



## CREDIT REPORT

---

BRENDA MULET/ORTIZ

**Report Confirmation**

**0788628378**



Dear BRENDA MULET/ORTIZ:

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

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

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

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

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

# 1. Summary

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

Report Date	Oct 14, 2020
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	5 Years, 1 Month
Length of Credit History	6 Years, 5 Months
Accounts with Negative Information	9
Oldest Account	FED LOAN SERVICING (Opened May 05, 2014)
Most Recent Account	SYNCB/PAYPAL CREDIT CARD (Opened Jul 10, 2017)

## Credit Accounts

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

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	0	0					
Mortgage							
Installment	5	5	\$6,511	\$2,116	\$8,627	75.0%	\$0
Other							
Total	5	5	\$6,511	\$2,116	\$8,627	75.0%	\$0

## Other Items

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

Consumer Statements	0 Statements Found
Personal Information	7 Items Found
Inquiries	23 Inquiries Found
Most Recent Inquiry	EQUIFAX INFORMATION SVC Oct 07, 2020
Public Records	1 Records Found
Collections	0 Collections Found

## 2. Revolving Accounts

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

### 2.1 BANK OF AMERICA (CLOSED)

#### Summary

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

Account Number	Reported Balance	\$2,541
Account Status	CHARGE_OFF	Debt-to-Credit Ratio
Available Credit		N/A

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

#### Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXXXX											
2019	XXXXXX											
2018	✓	✓	✓	✓	30	60	90	120	150	XXXXXX	XXXXXX	XXXXXX
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	XXXXXX	✓	✓	✓								

**Activity Designators:**

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

#### Account Details

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

High Credit	Owner	INDIVIDUAL
-------------	-------	------------

Credit Limit		Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$2,541	Date Opened	Mar 09, 2016
Amount Past Due	\$2,541	Date Reported	Oct 07, 2020
Actual Payment Amount		Date of Last Payment	Feb 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	Oct 01, 2018
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$0
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	May 01, 2018		

### Comments

Charged off account  
Account closed by credit grantor

### Contact

BANK OF AMERICA  
4060 OGLETOWN/STANTON RD  
DE5-019-03-07  
NEWARK, DE 19713  
1-800-421-2110

## 2.2 SYNCB/PAYPAL CREDIT CARD (CLOSED)

### Summary

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

Account Number	xxxxxxxxxxxx 2571	Reported Balance
Account Status	INCLUDED_IN_BANKRUPTCY	Debt-to-Credit Ratio
Available Credit		N/A

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

### Payment History

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

### Account Details

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

High Credit		Owner	INDIVIDUAL
Credit Limit		Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance		Date Opened	Jul 10, 2017
Amount Past Due		Date Reported	Oct 09, 2018
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	Oct 01, 2018
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Feb 01, 2018		

## Comments

Bankruptcy chapter 7  
Bankruptcy discharged

## Contact

SYNCB/PAYPAL CREDIT CARD  
4125 WINDWARD PLAZA  
ALPHARETTA, GA 30005

## 2.3 DISCOVER BANK (CLOSED)

### Summary

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

Account Number	xxxxxxxxxxxx 1812	Reported Balance
Account Status	INCLUDED_IN_BANKRUPTCY	Debt-to-Credit Ratio
Available Credit		N/A

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

### Payment History

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

### Account Details

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

High Credit	Owner	INDIVIDUAL
Credit Limit	Account Type	REVOLVING
Terms Frequency	Term Duration	0
Balance	Date Opened	Mar 15, 2016
Amount Past Due	Date Reported	Oct 09, 2018
Actual Payment Amount	Date of Last Payment	
Date of Last Activity	Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported
Activity Designator	Creditor Classification	UNKNOWN
Deferred Payment Start Date	Charge Off Amount	
Balloon Payment Date	Balloon Payment Amount	
Loan Type	Credit Card	Date Closed
Date of First Delinquency	Dec 01, 2017	

## Comments

Bankruptcy chapter 7  
Bankruptcy discharged

## Contact

DISCOVER BANK  
PO BOX15316  
ATT:CMS/PROD DEVELOP  
WILMINGTON, DE 19850-5316  
1-800-347-2683

### 3. Mortgage Accounts

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

## 4. Installment Accounts

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

### 4.1 FED LOAN SERVICING

#### Summary

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

Account Number	xxxxxxxxxxxxxx 0005	Reported Balance	\$1,621
Account Status	PAYS_AS AGREED	Debt-to-Credit Ratio	77%

#### Available Credit

#### Account History

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

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$1,833				
2019			\$1,818	\$1,798	\$1,780	\$1,761	\$1,762					
2020		\$1,746		\$1,721	\$1,671		\$1,621	\$1,621				

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$24				
2019			\$24	\$24	\$24	\$24	\$24					
2020		\$25										

## Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019				\$22	\$26	\$25	\$25					
2020				\$25	\$49			\$24				

## High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$2,095				
2019				\$2,095	\$2,095	\$2,095	\$2,095	\$2,095				
2020		\$2,095		\$2,095	\$2,095		\$2,095	\$2,095				

## Credit Limit

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

## Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019			\$121									
2020												

## Activity Designator

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

## Comments 1

Date	Comment
07/2018	Fixed rate

Date	Comment
03/2019	Fixed rate
04/2019	Fixed rate
05/2019	Fixed rate
06/2019	Fixed rate
07/2019	Fixed rate
02/2020	Fixed rate
04/2020	Fixed rate
05/2020	Fixed rate
07/2020	Consumer disputes after resolution
08/2020	Consumer disputes after resolution

## Comments 2

Date	Comment
03/2019	150 days past due
04/2020	Fixed rate
05/2020	Fixed rate

## Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	<b>150</b>	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗
2019	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	90	120
2018	✗	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗
2017	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
2016	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
2015	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2014	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

  

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account

**CO** Charge-Off**B** Included in Bankruptcy**R** Repossession**TN** Too New to Rate

No Data Available

## Account Details

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

High Credit	\$2,095	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$1,621	Date Opened	Sep 22, 2014
Amount Past Due	\$0	Date Reported	Oct 07, 2020
Actual Payment Amount		Date of Last Payment	Jul 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	68	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

## Comments

Consumer disputes after resolution

Fixed rate

## Contact

FED LOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA 17106  
1-800-699-2908

## 4.2 FED LOAN SERVICING

### Summary

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

Account Number	xxxxxxxxxxxxxx 0001	Reported Balance	\$1,265
Account Status	PAYS_AS AGREED	Debt-to-Credit Ratio	74%
Available Credit			

### Account History

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

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$1,438				
2019				\$1,425	\$1,409	\$1,395	\$1,380	\$1,375				
2020		\$1,362			\$1,343	\$1,304		\$1,265	\$1,265			

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$18				
2019				\$18	\$18	\$18	\$18	\$18				
2020				\$19								

#### Actual Payment

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

2018

2019 \$17 \$20 \$19 \$19

2020 \$19 \$38 \$19

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$1,698				
2019				\$1,698	\$1,698	\$1,698	\$1,698	\$1,698				
2020		\$1,698		\$1,698	\$1,698		\$1,698	\$1,698				

### Credit Limit

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

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019				\$92								
2020												

### Activity Designator

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

### Comments 1

Date	Comment
07/2018	Fixed rate
03/2019	Fixed rate
04/2019	Fixed rate

Date	Comment
05/2019	Fixed rate
06/2019	Fixed rate
07/2019	Fixed rate
02/2020	Fixed rate
04/2020	Fixed rate
05/2020	Fixed rate
07/2020	Consumer disputes after resolution
08/2020	Consumer disputes after resolution

## Comments 2

Date	Comment
03/2019	150 days past due
04/2020	Fixed rate
05/2020	Fixed rate

## Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	150	✓	✓	✓	✓	✓	✓	✓	✗✗✗	✗✗✗	✗✗✗	✗✗✗
2019	✗✗✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	90 120
2018	✗✗✗	✓	✓	✓	✓	✓	✓	90	120	✗✗✗	✗✗✗	✗✗✗
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗✗✗	✓	✓
2016	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✓	✓	✓
2015	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗
2014	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗

  

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

## Account Details

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

High Credit	\$1,698	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$1,265	Date Opened	May 05, 2014
Amount Past Due	\$0	Date Reported	Oct 07, 2020
Actual Payment Amount		Date of Last Payment	Jul 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	72	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

### Comments

Consumer disputes after resolution

Fixed rate

### Contact

FED LOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA 17106  
1-800-699-2908

## 4.3 FED LOAN SERVICING

### Summary

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

Account Number	xxxxxxxxxxxxxx 0003	Reported Balance	\$973
Account Status	PAYS_AS AGREED	Debt-to-Credit Ratio	76%
Available Credit			

### Account History

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

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$1,106				
2019				\$1,096	\$1,084	\$1,072	\$1,061	\$1,058				
2020		\$1,047			\$1,032	\$1,003		\$973	\$973			

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$14				
2019				\$14	\$14	\$14	\$14	\$14				
2020		\$14										

#### Actual Payment

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

2018

2019 \$13 \$15 \$14 \$14

2020 \$14 \$29 \$14

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$1,282				
2019				\$1,282	\$1,282	\$1,282	\$1,282	\$1,282				
2020		\$1,282		\$1,282	\$1,282		\$1,282	\$1,282				

### Credit Limit

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

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019			\$71									
2020												

### Activity Designator

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

### Comments 1

Date	Comment
07/2018	Fixed rate
03/2019	Fixed rate
04/2019	Fixed rate

Date	Comment
05/2019	Fixed rate
06/2019	Fixed rate
07/2019	Fixed rate
02/2020	Fixed rate
04/2020	Fixed rate
05/2020	Fixed rate
07/2020	Consumer disputes after resolution
08/2020	Consumer disputes after resolution

## Comments 2

Date	Comment
03/2019	150 days past due
04/2020	Fixed rate
05/2020	Fixed rate

## Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	150	✓	✓	✓	✓	✓	✓	✓	✗✗✗	✗✗✗	✗✗✗	✗✗✗
2019	✗✗✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	90	120
2018	✗✗✗	✓	✓	✓	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗
2017	✓	✓	✓	✓	✓	✓	✓	✗✗✗	✗✗✗	✗✗✗	✓	✗✗✗
2016	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✓	✓	✓
2015	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗
2014	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗

  

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

## Account Details

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

High Credit	\$1,282	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$973	Date Opened	Jun 16, 2014
Amount Past Due	\$0	Date Reported	Oct 07, 2020
Actual Payment Amount		Date of Last Payment	Jul 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	71	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

### Comments

Consumer disputes after resolution

Fixed rate

### Contact

FED LOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA 17106  
1-800-699-2908

## 4.4 FED LOAN SERVICING

### Summary

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

Account Number	xxxxxxxxxxxxxx 0004	Reported Balance	\$1,310
Account Status	PAYS_AS AGREED	Debt-to-Credit Ratio	75%
Available Credit			

### Account History

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

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$1,481				
2019				\$1,469	\$1,453	\$1,438	\$1,423	\$1,424				
2020		\$1,411			\$1,391	\$1,350		\$1,310	\$1,310			

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$19				
2019				\$19	\$19	\$19	\$19	\$19				
2020		\$20										

#### Actual Payment

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

2018

2019 \$18 \$21 \$20 \$20

2020 \$20 \$40 \$20

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$1,750				
2019				\$1,750	\$1,750	\$1,750	\$1,750	\$1,750				
2020		\$1,750			\$1,750	\$1,750		\$1,750	\$1,750			

### Credit Limit

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

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019				\$98								
2020												

### Activity Designator

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

### Comments 1

Date	Comment
07/2018	Fixed rate
03/2019	Fixed rate
04/2019	Fixed rate

Date	Comment
05/2019	Fixed rate
06/2019	Fixed rate
07/2019	Fixed rate
02/2020	Fixed rate
04/2020	Fixed rate
05/2020	Fixed rate
07/2020	Consumer disputes after resolution
08/2020	Consumer disputes after resolution

## Comments 2

Date	Comment
03/2019	150 days past due
04/2020	Fixed rate
05/2020	Fixed rate

## Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	150	✓	✓	✓	✓	✓	✓	✓	✗✗✗	✗✗✗	✗✗✗	✗✗✗
2019	✗✗✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	90	120
2018	✗✗✗	✓	✓	✓	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗
2017	✓	✓	✓	✓	✓	✓	✓	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗
2016	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✓	✓	✓
2015	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗
2014	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗	✗✗✗

  

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

## Account Details

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

High Credit	\$1,750	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$1,310	Date Opened	Sep 22, 2014
Amount Past Due	\$0	Date Reported	Oct 07, 2020
Actual Payment Amount		Date of Last Payment	Jul 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	68	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

### Comments

Consumer disputes after resolution

Fixed rate

### Contact

FED LOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA 17106  
1-800-699-2908

## 4.5 FED LOAN SERVICING

### Summary

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

Account Number	xxxxxxxxxxxxxx 0002	Reported Balance	\$1,342
Account Status	PAYS_AS AGREED	Debt-to-Credit Ratio	74%
Available Credit			

### Account History

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

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$1,526				
2019				\$1,512	\$1,496	\$1,480	\$1,464	\$1,459				
2020			\$1,445		\$1,425	\$1,383	\$1,363	\$1,342	\$1,342			

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$19				
2019				\$19	\$19	\$19	\$19	\$19				
2020				\$20								

#### Actual Payment

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

2018

2019 \$18 \$21 \$20 \$20

2020 \$20 \$41 \$20 \$20

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018								\$1,802				
2019				\$1,802	\$1,802	\$1,802	\$1,802	\$1,802				
2020		\$1,802		\$1,802	\$1,802	\$1,802	\$1,802	\$1,802				

### Credit Limit

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

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019			\$98									
2020												

### Activity Designator

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

### Comments 1

Date	Comment
07/2018	Fixed rate
03/2019	Fixed rate
04/2019	Fixed rate

Date	Comment
05/2019	Fixed rate
06/2019	Fixed rate
07/2019	Fixed rate
02/2020	Fixed rate
04/2020	Fixed rate
05/2020	Fixed rate
06/2020	Consumer disputes after resolution
07/2020	Consumer disputes after resolution
08/2020	Consumer disputes after resolution

## Comments 2

Date	Comment
03/2019	150 days past due
03/2020	Fixed rate
04/2020	Fixed rate
05/2020	Fixed rate

## Payment History

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

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	<b>150</b>	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
2019	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	90	120
2018	✗	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗
2017	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
2016	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
2015	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2014	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

  

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account

**CO** Charge-Off**B** Included in Bankruptcy**R** Repossession**TN** Too New to Rate

No Data Available

## Account Details

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

High Credit	\$1,802	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$1,342	Date Opened	Jun 02, 2014
Amount Past Due		Date Reported	Aug 31, 2020
Actual Payment Amount		Date of Last Payment	Aug 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	72	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

## Comments

Consumer disputes after resolution

Fixed rate

## Contact

FED LOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA 17106  
1-800-699-2908

## 4.6 COOP A/C ORIENTAL (CLOSED)

### Summary

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

Account Number	xxxxxxxxx 0002	Reported Balance
Account Status	INCLUDED_IN_BANKRUPTCY	Debt-to-Credit Ratio
Available Credit		N/A

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

### Payment History

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

### Account Details

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

High Credit		Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0
Balance		Date Opened	Dec 21, 2016
Amount Past Due		Date Reported	Oct 09, 2018
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	Oct 01, 2018
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Partially Secured	Date Closed	
Date of First Delinquency	Jul 01, 2017		

## Comments

Bankruptcy chapter 7  
Bankruptcy discharged

## Contact

COOP A/C ORIENTAL  
APARTADO 221 CENTRO COMERCIAL  
HUMACAO, PR 00792  
1-809-852-0964

## 4.7 COOP A/C ORIENTAL (CLOSED)

### Summary

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

Account Number	xxxxxxxxx 0001	Reported Balance	\$0
Account Status	PAYS_AS AGREED	Debt-to-Credit Ratio	0%
Available Credit			

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

### Payment History

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

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

### Account Details

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

High Credit	\$10,273	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Apr 25, 2016
Amount Past Due		Date Reported	Dec 31, 2016
Actual Payment Amount		Date of Last Payment	Dec 01, 2016
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	8	Delinquency First Reported	

<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Partially Secured	<b>Date Closed</b>	Dec 01, 2016
<b>Date of First Delinquency</b>			
<b>Comments</b>		<b>Contact</b>	
Fixed rate		COOP A/C ORIENTAL APARTADO 221 CENTRO COMERCIAL HUMACAO, PR 00792 1-809-852-0964	

## 5. Other Accounts

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

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

## 6. Consumer Statements

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

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

## 7. Personal Information

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

### Identification

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

Name	BRENDA IL MULET/ORTIZ
Formerly known as	BRENDA I MOLET ORTIZ BRENDA I MULET
Social Security Number	xxxxx 6200
Age or Date of Birth	May 27, 1970

### Other Identification

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

### Alert Contact Information

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

### Contact Information

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

Address	Status	Date Reported
100 PASEO ABRIL APT 1203 TOA BAJA, PR 00949	Current	Oct 02, 2020
96 CALLE RUIZ BELVIS BO AMELIA GUAYNABO, PR 00965	Former	Feb 15, 2019
3S51 CALLE 44 ALT DE BUCABARONES TOA ALTA, PR 00953	Former	Aug 11, 2015

### Employment History

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

Company	Occupation

CHURCH FRIED CHICKEN

**EQUIFAX**

BRENDA MULET/ORTIZ | Oct 14, 2020

Page 38 of 48

Summary > Revolving > Mortgage > Installment > Other > Statements > **Personal Info** > Inquiries > Public Records > Collections

## 8. Inquiries

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

### Hard Inquiries

Inquiries that may impact your credit rating/score

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

Date	Company	Request Originator
Nov 12, 2019	WF CRD SVC  CREDIT BUREAU DISPUTE RESOLUTI PO BOX 14517 DES MOINES, IA 50306	

### Soft Inquiries

Inquiries that do not impact your credit rating/score

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

Date	Company	Request Originator	Description
Oct 07, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Oct 07, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Oct 07, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Oct 07, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Oct 07, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Jul 04, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Jul 04, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Jul 04, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Jul 04, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Jun 05, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Jun 05, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Jun 05, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Jun 05, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System

Jun 05, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 28, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Apr 21, 2020	CREDIT KARMA, INC	
Feb 15, 2019	EQUIFAX UPDATE	Automated Consumer Interview System
Feb 14, 2019	EQUIFAX	Automated Consumer Interview System
Feb 13, 2019	EQUIFAX UPDATE	Automated Consumer Interview System
Feb 13, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Feb 12, 2019	EQUIFAX	Automated Consumer Interview System
Feb 12, 2019	EQUIFAX	Automated Consumer Interview System

## 9. Public Records

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

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

### Bankruptcies

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

#### Reference Number: 18-05890

##### Status

The amount owed was included in the order of relief. Debtor no longer liable for debts listed in order of relief.

Date Filed	Oct 09, 2018	Type	Individual
Verified Date		Filer	Subject
Liability		Court	US BANKRUPTCY COURT-SAN JUAN
Exempt Amount	<b>Asset Amount</b>		

##### Prior Disposition

##### Comments

### Judgments

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

You currently do not have any Judgments in your file.

### Liens

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

You currently do not have any Liens in your file.

## 10. Collections

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

You currently do not have any Collections in your file.

## 11. Dispute File Information

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

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

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

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

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

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

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

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

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

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

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

## **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)

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

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates  b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552  b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2.To the extent not included in item 1 above: a.National banks, federal savings associations, and federal branches and federal agencies of foreign banks  b.State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.  c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations  d.Federal Credit Unions	a.Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050  b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480  c.FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106  d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3.Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4.Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5.Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6.Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8.Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9.Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

## **Commonly Asked Questions About Credit Files**

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

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

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

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

## **Facts You Should Know**

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

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

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

Public Records: Bankruptcy-

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

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

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

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

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

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

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

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

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

# Your Rights Under State Law

## Puerto Rico - Notice to Consumers

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