

**OSVALDO CRUZ****Personal & Confidential****Date Generated Feb 5, 2019****Report Number 0886-5957-51****At a Glance****5 Accounts****0 Public Records****0 Hard Inquiries****Personal Information****8 Names****16 Addresses****6 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

OSVALDO CRUZ MARTINEZ
Name ID #9267

MARTINEZ OSVALDO CRUZ
Name ID #29322

OSVALDO CRUZ MARTINEZ
Name ID #28474

OSVALDO CRUZ
Name ID #7252

OSVALDO CRUZMARTINEZ
Name ID #10210

OSVALDO MARTINEZ
Name ID #15485

MARTINEZ CRUZ
Name ID #22235

CRUZ OSVALDO
Name ID #3097

Addresses

1 CORDONA DR
KISSIMMEE, FL 34758-3428
Address ID #0296037282
Single family

B17 CALLE 2 URB PARQUE SAN MIGU
EL
BAYAMON, PR 00959
Address ID #0702621439

2716 DODDS LN
KISSIMMEE, FL 34743-6074
Address ID #0653422599
Single family

17 CALLE 2B E URB RIO PLANTATION
BAYAMON, PR 00961-3514
Address ID #0762848430
Single family

PARQ SAN MIGUEL B17 CALLE 2
BAYAMON, PR 00961
Address ID #0712033931

2 CALLE B # 17 VISTA ALEGRE
BAYAMON, PR 00959-5327
Address ID #0710934735
Single family

CALLE 2 D 17
BAYAMON, PR 00959
Address ID #0651437070

B 17 CALLE 4
BAYAMON, PR 00961
Address ID #0676128526

17 CALLE B URB AGUSTIN STAHL
BAYAMON, PR 00956-3047
Address ID #0007599967
Single family

2340 CARR 2 # C
BAYAMON, PR 00961-4801
Address ID #0538274920
Apartment complex

CALLE 2 A 17
BAYAMON, PR 00956
Address ID #0651129751

I25 CALLE 11 URB CUPEY GDNS
SAN JUAN, PR 00926-7317
Address ID #0194297596
Single family

17 CALLE 2 URB FLAMINGO HLS
BAYAMON, PR 00957-1717
Address ID #0006741810
Single family

B17 CALLE 2 PARQ SAN MIGUEL
BAYAMON, PR 00959
Address ID #0721980333

2 CALLE 2 E URB RIO PLANTATION
BAYAMON, PR 00961-3550
Address ID #0007664810
Single family

2478 PLATA CT
SANTA ROSA, CA 95403-3451
Address ID #0194297596
Single family

1975

(787) 798-9546

JESSICA

GENERAL BUILDING CONTRACTOR: 1 CORDONA DR, KISSIMMEE, FL, 34758 .

120

120 Days Past Due

150

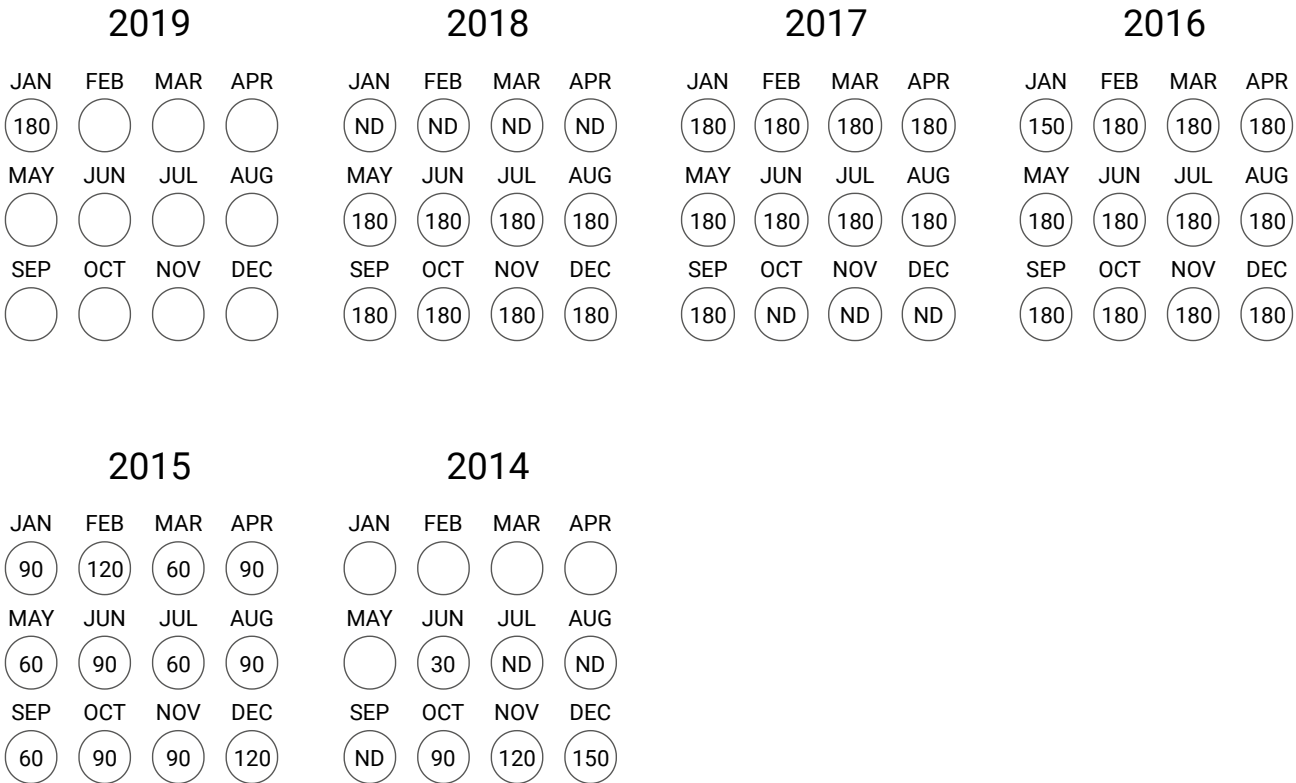
150 Days Past Due

180

180 Days Past Due

ND

No data for this time period



Historical Information

First Reported06/2014

Contact Info


Phone Number(787) 724-3659
Address209 MUNOZ RIVERA AVE SAN JUAN, PR 00918

Balance History

DEC 2018	\$1,345	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
NOV 2018	\$1,345	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
OCT 2018	\$1,345	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
SEP 2018	\$1,331	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
AUG 2018	\$1,331	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
JUL 2018	\$1,331	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
JUN 2018	\$1,331	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
APR 2018	\$1,331	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
MAR 2018	\$1,331	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
FEB 2018	\$1,331	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015

JAN 2018	\$1,318	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
DEC 2017	\$1,318	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
NOV 2017	\$1,304	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
SEP 2017	\$1,277	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
AUG 2017	\$1,264	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
JUL 2017	\$1,250	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
JUN 2017	\$1,237	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
MAY 2017	\$1,223	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
APR 2017	\$1,210	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
MAR 2017	\$1,196	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015
FEB 2017	\$1,183	\$248	\$0
Balance		Scheduled Payment	Paid on 10/30/2015

BANCO POPULAR DE PUERTO RICO

Potentially Negative 

Account Name	BANCO POPULAR DE PUERTO RICO	Balance	\$57,951
	RICO	Balance Updated	01/02/2019
Account Number	812070XXXXXX	Recent Payment	\$0
Account Type	Mortgage	Monthly Payment	\$525
Responsibility	Individual	Original Balance	\$90,000
Date Opened	05/22/1998	Highest Balance	\$0
Status	Open. \$2,426 past due as of Jan 2019.	Terms	19 Years
Status Updated	01/02/2019		

Payment History

LEGEND

OK

Current on payments

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

150

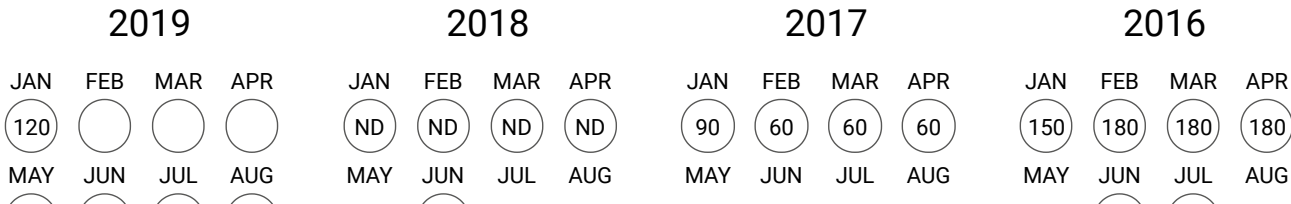
150 Days Past Due

180

180 Days Past Due

ND

No data for this time period



<div></div>	<div></div>	<div></div>	<div></div>	<div>120</div>	<div>OK</div>	<div>ND</div>	<div>ND</div>	<div>30</div>	<div>30</div>	<div>60</div>	<div>60</div>	<div>180</div>	<div>OK</div>	<div>OK</div>	<div>30</div>
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
<div></div>	<div></div>	<div></div>	<div></div>	<div>120</div>	<div>90</div>	<div>120</div>	<div>90</div>	<div>90</div>	<div>ND</div>	<div>ND</div>	<div>ND</div>	<div>30</div>	<div>60</div>	<div>60</div>	<div>60</div>

2015

JAN	FEB	MAR	APR
<div></div>	<div></div>	<div></div>	<div></div>
MAY	JUN	JUL	AUG
<div></div>	<div></div>	<div></div>	<div></div>
SEP	OCT	NOV	DEC
<div></div>	<div></div>	<div></div>	<div>120</div>

Historical Information

First Reported12/2015

Contact Info

Phone Number(787) 724-3659
Address209 MUNOZ RIVERA AVE SAN JUAN, PR 00918

Balance History

DEC 2018	\$57,735	\$525	\$1,050
Balance		Scheduled Payment	Paid on 11/30/2018
NOV 2018	\$58,479	\$502	\$0
Balance		Scheduled Payment	Paid on 09/28/2018
OCT 2018	\$58,274	\$502	\$1,028
Balance		Scheduled Payment	Paid on 09/28/2018
SEP 2018	\$59,016	\$502	\$0
Balance		Scheduled Payment	Paid on 07/23/2018
AUG 2018	\$58,833	\$501	\$528
Balance		Scheduled Payment	Paid on 07/23/2018
JUL 2018	\$59,092	\$501	\$501
Balance		Scheduled Payment	Paid on 07/02/2018
JUN 2018	\$59,400	\$501	\$1,002
Balance		Scheduled Payment	Paid on 05/11/2018
APR 2018	\$59,991	\$473	\$1,002
Balance		Scheduled Payment	Paid on 03/16/2018
MAR 2018	\$60,747	\$473	\$0
Balance		Scheduled Payment	Paid on 01/30/2018
FEB 2018	\$60,628	\$473	\$1,002
Balance		Scheduled Payment	Paid on 01/30/2018
JAN 2018	\$61,369	\$473	\$523
Balance		Scheduled Payment	Paid on 12/12/2017
DEC 2017	\$61,695	\$473	\$4
Balance		Scheduled Payment	Paid on 10/23/2017
NOV 2017	\$61,523	\$473	\$1,038
Balance		Scheduled Payment	Paid on 10/23/2017
SEP 2017	\$62,066	\$473	\$0
Balance		Scheduled Payment	Paid on 07/28/2017
AUG 2017	\$61,892	\$473	\$496
Balance		Scheduled Payment	Paid on 07/28/2017
JUL 2017	\$62,150	\$475	\$0

	Balance	Scheduled Payment	Paid on 05/26/2017
JUN 2017	\$62,014	\$475	\$521
	Balance	Scheduled Payment	Paid on 05/26/2017
MAY 2017	\$62,324	\$475	\$992
	Balance	Scheduled Payment	Paid on 04/28/2017
APR 2017	\$63,075	\$475	\$496
	Balance	Scheduled Payment	Paid on 03/10/2017
MAR 2017	\$63,394	\$475	\$496
	Balance	Scheduled Payment	Paid on 02/27/2017
FEB 2017	\$63,700	\$475	\$992
	Balance	Scheduled Payment	Paid on 01/20/2017

DORAL FINANCIAL CORP

Potentially Negative

Account Name	DORAL FINANCIAL CORP	Balance	-
Account Number	893003XXXXXX	Balance Updated	-
Account Type	Mortgage	Recent Payment	-
Responsibility	Joint with	Monthly Payment	\$0
Date Opened	09/28/2000	Original Balance	\$19,700
Status	Transferred,closed.	Highest Balance	\$0
Status Updated	04/14/2014	Terms	15 Years

Payment History

LEGEND

OK

Current on payments

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

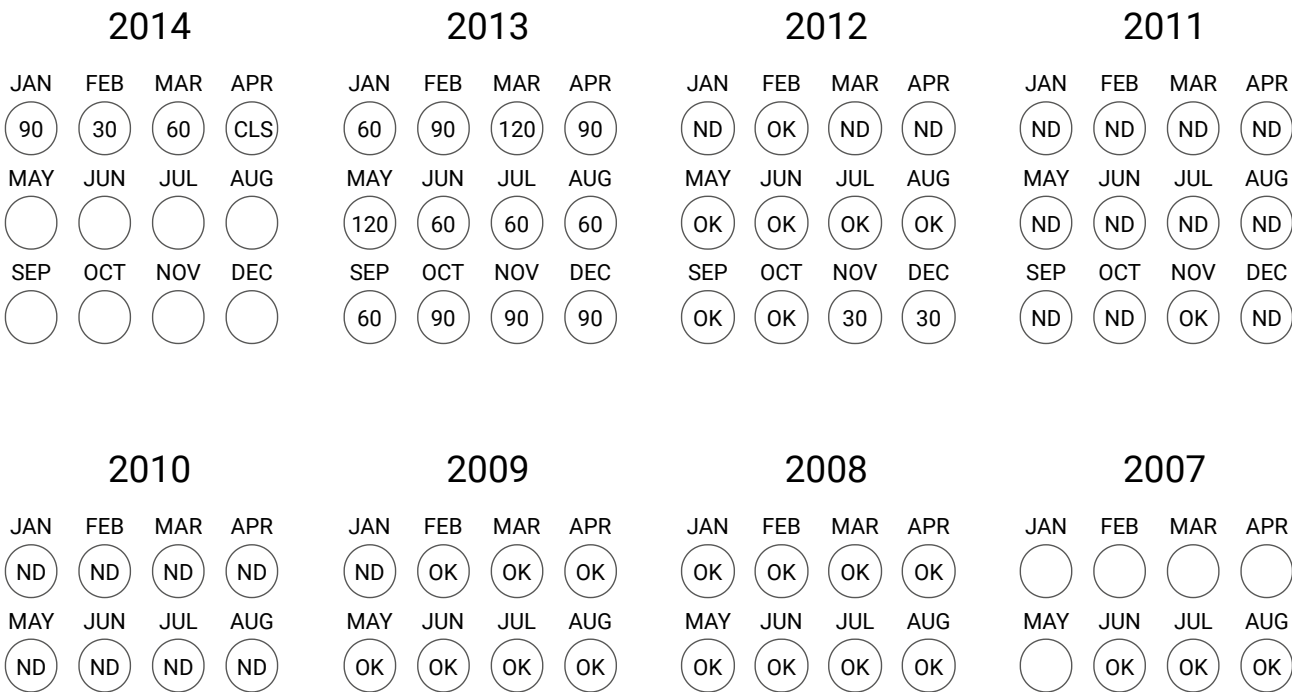
120 Days Past Due

ND

No data for this time period

CLS

Closed



SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
ND	ND	ND	ND	OK	OK	OK	ND	OK	ND	OK	OK	ND	OK	OK	OK

Historical Information

First Reported06/2007

Contact Info

Phone Number(787) 474-6709
Address1451 F D ROOSEVELT AVE SAN
JUAN, PR 00920


Comment

Account closed due to transfer.

Reinvestigation Information

This item remained unchanged from our processing of your dispute in Jun 2012.

JEFFERSON CAPITAL SYSTEMS

Potentially Negative

Account Name	JEFFERSON CAPITAL	Balance	\$548
	SYSTEMS	Balance Updated	02/02/2019
Account Number	331104XXXXXX	Recent Payment	\$0
Account Type	Debt Buyer	Monthly Payment	\$0
Responsibility	Individual	Original Balance	\$548
Date Opened	06/07/2016	Highest Balance	\$0
Status	Collection account. \$548 past due as of Feb 2019.	Terms	1 Months
Status Updated	02/02/2019	On Record Until	May 2020

Payment History

LEGEND

C

Collection

2019				2018				2017				2016			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
C	C			C	C	C	C	C	C	C	C				
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
				C	C	C	C	C	C	C	C				C
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				C	C	C	C	C	C	C	C	C	C	C	C

Historical Information

First Reported 08/2016
Original Creditor VERIZON WIRELESS

Contact Info

Phone Number (866) 219-0725
Address 16 MCLELAND RD SAINT
CLOUD, MN 56303

Balance History

JAN 2019	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
DEC 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
NOV 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
OCT 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
SEP 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
AUG 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
JUL 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
JUN 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
MAY 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
APR 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
MAR 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
FEB 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
JAN 2018	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
DEC 2017	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
NOV 2017	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
OCT 2017	\$548	\$0	\$0
Balance		Scheduled Payment	Paid
SEP 2017	\$548	\$0	\$0
Balance		Scheduled Payment	Paid

CITIFINANCIAL

Account Name CITIFINANCIAL
Account Number 607501XXXXXXXXXX
Account Type Unsecured
Responsibility Individual
Date Opened 05/07/2007
Status Paid, Closed/Never late.
Status Updated 06/30/2009

Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$2,716
Highest Balance	\$0
Terms	24 Months
On Record Until	Jun 2019

Payment History

LEGEND

Current on payments



Closed

2009

JAN	FEB	MAR	APR
OK	OK	OK	OK
MAY	JUN	JUL	AUG
OK	CLS		
SEP	OCT	NOV	DEC

2008

JAN	FEB	MAR	APR
OK	OK	OK	OK
MAY	JUN	JUL	AUG
OK	OK	OK	OK
SEP	OCT	NOV	DEC
OK	OK	OK	OK

2007

JAN	FEB	MAR	APR
MAY	JUN	JUL	AUG
OK	OK	OK	OK
SEP	OCT	NOV	DEC
OK	OK	OK	OK

Historical Information

First Reported

05/2007

Contact Info

Phone Number

(800) 922-6235

Address

PO BOX 6757 SIOUX FALLS, SD
57117

Soft Inquiries

Soft inquiries occur when you check your own credit report or give permission to someone like a potential employer to review your credit report. Soft inquiries may also occur when businesses, such as lenders, insurance companies, or credit card companies, check your credit to pre-approve you for offers, or when you use credit monitoring services from companies like Experian. Because soft inquiries aren't linked to a specific application for new credit, they're only visible on your credit report to you. One exception is that insurance companies may be able to see other insurance company inquiries. These inquiries have no effect on your credit score as they are never considered as a factor in credit scoring models. Soft inquiries are not disputable but are available here for reference.

**CIC EXPERIAN
CONSUMER SE**

Inquired on 02/05/2019

535 ANTON BLVD STE 100
COSTA MESA, CA 92626**EXPERIAN**

Inquired on 02/05/2019

535 ANTON BLVD COSTA
MESA, CA 92626**LEND TECH LOANS
INC**

Inquired on 06/21/2018

25391 COMMERCECENTRE DR
LAKE FOREST, CA 92630
(877) 352-1022**FINGERHUT/WEBBANK**Inquired on 05/31/2018, 05/02/2018,
and 02/07/2018**CAPITAL ONE**Inquired on 05/25/2018, 05/18/2018,
05/11/2018, 05/05/2018, 05/01/2018,
04/21/2018, 04/17/2018, 04/10/2018,
03/24/2018, 03/17/2018, 03/10/2018,
03/03/2018, 02/27/2018, 02/20/2018,**CAPITAL ONE**

Inquired on 01/06/2018

215 S STATE ST STE 800 SALT
LAKE CITY, UT 84111

(801) 456-8350

02/09/2018, 02/03/2018, 01/27/2018,
01/20/2018, 01/12/2018, and
01/06/2018

PO BOX 30281 SALT LAKE CITY,
UT 84130

(804) 967-1000

EXPERIAN

Inquired on 03/27/2012

PO BOX 2002 ALLEN, TX 75013

(888) 397-3742

Contact Experian

Online

Visit [Experian.com/dispute](https://www.experian.com/dispute) (<https://www.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](https://www.experian.com/help) (<https://www.experian.com/help>)

Phone

Monday - Friday

8am to 10pm CST

(855) 414-6047

Saturday - Sunday

10am to 7pm CST

Mail

Experian

PO Box 9701

Allen, TX 75013

Important Messages

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display 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.

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para informacion en espanol, visite www.consumerfinance.gov/learnmore (<http://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 (<http://www.consumerfinance.gov/learnmore>) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

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 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 (<http://www.consumerfinance.gov/learnmore>) for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).

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

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

3. Air carriers

4. Creditors Subject to Surface Transportation Board

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

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590

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 (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/alabama/>)
- Notification of Rights for Alaska Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/alaska/>)
- Notification of Rights for Arkansas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/arkansas/>)
- Notification of Rights for California Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/california/>)
- Notification of Rights for Colorado Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/colorado/>)
- Notification of Rights for Connecticut Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/connecticut/>)
- Notification of Rights for Delaware Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/delaware/>)
- Notification of Rights for District of Columbia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/district-of-columbia/>)
- Notification of Rights for Florida Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/florida/>)
- Notification of Rights for Georgia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/georgia/>)

- Notification of Rights for Indiana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/indiana/>)
- Notification of Rights for Maryland Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/maryland/>)
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- Notification of Rights for Missouri Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/missouri/>)
- Notification of Rights for Montana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/montana/>)
- Notification of Rights for Nevada Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/nevada/>)
- Notification of Rights for New Hampshire Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-hampshire/>)
- Notification of Rights for New Jersey Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-jersey/>)
- Notification of Rights for New Mexico Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-mexico/>)
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- Notification of Rights for North Carolina Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-carolina/>)
- Notification of Rights for North Dakota Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-dakota/>)
- Notification of Rights for Ohio Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio/>)
- Ohio Notice of Rights for Protected Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio-notice-rights-protected-consumers/>)
- Notification of Rights for Oklahoma Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/oklahoma/>)
- Notification of Rights for Rhode Island Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/rhode-island/>)
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- Notification of Rights for West Virginia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/west-virginia/>)

