-	-	-	-	-
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2016	180	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2015	ND	ND	ND	ND	ND	•	•	•	60	90	120	150
2014	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	-	-	-	-	-	-	-	•	ND	ND	ND	ND
• Current on payments			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		ND	No data for this time period		CO	Charge off		



Balance Histories

Date May 2020	Balance \$17,042	Scheduled Payment	\$0	Paid on 04/29/2020	\$23
Date Apr 2020	Balance \$17,315	Scheduled Payment	\$0	Paid on 03/30/2020	\$23
Date Mar 2020	Balance \$17,339	Scheduled Payment	\$0	Paid on 02/28/2020	\$23
Date Feb 2020	Balance \$17,362	Scheduled Payment	\$0	Paid on 01/29/2020	\$23
Date Jan 2020	Balance \$17,386	Scheduled Payment	\$0	Paid on 12/30/2019	\$23

Annual Credit Report - Experian

Date Dec 2019	Balance \$17,460	Scheduled Payment	\$0	Paid on 11/29/2019	\$23
Date Nov 2019	Balance \$17,483	Scheduled Payment	\$0	Paid on 10/29/2019	\$23
Date Oct 2019	Balance \$17,507	Scheduled Payment	\$0	Paid on 09/30/2019	\$23
Date Sep 2019	Balance \$17,530	Scheduled Payment	\$0	Paid on 08/29/2019	\$23
Date Aug 2019	Balance \$17,554	Scheduled Payment	\$0	Paid on 07/29/2019	\$23
Date Jul 2019	Balance \$17,577	Scheduled Payment	\$0	Paid on 06/28/2019	\$23
Date Jun 2019	Balance \$17,601	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date May 2019	Balance \$17,601	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Apr 2019	Balance \$17,601	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Mar 2019	Balance \$17,601	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Feb 2019	Balance \$17,496	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Jan 2019	Balance \$17,380	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Dec 2018	Balance \$17,265	Scheduled Payment	\$0	Paid on 01/27/2015	\$0

Date Nov 2018	Balance \$17,155	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Oct 2018	Balance \$17,043	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Sep 2018	Balance \$16,935	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Aug 2018	Balance \$16,823	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Jul 2018	Balance \$16,712	Scheduled Payment	\$0	Paid on 01/27/2015	\$0

**Contact Info**

Address

**PO BOX 9655,
WILKES BARRE PA 18773**

Phone Number

(888) 272-5543

NAVIENT**Potentially Negative****Account Info**

Account Name

NAVIENT

Account Number

502935XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

05/17/2007

Status

Account charged off. \$44,451 written off. \$22,677 past due as of Jun 2020.

Status Updated

06/10/2020

Balance

\$55,812

Balance Updated

06/10/2020

Recent Payment

\$76

Monthly Payment

\$0

Original Balance

\$31,950

Highest Balance

\$0

Terms

236 Months

On Record Until

Jun 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	CO	CO	CO	CO	CO	CO	-	-	-	-	-	-
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2016	180	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2015	ND	ND	ND	ND	ND	•	•	•	60	90	120	150
2014	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	-	-	-	-	-	-	-	•	ND	ND	ND	ND
• Current on payments			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		ND	No data for this time period		CO	Charge off		



Balance Histories

Date May 2020	Balance \$55,888	Scheduled Payment	\$0	Paid on 04/29/2020	\$76
Date Apr 2020	Balance \$56,215	Scheduled Payment	\$0	Paid on 03/30/2020	\$76
Date Mar 2020	Balance \$56,291	Scheduled Payment	\$0	Paid on 02/28/2020	\$76
Date Feb 2020	Balance \$56,368	Scheduled Payment	\$0	Paid on 01/29/2020	\$76
Date Jan 2020	Balance \$56,444	Scheduled Payment	\$0	Paid on 12/30/2019	\$76
Date Dec 2019	Balance \$56,570	Scheduled Payment	\$0	Paid on 11/29/2019	\$76

Annual Credit Report - Experian

Date Nov 2019	Balance \$56,647	Scheduled Payment	\$0	Paid on 10/29/2019	\$76
Date Oct 2019	Balance \$56,723	Scheduled Payment	\$0	Paid on 09/30/2019	\$76
Date Sep 2019	Balance \$56,800	Scheduled Payment	\$0	Paid on 08/29/2019	\$76
Date Aug 2019	Balance \$56,876	Scheduled Payment	\$0	Paid on 07/29/2019	\$76
Date Jul 2019	Balance \$56,953	Scheduled Payment	\$0	Paid on 06/28/2019	\$76
Date Jun 2019	Balance \$57,029	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date May 2019	Balance \$57,029	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Apr 2019	Balance \$57,029	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Mar 2019	Balance \$57,029	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Feb 2019	Balance \$56,679	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Jan 2019	Balance \$56,291	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Dec 2018	Balance \$55,909	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Nov 2018	Balance \$55,542	Scheduled Payment	\$0	Paid on 01/27/2015	\$0

Date Oct 2018	Balance \$55,168	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Sep 2018	Balance \$54,808	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Aug 2018	Balance \$54,437	Scheduled Payment	\$0	Paid on 01/27/2015	\$0
Date Jul 2018	Balance \$54,065	Scheduled Payment	\$0	Paid on 01/27/2015	\$0

 **Contact Info**

Address

**PO BOX 9655,
WILKES BARRE PA 18773**

Phone Number

(888) 272-5543

NELNET/EDUCATION FINANCIAL**Potentially Negative**
 **Account Info**

Account Name

NELNET/EDUCATION FINANCIAL

Account Number

18448XXXX

Account Type

Education

Responsibility

Individual

Date Opened

10/06/2006

Status

Transferred,closed.

Status Updated

05/31/2019

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$2,593

Highest Balance

\$0

Terms

120 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	180	180	180	180	180	-	-	-	-	-	-	-
2018	-	-	-	-	•	•	•	90	120	150	180	180

• Current on payments 90 90 Days Past Due 120 120 Days Past Due 150 150 Days Past Due
180 180 Days Past Due



Balance Histories

Date Apr 2019	Balance \$5,217	Scheduled Payment	\$58	Paid \$0
Date Mar 2019	Balance \$5,189	Scheduled Payment	\$58	Paid \$0
Date Feb 2019	Balance \$5,161	Scheduled Payment	\$58	Paid \$0
Date Jan 2019	Balance \$5,136	Scheduled Payment	\$58	Paid \$0
Date Dec 2018	Balance \$5,108	Scheduled Payment	\$58	Paid \$0
Date Nov 2018	Balance \$5,079	Scheduled Payment	\$58	Paid \$0
Date Oct 2018	Balance \$5,052	Scheduled Payment	\$58	Paid \$0
Date Sep 2018	Balance \$5,024	Scheduled Payment	\$58	Paid \$0
Date Aug 2018	Balance \$4,997	Scheduled Payment	\$58	Paid \$0
Date Jul 2018	Balance \$4,969	Scheduled Payment	\$57	Paid \$0



Contact Info

Address

**PO BOX 82561,
LINCOLN NE 68501**

Phone Number

(888) 486-4722



Comment

Student loan permanently assigned to government.

NELNET/EDUCATION FINANCIAL



Potentially Negative



Account Info

Account Name

NELNET/EDUCATION FINANCIAL

Account Number

18448XXXX

Account Type

Education

Responsibility

Individual

Date Opened

10/06/2006

Status

Transferred,closed.

Status Updated

05/01/2010

05/31/2019

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$3,443

Highest Balance

\$0

Terms

120 Months**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2019	180	180	180	180	180	—	—	—	—	—	—	—
2018	—	—	—	—	●	●	●	90	120	150	180	180
	● Current on payments	90	90 Days Past Due	120	120 Days Past Due	150	150 Days Past Due					
	180	180 Days Past Due										

● Current on payments 90 90 Days Past Due 120 120 Days Past Due 150 150 Days Past Due
180 180 Days Past Due

**Balance Histories**Date **Apr 2019**Balance **\$6,928**

Scheduled Payment

\$77 Paid \$0

Date Mar 2019	Balance \$6,892	Scheduled Payment	\$77	Paid \$0
Date Feb 2019	Balance \$6,855	Scheduled Payment	\$77	Paid \$0
Date Jan 2019	Balance \$6,821	Scheduled Payment	\$77	Paid \$0
Date Dec 2018	Balance \$6,783	Scheduled Payment	\$77	Paid \$0
Date Nov 2018	Balance \$6,746	Scheduled Payment	\$77	Paid \$0
Date Oct 2018	Balance \$6,710	Scheduled Payment	\$77	Paid \$0
Date Sep 2018	Balance \$6,672	Scheduled Payment	\$77	Paid \$0
Date Aug 2018	Balance \$6,636	Scheduled Payment	\$77	Paid \$0
Date Jul 2018	Balance \$6,599	Scheduled Payment	\$77	Paid \$0

**Contact Info**

Address

**PO BOX 82561,
LINCOLN NE 68501**

Phone Number

(888) 486-4722

**Comment**

Student loan permanently assigned to government.

PHEAA/FED LOAN SERV**Potentially Negative****Account Info**

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

09/04/2009

Status

Transferred,closed.

Status Updated

07/10/2016

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$8,500

Highest Balance

\$0

Terms

163 Months**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	—	—	—	—	—
2015	•	•	•	•	•	•	•	•	•	90	120	150
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	•	•	•	•	•	•	•	•	•	•	•	•
2010	—	—	—	—	—	—	—	—	—	•	•	•

• Current on payments 90 90 Days Past Due 120 120 Days Past Due 150 150 Days Past Due

180 180 Days Past Due CLS Closed

**Contact Info**

Address

**PO BOX 60610,
HARRISBURG PA 17106**

Phone Number

(800) 322-8557

(800) 253-0990 /

**Comment****Account closed due to transfer.****PHEAA/FED LOAN SERV****Potentially Negative****Account Info**

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

09/04/2009

Status

Transferred,closed.

Status Updated

07/10/2016

Balance

-

Balance Updated

-

Recent Payment

RECENT PAYMENT

-

Monthly Payment**\$0****Original Balance****\$12,000****Highest Balance****\$0****Terms****163 Months****Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	—	—	—	—	—
2015	•	•	•	•	•	•	•	•	•	90	120	150
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	•	•	•	•	•	•	•	•	•	•	•	•
2010	—	—	—	—	—	—	—	—	•	•	•	•

• Current on payments 90 90 Days Past Due 120 120 Days Past Due 150 150 Days Past Due

180 180 Days Past Due CLS Closed

**Contact Info****Address****PO BOX 60610,**

HARRISBURG PA 17106

Phone Number

(800) 233-0557**Comment****Account closed due to transfer.****PHEAA/FED LOAN SERV****Potentially Negative****Account Info**

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

09/04/2009

Status

Transferred,closed.

Status Updated

07/10/2016

Balance

-Debtors updated

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$42,636

Highest Balance

\$0

Terms

177 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	—	—	—	—	—
2015	•	•	•	•	•	•	•	•	•	90	120	150
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	•	•	•	•	•	•	•	•	•	•	•	•
2010	—	—	—	—	—	—	—	—	—	•	•	•

• Current on payments

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

CLS Closed

Contact Info



Address

**PO BOX 60610,
HARRISBURG PA 17106**

Phone Number

(800) 233-0557



Comment

Account closed due to transfer.

PHEAA/FED LOAN SERV



Potentially Negative



Account Info

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

06/01/2006

Status

Transferred,closed.

Status Updated

07/10/2020

0//10/2016

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$3,156

Highest Balance

\$0

Terms

158 Months**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	—	—	—	—	—
2015	•	•	•	•	•	•	•	•	•	90	120	150
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	—	—	•	•	•	•	•	•	•	•	•	•

• Current on payments

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

CLS Closed



Contact Info

Address

**PO BOX 60610,
HARRISBURG PA 17106**

Phone Number

(800) 233-0557



Comment

Account closed due to transfer.

PHEAA/FED LOAN SERV



Potentially Negative



Account Info

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

07/06/2006

Status

Transferred,closed.

Status Updated

07/10/2016

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$5,500

Highest Balance

\$0

Terms

158 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	-	-	-	-	-
2015	•	•	•	•	•	•	•	•	•	90	120	150
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	-	-	•	•	•	•	•	•	•	•	•	•

• Current on payments 90 90 Days Past Due 120 120 Days Past Due 150 150 Days Past Due
180 180 Days Past Due CLS Closed



Contact Info

Address

**PO BOX 60610,
HARRISBURG PA 17106**

Phone Number

(800) 233-0557



Comment

Account closed due to transfer.

PHEAA/FED LOAN SERV



Potentially Negative



Account Info

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

07/19/2007

Status

Transferred,closed.

Status Updated

07/10/2016

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$2,750

Highest Balance

\$0

Terms

158 Months**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	-	-	-	-	-
2015	•	•	•	•	•	•	•	•	•	90	120	150
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•
2011	-	-	•	•	•	•	•	•	•	•	•	•

• Current on payments 90 90 Days Past Due 120 120 Days Past Due 150 150 Days Past Due
180 180 Days Past Due CLS Closed

 **Contact Info**

Address

**PO BOX 60610,
HARRISBURG PA 17106**

Phone Number

(800) 233-0557

 **Comment**

Account closed due to transfer.

PHEAA/FED LOAN SERV

Potentially Negative

 **Account Info**

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

09/01/2010

~~07/01/2016~~

Status

Transferred,closed.

Status Updated

07/10/2016

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$8,500

Highest Balance

\$0

Terms

158 Months

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	-	-	-	-	-
2015	•	•	•	•	•	•	•	•	•	90	120	150
2014	•	•	•	•	•	•	•	•	•	•	•	•
2013	•	•	•	•	•	•	•	•	•	•	•	•
2012	•	•	•	•	•	•	•	•	•	•	•	•



Contact Info

Address

**PO BOX 60610,
HARRISBURG PA 17106**

Phone Number

(800) 233-0557



Comment

Account closed due to transfer.

PHEAA/FED LOAN SERV



Potentially Negative



Account Info

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

06/01/2006

Status

Transferred,closed.

Status Updated

07/10/2016

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$4,344

Highest Balance

\$0

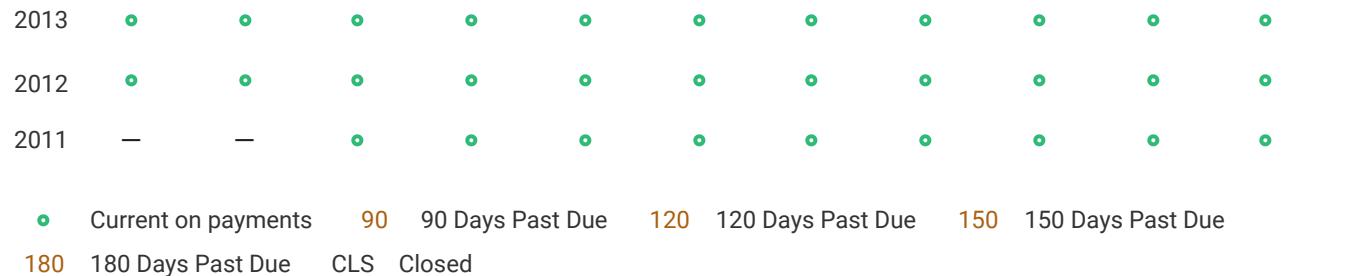
Terms

158 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	-	-	-	-	-
2015	•	•	•	•	•	•	•	•	•	90	120	150
2014	•	•	•	•	•	•	•	•	•	•	•	•



Contact Info

Address

**PO BOX 60610,
HARRISBURG PA 17106**

Phone Number

(800) 233-0557



Comment

Account closed due to transfer.

PHEAA/FED LOAN SERV



Potentially Negative



Account Info

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXX

Account Type

Education

Responsibility**Individual**

Date Opened

07/06/2006

Status

Transferred,closed.

Status Updated

07/10/2016

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

\$0

Original Balance

\$5,000

Highest Balance

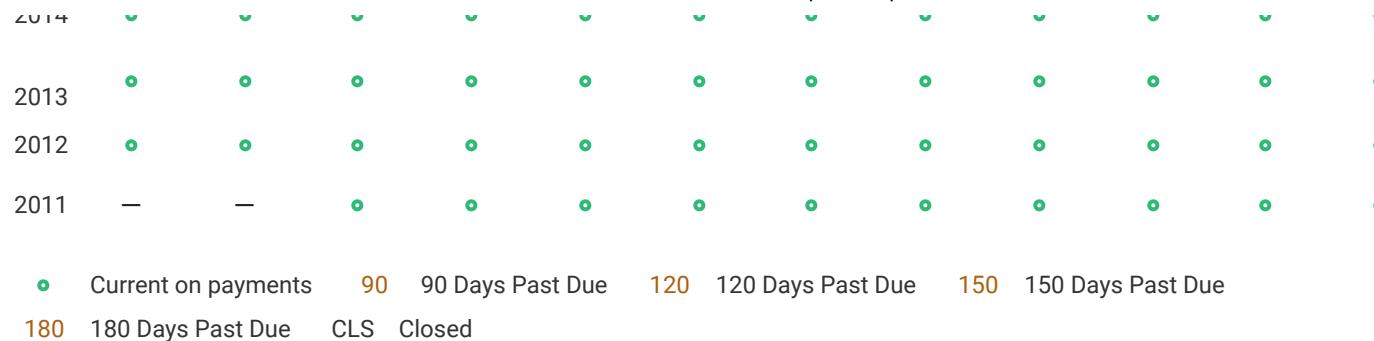
\$0

Terms

158 Months**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	-	-	-	-	-
2015	•	•	•	•	•	•	•	•	•	90	120	150
2014	•	•	•	•	•	•	•	•	•	•	•	•

Annual Credit Report - Experian



Contact Info

Address

**PO BOX 60610,
HARRISBURG PA 17106**

Phone Number

(800) 233-0557



Comment

Account closed due to transfer.

PHEAA/FED LOAN SERV



Potentially Negative



Account Info

Account Name

PHEAA/FED LOAN SERV

Account Number

290139XXXXXXXXXX

Account Type

Education

Responsibility
Individual

Date Opened
09/01/2010

Status
Transferred,closed.

Status Updated
07/10/2016

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment
\$0

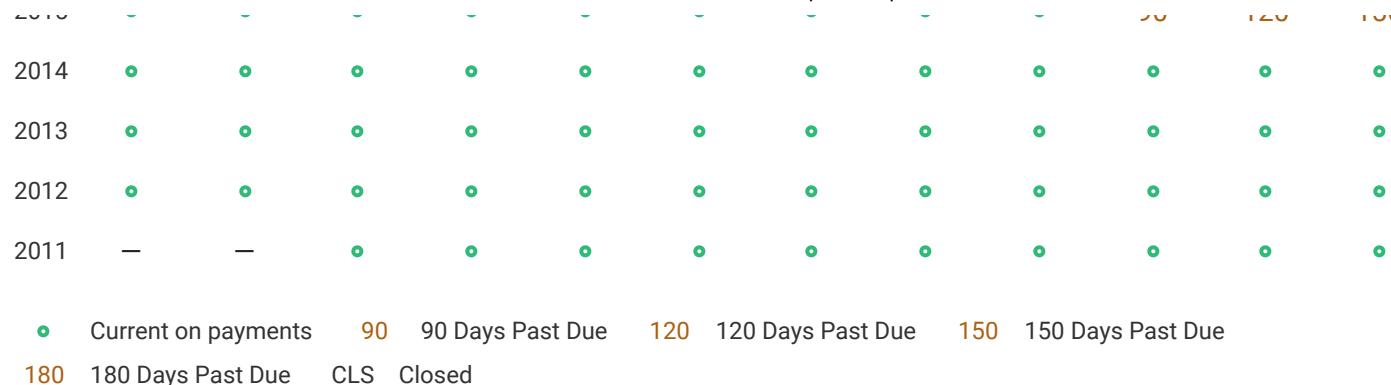
Original Balance
\$12,000

Highest Balance
\$0

Terms
158 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2016	180	180	180	180	180	180	CLS	-	-	-	-	-
2015	•	•	•	•	•	•	•	•	•	90	120	150



Contact Info

Address

**PO BOX 60610,
HARRISBURG PA 17106**

Phone Number

(800) 233-0557



Comment

Account closed due to transfer.

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

07/23/2008

Status

Collection account. \$14,046 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$14,046

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$42,636

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	—	—	—	—	—
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$14,046	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$14,069	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$14,069	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$13,969	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$13,969	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$13,902	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$13,839	Scheduled Payment	\$0	Paid \$0

Date Nov 2019	Balance \$13,756	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$13,674	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$13,674	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$13,494	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$13,494	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$13,494	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$13,302	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$13,302	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$13,302	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$13,191	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$13,191	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$13,120	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$13,036	Scheduled Payment	\$0	Paid \$0

Date Oct 2018	Balance \$12,914	Scheduled Payment	\$0	Paid	\$0
Date Sep 2018	Balance \$12,914	Scheduled Payment	\$0	Paid	\$0
Date Aug 2018	Balance \$12,843	Scheduled Payment	\$0	Paid	\$0
Date Jul 2018	Balance \$12,780	Scheduled Payment	\$0	Paid	\$0

 **Contact Info**

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490

 **Comment**

Student loan permanently assigned to government.

 **Reinvestigation Information**

This item was updated from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

07/23/2008

Status

Collection account. \$83,264 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$83,264

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$42,636

Highest Balance

\$0

Terms

36 Months

On Demand Debt

On Record until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	-	-	-	-	-
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	-	-	-	-	-	-	-	-	-	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$83,264	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$83,429	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$83,429	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$82,728	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$82,728	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$82,261	Scheduled	\$0	Paid \$0

Payment

Date Dec 2019	Balance \$81,821	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$81,245	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$80,668	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$80,668	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$79,418	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$79,418	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$79,418	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$78,072	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$78,072	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$78,072	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$77,302	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$77,302	Scheduled Payment	\$0	Paid \$0

Date Dec 2018	Balance \$76,808	Scheduled Payment	\$0	Paid	\$0
Date Nov 2018	Balance \$76,217	Scheduled Payment	\$0	Paid	\$0
Date Oct 2018	Balance \$75,366	Scheduled Payment	\$0	Paid	\$0
Date Sep 2018	Balance \$75,366	Scheduled Payment	\$0	Paid	\$0
Date Aug 2018	Balance \$74,871	Scheduled Payment	\$0	Paid	\$0
Date Jul 2018	Balance \$74,432	Scheduled Payment	\$0	Paid	\$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490



Comment

Student loan permanently assigned to government.



Reinvestigation Information

This item was updated from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION**Potentially Negative****Account Info**

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

07/23/2008

Status

Collection account. \$23,186 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$23,186

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$42,636

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	-	-	-	-	-
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	-	-	-	-	-	-	-	-	-	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$23,186	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$23,224	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$23,224	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$23,059	Scheduled	\$0	Paid \$0

Payment

Date Feb 2020	Balance \$23,059	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$22,948	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$22,844	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$22,708	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$22,571	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$22,571	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$22,276	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$22,276	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$22,276	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$21,957	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$21,957	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$21,957	Scheduled Payment	\$0	Paid \$0

Date Feb 2019	Balance \$21,775	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$21,775	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$21,658	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$21,519	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$21,317	Scheduled Payment	\$0	Paid \$0
Date Sep 2018	Balance \$21,317	Scheduled Payment	\$0	Paid \$0
Date Aug 2018	Balance \$21,200	Scheduled Payment	\$0	Paid \$0
Date Jul 2018	Balance \$21,096	Scheduled Payment	\$0	Paid \$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490



Comment

Student loan permanently assigned to government.



Reinvestigation Information

This item was updated from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

08/04/2009

Status

Collection account. \$14,046 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$14,046

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$42,636

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	—	—	—	—	—
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance Histories

Date **Jun 2020** Balance **\$14,046** Scheduled Payment **\$0** Paid **\$0**

Date **May 2020** Balance **\$14,069** Scheduled Payment **\$0** Paid **\$0**

Date Apr 2020	Balance \$14,069	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$13,969	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$13,969	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$13,902	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$13,839	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$13,756	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$13,674	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$13,674	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$13,494	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$13,494	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$13,494	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$13,302	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$13,302	Scheduled Payment	\$0	Paid \$0

Date Mar 2019	Balance \$13,302	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$13,191	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$13,191	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$13,120	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$13,036	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$12,914	Scheduled Payment	\$0	Paid \$0
Date Sep 2018	Balance \$12,914	Scheduled Payment	\$0	Paid \$0
Date Aug 2018	Balance \$12,843	Scheduled Payment	\$0	Paid \$0
Date Jul 2018	Balance \$12,780	Scheduled Payment	\$0	Paid \$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490

**Comment**

Student loan permanently assigned to government.

**Reinvestigation Information**

This item remained unchanged from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION**Potentially Negative****Account Info**

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

08/04/2009

Status

Collection account. \$88,349 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$88,349

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$42,636

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	-	-	-	-	-
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	-	-	-	-	-	-	-	-	-	C	C	C

C Collection

**Balance Histories**Date **Jun 2020**Balance **\$88,349**

Scheduled

\$0 Paid \$0

Payment

Date May 2020	Balance \$88,524	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$88,524	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$87,781	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$87,781	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$87,285	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$86,819	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$86,207	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$85,595	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$85,595	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$84,268	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$84,268	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$84,268	Scheduled Payment	\$0	Paid \$0

Date May 2019	Balance \$82,840	Scheduled Payment	\$0	Paid	\$0
Date Apr 2019	Balance \$82,840	Scheduled Payment	\$0	Paid	\$0
Date Mar 2019	Balance \$82,840	Scheduled Payment	\$0	Paid	\$0
Date Feb 2019	Balance \$82,024	Scheduled Payment	\$0	Paid	\$0
Date Jan 2019	Balance \$82,024	Scheduled Payment	\$0	Paid	\$0
Date Dec 2018	Balance \$81,499	Scheduled Payment	\$0	Paid	\$0
Date Nov 2018	Balance \$80,872	Scheduled Payment	\$0	Paid	\$0
Date Oct 2018	Balance \$79,969	Scheduled Payment	\$0	Paid	\$0
Date Sep 2018	Balance \$79,969	Scheduled Payment	\$0	Paid	\$0
Date Aug 2018	Balance \$79,444	Scheduled Payment	\$0	Paid	\$0
Date Jul 2018	Balance \$78,978	Scheduled Payment	\$0	Paid	\$0

**Contact Info**

Address

61 FORSYTH ST SW STE 19T40,

ATLANTA GA 30303

Phone Number

(404) 974-9490**Comment****Student loan permanently assigned to government.****Reinvestigation Information****This item remained unchanged from our processing of your dispute in Jul 2020.****U.S. DEPARTMENT OF EDUCATION****Potentially Negative****Account Info**

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

08/04/2009

Status

Collection account. \$21,825 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$21,825

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$42,636

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	—	—	—	—	—
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$21,825	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$21,862	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$21,862	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$21,706	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$21,706	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$21,602	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$21,504	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$21,375	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$21,247	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$21,247	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$20,968	Scheduled Payment	\$0	Paid \$0

Date Jul 2019	Balance \$20,968	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$20,968	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$20,669	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$20,669	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$20,669	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$20,497	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$20,497	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$20,387	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$20,256	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$20,066	Scheduled Payment	\$0	Paid \$0
Date Sep 2018	Balance \$20,066	Scheduled Payment	\$0	Paid \$0
Date Aug 2018	Balance \$19,956	Scheduled Payment	\$0	Paid \$0
Date Jul 2018	Balance \$19,858	Scheduled Payment	\$0	Paid \$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490



Comment

Student loan permanently assigned to government.



Reinvestigation Information

This item was updated from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

06/01/2006

Status

Collection account. \$6,678 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$6,678

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$1,060

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	-	-	-	-	-
2019	C	C	C	C	C	C	C	C	C	C	C	C

2018	C	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$6,678	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$6,687	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$6,687	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$6,650	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$6,650	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$6,625	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$6,601	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$6,570	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$6,540	Scheduled Payment	\$0	Paid \$0

Date Sep 2019	Balance \$6,540	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$6,474	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$6,474	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$6,474	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$6,409	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$6,409	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$6,409	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$6,372	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$6,372	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$6,348	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$6,319	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$6,278	Scheduled Payment	\$0	Paid \$0
Date Sep 2018	Balance \$6,278	Scheduled Payment	\$0	Paid \$0

Date Aug 2018	Balance \$6,254	Scheduled Payment	\$0	Paid	\$0
Date Jul 2018	Balance \$6,236	Scheduled Payment	\$0	Paid	\$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490



Comment

Student loan permanently assigned to government.



Reinvestigation Information

This item remained unchanged from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

09/01/2010

Status

Collection account. \$20,997 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$20,997

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$1,060

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	—	—	—	—	—
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$20,997	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$21,033	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$21,033	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$20,883	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$20,883	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$20,783	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$20,688	Scheduled Payment	\$0	Paid \$0

Date Nov 2019	Balance \$20,565	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$20,441	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$20,441	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$20,173	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$20,173	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$20,173	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$19,885	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$19,885	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$19,885	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$19,720	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$19,720	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$19,614	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$19,488	Scheduled Payment	\$0	Paid \$0

Date Oct 2018	Balance \$19,305	Scheduled Payment	\$0	Paid	\$0
Date Sep 2018	Balance \$19,305	Scheduled Payment	\$0	Paid	\$0
Date Aug 2018	Balance \$19,199	Scheduled Payment	\$0	Paid	\$0
Date Jul 2018	Balance \$19,105	Scheduled Payment	\$0	Paid	\$0

 **Contact Info**

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490

 **Comment**

Student loan permanently assigned to government.

 **Reinvestigation Information**

This item was updated from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

02/27/2008

Status

Collection account. \$2,167 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$2,167

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$1,060

Highest Balance

\$0

Terms

36 Months

On Demand Debt

On Record until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	-	-	-	-	-
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	-	-	-	-	-	-	-	-	-	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$2,167	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$2,170	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$2,170	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$2,155	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$2,155	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$2,144	Scheduled	\$0	Paid \$0

Payment

Date Dec 2019	Balance \$2,135	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$2,122	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$2,109	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$2,109	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$2,082	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$2,082	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$2,082	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$2,052	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$2,052	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$2,052	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$2,035	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$2,035	Scheduled Payment	\$0	Paid \$0

Date Dec 2018	Balance \$2,024	Scheduled Payment	\$0	Paid	\$0
Date Nov 2018	Balance \$2,011	Scheduled Payment	\$0	Paid	\$0
Date Oct 2018	Balance \$1,992	Scheduled Payment	\$0	Paid	\$0
Date Sep 2018	Balance \$1,992	Scheduled Payment	\$0	Paid	\$0
Date Aug 2018	Balance \$1,981	Scheduled Payment	\$0	Paid	\$0
Date Jul 2018	Balance \$1,971	Scheduled Payment	\$0	Paid	\$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490



Comment

Student loan permanently assigned to government.



Reinvestigation Information

This item remained unchanged from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION**Potentially Negative****Account Info**

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3075XXXX

Account Type

Education

Responsibility

Individual

Date Opened

07/06/2006

Status

Collection account. \$10,996 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$10,996

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$1,060

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	-	-	-	-	-
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	-	-	-	-	-	-	-	-	-	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$10,996	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$11,015	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$11,015	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$10,936	Scheduled	\$0	Paid \$0

Payment

Date Feb 2020	Balance \$10,936	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$10,884	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$10,834	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$10,770	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$10,705	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$10,705	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$10,565	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$10,565	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$10,565	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$10,413	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$10,413	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$10,413	Scheduled Payment	\$0	Paid \$0

Date Feb 2019	Balance \$10,327	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$10,327	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$10,272	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$10,205	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$10,110	Scheduled Payment	\$0	Paid \$0
Date Sep 2018	Balance \$10,110	Scheduled Payment	\$0	Paid \$0
Date Aug 2018	Balance \$10,054	Scheduled Payment	\$0	Paid \$0
Date Jul 2018	Balance \$10,005	Scheduled Payment	\$0	Paid \$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490



Comment

Student loan permanently assigned to government.



Reinvestigation Information

This item remained unchanged from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3076XXXX

Account Type

Education

Responsibility

Individual

Date Opened

09/01/2010

Status

Collection account. \$14,099 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$14,099

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$1,375

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	—	—	—	—	—
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance Histories

Date Jun 2020

Balance \$14,099

Scheduled
Payment

\$0 Paid \$0

Date May 2020

Balance \$14,123

Scheduled
Payment

\$0 Paid \$0

Date Apr 2020	Balance \$14,123	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$14,022	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$14,022	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$13,955	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$13,892	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$13,809	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$13,726	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$13,726	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$13,546	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$13,546	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$13,546	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$13,352	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$13,352	Scheduled Payment	\$0	Paid \$0

Date Mar 2019	Balance \$13,352	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$13,242	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$13,242	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$13,171	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$13,086	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$12,963	Scheduled Payment	\$0	Paid \$0
Date Sep 2018	Balance \$12,963	Scheduled Payment	\$0	Paid \$0
Date Aug 2018	Balance \$12,892	Scheduled Payment	\$0	Paid \$0
Date Jul 2018	Balance \$12,829	Scheduled Payment	\$0	Paid \$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490

**Comment**

Student loan permanently assigned to government.

**Reinvestigation Information**

This item was updated from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION**Potentially Negative****Account Info**

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3076XXXX

Account Type

Education

Responsibility

Individual

Date Opened

07/06/2006

Status

Collection account. \$9,191 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$9,191

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$1,375

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	-	-	-	-	-
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	-	-	-	-	-	-	-	-	-	C	C	C

C Collection

**Balance Histories**Date **Jun 2020**Balance **\$9,191**

Scheduled

\$0 Paid \$0

Payment

Date May 2020	Balance \$9,206	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$9,206	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$9,140	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$9,140	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$9,097	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$9,055	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$9,001	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$8,947	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$8,947	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$8,830	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$8,830	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$8,830	Scheduled Payment	\$0	Paid \$0

Date May 2019	Balance \$8,703	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$8,703	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$8,703	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$8,631	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$8,631	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$8,585	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$8,529	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$8,450	Scheduled Payment	\$0	Paid \$0
Date Sep 2018	Balance \$8,450	Scheduled Payment	\$0	Paid \$0
Date Aug 2018	Balance \$8,403	Scheduled Payment	\$0	Paid \$0
Date Jul 2018	Balance \$8,362	Scheduled Payment	\$0	Paid \$0

**Contact Info**

Address

61 FORSYTH ST SW STE 19T40,

ATLANTA GA 30303

Phone Number

(404) 974-9490**Comment****Student loan permanently assigned to government.****Reinvestigation Information****This item was updated from our processing of your dispute in Jul 2020.****U.S. DEPARTMENT OF EDUCATION****Potentially Negative****Account Info**

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3076XXXX

Account Type

Education

Responsibility

Individual

Date Opened

06/01/2006

Status

Collection account. \$4,026 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$4,026

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$1,375

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	—	—	—	—	—
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$4,026	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$4,031	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$4,031	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$4,009	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$4,009	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$3,994	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$3,980	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$3,961	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$3,942	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$3,942	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$3,903	Scheduled Payment	\$0	Paid \$0

Date Jul 2019	Balance \$3,903	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$3,903	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$3,864	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$3,864	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$3,864	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$3,841	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$3,841	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$3,827	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$3,809	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$3,784	Scheduled Payment	\$0	Paid \$0
Date Sep 2018	Balance \$3,784	Scheduled Payment	\$0	Paid \$0
Date Aug 2018	Balance \$3,770	Scheduled Payment	\$0	Paid \$0
Date Jul 2018	Balance \$3,759	Scheduled Payment	\$0	Paid \$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490



Comment

Student loan permanently assigned to government.



Reinvestigation Information

This item remained unchanged from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3076XXXX

Account Type

Education

Responsibility

Individual

Date Opened

07/19/2007

Status

Collection account. \$4,595 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$4,595

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$1,375

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	-	-	-	-	-
2019	C	C	C	C	C	C	C	C	C	C	C	C

2018	C	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$4,595	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$4,603	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$4,603	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$4,570	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$4,570	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$4,548	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$4,527	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$4,500	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$4,473	Scheduled Payment	\$0	Paid \$0

Date Sep 2019	Balance \$4,473	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$4,415	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$4,415	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$4,415	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$4,351	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$4,351	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$4,351	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$4,315	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$4,315	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$4,292	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$4,264	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$4,224	Scheduled Payment	\$0	Paid \$0
Date Sep 2018	Balance \$4,224	Scheduled Payment	\$0	Paid \$0

Date Aug 2018	Balance \$4,201	Scheduled Payment	\$0	Paid	\$0
Date Jul 2018	Balance \$4,181	Scheduled Payment	\$0	Paid	\$0



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490



Comment

Student loan permanently assigned to government.



Reinvestigation Information

This item was updated from our processing of your dispute in Jul 2020.

U.S. DEPARTMENT OF EDUCATION

Potentially Negative



Account Info

Account Name

U.S. DEPARTMENT OF EDUCATION

Account Number

3076XXXX

Account Type

Education

Responsibility

Individual

Date Opened

03/05/2008

Status

Collection account. \$2,298 past due as of Jul 2020.

Status Updated

07/05/2020

Balance

\$2,298

Balance Updated

07/05/2020

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$1,375

Highest Balance

\$0

Terms

36 Months

On Record Until

Apr 2022



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	C	C	C	C	C	C	C	—	—	—	—	—
2019	C	C	C	C	C	C	C	C	C	C	C	C
2018	C	C	C	C	C	C	C	C	C	C	C	C
2017	C	C	C	C	C	C	C	C	C	C	C	C
2016	—	—	—	—	—	—	—	—	—	C	C	C

C Collection



Balance Histories

Date Jun 2020	Balance \$2,298	Scheduled Payment	\$0	Paid \$0
Date May 2020	Balance \$2,302	Scheduled Payment	\$0	Paid \$0
Date Apr 2020	Balance \$2,302	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$2,285	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$2,285	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$2,274	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$2,264	Scheduled Payment	\$0	Paid \$0

Date Nov 2019	Balance \$2,250	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$2,237	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$2,237	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$2,208	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$2,208	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$2,208	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$2,176	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$2,176	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$2,176	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$2,158	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$2,158	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$2,146	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$2,133	Scheduled Payment	\$0	Paid \$0

Date Oct 2018	Balance \$2,113	Scheduled Payment	\$0	Paid	\$0
Date Sep 2018	Balance \$2,113	Scheduled Payment	\$0	Paid	\$0
Date Aug 2018	Balance \$2,101	Scheduled Payment	\$0	Paid	\$0
Date Jul 2018	Balance \$2,091	Scheduled Payment	\$0	Paid	\$0

 **Contact Info**

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

(404) 974-9490

 **Comment**

Student loan permanently assigned to government.

 **Reinvestigation Information**

This item remained unchanged from our processing of your dispute in Jul 2020.

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

SYNCHRONY BANK

Inquired on 02/19/2020

C/O PO BOX 965037 ORLANDO FL,
32896

Unspecified. This inquiry is scheduled to
continue on record until Mar 2022.

CITI CARDS/CITIBANK

Inquired on 09/04/2018

PO BOX 6241 SIOUX FALLS SD, 57117

Unspecified. This inquiry is scheduled to
continue on record until Oct 2020.

JPMCB CARD

Inquired on 08/23/2018

PO BOX 15298 WILMINGTON DE, 19850

Unspecified. This inquiry is scheduled to
continue on record until Sep 2020.

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 07/08/2020

475 ANTON BLVD,
COSTA MESA CA 92626

EXPERIAN

Inquired on
07/08/2020 and 06/17/202
0

475 ANTON BLVD,
COSTA MESA CA 92626

AMERICAN EXPRESS

Inquired on 06/21/2020,
04/16/2020, 04/15/2020,
02/20/2020, 07/21/2019,
09/21/2018,
09/05/2018 and 08/24/201
8

19640 N 31ST ST. AVE,
PHOENIX AZ 85027
(800) 874-2717

AMERICAN EXPRESS 2

Inquired on 06/21/2020

PO BOX 981537,
EL PASO TX 79998
(800) 874-2717

PORTFOLIO RECOV ASSOC

Inquired on 06/21/2020,
04/16/2020, 04/15/2020,
02/20/2020, 07/21/2019,
09/21/2018,
09/05/2018 and 08/24/201
8

120 CORPORATE BLVD STE
100,
NORFOLK VA 23502
(844) 675-3408

CREDIT KARMA

Inquired on 06/16/2020,
05/15/2020, 05/05/2020,
05/02/2020, 04/22/2020,
04/15/2020, 04/10/2020,
03/28/2020, 03/21/2020,
03/14/2020, 02/25/2020,
02/18/2020, 02/13/2020,
02/07/2020, 01/26/2020,
01/22/2020, 01/15/2020,
01/09/2020, 01/02/2020,
12/20/2019 and 12/13/201
9

760 MARKET ST FL 2,
SAN FRANCISCO CA 94102

CAPITAL BANK

Inquired on 06/03/2020

2275 RESEARCH BLVD STE
600,
ROCKVILLE MD 20850
(800) 859-6412

CLARITY SERVICES INC

Inquired on 03/07/2020

15550 LIGHTWAVE DR,
CLEARWATER FL 33760

CLARITY/ACCEPTANCENO**W**

Inquired on 03/07/2020

5501 HEADQUARTERS DR,
PLANO TX 75024**VERIFACTS INC**Inquired on
10/30/2019 and 09/17/201
91980 INDUSTRIAL DR,
STERLING IL 61081
(815) 626-9300**ASPIRE/ATLANTICUS/TBO****M**

Inquired on 10/11/2019

5 CONCOURSE PKWY STE
400,
ATLANTA GA 30328**FORTIVA/ATLANTICUS/TB****OM**

Inquired on 09/23/2019

5 CONCOURSE PKWY STE
400,
ATLANTA GA 30328**GENERAL REVENUE
COMPANY**

Inquired on 09/17/2019

4660 DUKE DR STE 200,
MASON OH 45040
(800) 537-0873**VERIFACTS INC**

Inquired on 09/17/2019

1980 INDUSTRIAL DR,
STERLING IL 61081
(815) 626-9300**CAPITAL ONE AUTO
FINANCE**Inquired on
01/02/2019 and 12/05/201
8PO BOX 259407,
PLANO TX 75025
(800) 946-0332**CAPITAL ONE AUTO
FINANCE**

Inquired on 12/05/2018

,

**RELIN GOLDSTEIN &
CRANE**

Inquired on 11/02/2018

28 E MAIN ST STE 1800,
ROCHESTER NY 14614
(585) 325-6202**FINANCIAL ASSET MGMT
SYS**

Inquired on 09/30/2018

1967 LAKESIDE PKWY STE
400,
TUCKER GA 30084
(866) 924-3267**AFFIRM INC/CROSS RIVER
B**

Inquired on 09/08/2018

30 ISABELLA ST FL 4L12,
PITTSBURGH PA 15212
(855) 423-3729**CBNA**

Inquired on 09/04/2018

5800 S CORPORATE PL #
234,
SIOUX FALLS SD 57108
(800) 745-5473

CAPITAL BANK

Inquired on 08/29/2018

2275 RESEARCH BLVD STE
600,
ROCKVILLE MD 20850
(800) 859-6412

CREDIT CONTROL, LLC

Inquired on 07/26/2018

5757 PHANTOM DR,
HAZELWOOD MO 63042
(314) 442-7400

RESURGENT CAPITAL**SERVIC**

Inquired on 07/07/2018

PO BOX 10497,
GREENVILLE SC 29603
(866) 464-1183

EXPERIAN

Inquired on
08/07/2013 and 08/07/201
3

PO BOX 9600,
ALLEN TX 75013
(800) 311-4769

EXPERIAN

Inquired on 08/07/2013

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>.

Contact Experian

Online

Visit 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

Phone

Monday - Friday
9am to 5pm
(855) 414-6047

Mail

Experian
PO Box 9701
Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escriba 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 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 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 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 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.

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

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

- 3. Air carriers** Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590
- 4. Creditors Subject to Surface Transportation Board** 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
- Notification of Rights for Alaska Consumers
- Notification of Rights for Arkansas Consumers
- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Delaware Consumers
- Notification of Rights for District of Columbia Consumers
- Notification of Rights for Florida Consumers

- Notification of Rights for Georgia Consumers
- Notification of Rights for Indiana Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Missouri Consumers
- Notification of Rights for Montana Consumers
- Notification of Rights for Nevada Consumers
- Notification of Rights for New Hampshire Consumers
- Notification of Rights for New Jersey Consumers
- Notification of Rights for New Mexico Consumers
- Notification of Rights for New York Consumers
- Notification of Rights for North Carolina Consumers
- Notification of Rights for North Dakota Consumers
- Notification of Rights for Ohio Consumers
- Ohio Notice of Rights for Protected Consumers
- Notification of Rights for Oklahoma Consumers
- Notification of Rights for Rhode Island Consumers
- Notification of Rights for Tennessee Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Virginia Consumers
- Notification of Rights for Washington Consumers
- Notification of Rights for West Virginia Consumers