



Personal Information

SSN: XXX-XX-2660
Your SSN has been masked for your protection.

You have been on our files since 09/01/1989
Date of Birth: 12/25/1969

Names Reported: AMY MOREY NIEVES, AMY MOEY NIEVES, AMY MOREY and AMY M. NIEVES

Addresses Reported:

Address	Date Reported
PO BOX 16481, SAN JUAN, PR 00908-6481	11/25/2008
1354 AVE MAGDALENA APT 704, SAN JUAN, PR 00907-2027	03/01/1999
1354 AVE MAGDALENA APT 7, SAN JUAN, PR 00907-2043	01/11/2010
1354 AVE MAGDALENA APT 70, SAN JUAN, PR 00907-2043	11/07/2009
106 ST, BOSTON, MA 02115	05/01/1997
PO BOX 164, SAN JUAN, PR 00970-0164	11/24/2008
COND DENVER, SAN JUAN, PR 00907	01/12/2007
256C CALLE DUFFAUT, SAN JUAN, PR 00907-2912	12/08/2009
1580 PARKSIDE CIR S APT 7, BOCA RATON, FL 33486-8530	12/01/1995
2851 W CYPRESS CREEK RD, FORT LAUDERDALE, FL 33309-1705	
PO BOX 164, SAN JUAN, PR 00919-0164	11/24/2008
1580 SW 22ND AVENUE CIR APT 7, BOCA RATON, FL 33486-8530	12/01/1995

Telephone Numbers Reported:

(787) 721-8459 (787) 721-3871 (787) 723-6590

Employment Data Reported:

Employer Name	Location	Position	Date Verified
ROMORAC		DIRECTORA CEATIVA	10/14/2008
ROMRACI INC	SAN JUAN, PR	PROPIETARIA Y DIREC	04/07/2008
EMPRESA ROMOLAC		SUPERVISOR PRODUCCIO	01/12/2007
ROMROAC		DUENO	03/06/2006
EMPRESAS ROMORAC		PRESIDENTE	02/16/2006
LEO BURNETT REDACTORA			03/01/1999

Account Information

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

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

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

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

PR TELEPHONE CO #10478671156****



PO BOX 70367
SAN JUAN, PR 00936-8367
(787) 759-6000

Date Opened:

01/31/2002

Responsibility:

Individual Account

Account Type:

Open Account

Loan Type:

TELECOMMUNICATIONS/CELLULAR

Date Updated:

02/01/2015

Payment Received:

\$53

Pay Status:

Current; Paid or Paying as Agreed

Terms:

Paid Monthly

High Balance: High balance of \$33 from 01/2015 to 01/2015; \$53 from 02/2015 to 02/2015

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Balance	\$0	\$0								
Amount Paid	\$53	\$33								
Past Due	\$0	\$0								
Rating	OK	OK	OK	N/R	N/R	N/R	OK	N/R	OK	OK

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013
Rating	OK	OK	N/R	OK	OK	N/R	OK	OK	OK	OK

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Rating	OK	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Rating	N/R	N/R	N/R	N/R	OK	N/R	N/R	N/R	N/R	N/R

	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011
Rating	OK	OK	N/R	N/R	N/R	N/R	N/R	N/R	N/R	OK

Account Review Inquiries

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

MIDLAND CREDIT MGMT INC

2365 NORTHSIDE DRIVE
SUITE 300
SAN DIEGO, CA 92108
(844) 236-1959

Requested On: 08/10/2016
Permissible Purpose: COLLECTION

STATE FREE DISCLOSURE

P O BOX 1000
CHESTER, PA 19016
(800) 888-4213

Requested On: 10/16/2015

FINANCIAL REC SERVICES

PO BOX 385908
MINNEAPOLIS, MN 55438
(877) 288-9426

Requested On: 08/28/2015

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

Online:

To report an inaccuracy, please visit: dispute.transunion.com

For answers to general questions, please visit: www.transunion.com

By Mail:

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

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

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

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). 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, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - 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 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.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency

may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **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 information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street, NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area

	supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357

Information Regarding State Laws

Puerto Rico Residents

PUERTO RICO BILL OF RIGHTS

Puerto Rico consumers have the right to obtain a freeze for security. You have the right to impose a 'freeze for security' on your credit report, which prohibits a credit reporting agency from disclosing information about your credit report without your express authorization. The freeze for security must be requesting in writing and by certified mail. The freeze for security is designed to prevent obtaining credit, loans, or approved services in your name without your consent. However, you should know that using a freeze for security to take control of who has access to the financial and personal information in your credit report may delay, interfere with, or impede the timely approval of any request or application that you make subsequently to obtain new loans, credit, mortgages, services, or government payments, housing for rent, employment, investment, license, cellular telephone, utilities, digital signatures, credit transactions through the Internet, or other services including the extension of credit at a point of sale. When you place a freeze for security on your credit report, you will be provided with a personal identification number or code to be used in the event that you decide to remove the freeze on your credit report or authorize the release of your credit report for a period of time after the freeze for security has been placed. To provide such authorization you must contact the credit reporting agency through one of the methods established by said agency and provide all of the following:

1. The personal identification number or code;
2. Appropriate identification to verify your identity;
3. The appropriate information regarding the period of time during which the report will be available; and
4. Payment of the appropriate applicable fee.

A credit reporting agency must authorize the release of your credit report no later than three (3) business days after having received all of the documents listed above through any method permitted by the credit reporting agency.

A freeze for security does not apply to a person or entity, or their affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report in order to review or collect the account. Reviewing the account includes activities connected with the maintenance and collection of the account, increases in the line of credit, and to updates and improvements thereto.

You have the right to file a civil action against anyone, including a credit reporting agency that deliberately or negligently fails to comply with any requirement of the Credit Freeze for Security Reasons Act.

A credit reporting agency has the right to charge up to ten dollars (\$10) for imposing a freeze for security on your credit report, and up to ten dollars (\$10) to temporarily lift the freeze for security from your credit report and up to ten dollars (\$10) to remove the freeze for security from your credit report. However, there will be no charge whatsoever if you are a victim of identity theft who has submitted, at the time the freeze for security was submitted, a copy of an investigative or incident report or of a complaint filed with a law enforcement agency regarding the illegal use of your information by another person, or if you are sixty-five (65) years of age or more in the case of the first imposition and removal of a freeze for security on credit.