

At a Glance

17 Accounts

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Personal Information

10 Names

27 Addresses

3 Employers

41 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


<div>MIGUEL A ALVAREZ SANTIAGO</div> <div>Name ID #20973</div>	<div>MIGUEL ALVAREZ</div> <div>Name ID #16583</div>	<div>SANTIAGO MIGUEL ALVAREZ</div> <div>Name ID #3773</div>	<div>MIGUEL ANGEL ALVAREZ SANTIAGO</div> <div>Name ID #2466</div>
<div>MIGUEL A ALVAREZ</div> <div>Name ID #22504</div>	<div>MIGUEL ALVAREZ SANTIAGO</div> <div>Name ID #8370</div>	<div>MIGUEL ALVAREZSANTI AGO</div> <div>Name ID #26168</div>	<div>MIGUEL SANTIAGO</div> <div>Name ID #19860</div>
<div>MIGUEL ANGEL ALVAREZ</div> <div>Name ID #15894</div>	<div>MIGUEL A EPEZ</div> <div>Name ID #26395</div>		

Addresses


**4175 BUNKER
HILL RD
APT5312
SACHSE TX, 75048-
4512**

Address ID 
#0890574259
Apartment complex


**4608 DESERT CT
APT823
EULESS TX, 76040-
8720**

Address ID 
#0531062714
Apartment complex


**4912 OVERVIEW
DR APT623
ARLINGTON TX,
76017-0906**

Address ID 
#0148722106
Apartment complex


**5540 CALLE
FLAMBOYAN
SECT BRISAS D
EL ROSARIO
VEGA BAJA PR,
00693-9872**

Address ID 
#0544117771
Single family


**1551 W
AIRPORT FWY
#150
IRVING TX, 75062-
6129**

Address ID 
#0400883238
Apartment complex


**PARC PANAINI
58
VEGA BAJA PR,
00693**

Address ID 
#0839767931


**HC 1 BOX 24298
VEGA BAJA PR,
00693-9950**

Address ID 
#0750733484
Rural route


**456 IRBY LN
APT265
IRVING TX, 75061-
7035**

Address ID 
#0145834404
Apartment complex


**4031 KIRBY DR
FORT WORTH TX,
76155-3918**

Address ID 
#0779558714
Multifamily


**4031 KIRBY DR
APT234
FORT WORTH TX,
76155-3920**

Address ID 
#0285076812
Apartment complex


**AH 58
VEGA BAJA PR,
00693**

Address ID 
#0855643172


**456 IRBY LN
IRVING TX, 75061-
7035**

Address ID 
#0145834395
Multifamily


**456 ABBY LN
125
IRVING TX, 75061**

Address ID 
#0840391168
Single family


**400 IRBY LN
IRVING TX, 75061-
7073**

Address ID 
#0145834498
Multifamily

**707 W
ROCHELLE RD
IRVING TX, 75062-
7958**

Address ID 
#0145878312
Multifamily

**456 IRBY LN
APT256
IRVING TX, 75061-
7035**

Address ID 
#0836061148
Apartment complex

44444 G

EE 8 VILLA

HC 1 BOX

58 A PARCELAS

VEGA BAJA AP, 00693 Address ID #0396572396 Military	BARCELONA EXT BARCELONETA PR, 00617 Address ID #0793875124	2429824298 VEGA BAJA PR, 00693-9800 Address ID #0786359023 Rural route	PANAINI VEGA BAJA PR, 00693 Address ID #0780805092 Single family
HC 1 VEGA BAJA PR, 00693-9800 Address ID #0006965413 Rural route	1571 W AIRPORT FWY APT150 IRVING TX, 75062- 6117 Address ID #0145871519 Apartment complex	456 N IRVING LANE IRVING TX, 75061 Address ID #0845963019 Apartment complex	HC 1 BOX 242980 VEGA BAJA PR, 00693-9800 Address ID #0817116332 Rural route
PARC PANAINI NUM 58 VEGA BAJA PR, 00693 Address ID #0773067405	58 PARC PANAINI VEGA BAJA PR, 00693 Address ID #0773176673 Single family	58 PARC PANAINI VEGA BAJA PR, 00693 Address ID #0773778044 Single family	

Year of Birth

1991

Phone Numbers

(939) 579-4630

Employers

FENTON HYUNDAI

FREEMAN HYUNDAI

FREEMONT HYUNDAI

Accounts

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

BANCO POPULAR DE PUERTO RICO

Potentially Negative



Account Info

Account Name	BANCO POPULAR DE PUERTO RICO
Account Number	812070XXXXXX
Account Type	Mortgage
Responsibility	Individual
Date Opened	05/09/2013
Status	Open.
Status Updated	06/05/2020
Balance	\$72,205
Balance Updated	06/05/2020
Recent Payment	\$472
Monthly Payment	\$473

Original Balance	\$84,660
Highest Balance	\$0
Terms	30 Years



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	●	●	●	●	●	●	—	—	—	—	—	—
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	ND	ND	30	●	●	●	●	●	●
2017	30	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	30	30	30	60
2015	—	—	—	—	—	—	—	—	—	—	—	●

● Current on payments 30 30 Days Past Due 60 60 Days Past Due

ND No data for this time period



Balance Histories

Date May 2020	Balance \$72,374	Scheduled Payment	\$472	Paid on 04/14/2020	\$472
Date Apr 2020	Balance \$72,542	Scheduled Payment	\$472	Paid on 03/16/2020	\$472
Date Mar 2020	Balance \$72,711	Scheduled Payment	\$472	Paid on 02/19/2020	\$491
Date Feb 2020	Balance \$72,878	Scheduled Payment	\$472	Paid on 01/15/2020	\$472
Date Jan 2020	Balance \$73,046	Scheduled Payment	\$472	Paid on 12/16/2019	\$472
Date Dec 2019	Balance \$73,212	Scheduled Payment	\$472	Paid on 11/15/2019	\$472
Date Nov 2019	Balance \$73,379	Scheduled Payment	\$472	Paid on 10/29/2019	\$482
Date Oct 2019	Balance \$73,544	Scheduled Payment	\$472	Paid on 09/13/2019	\$472

Date Sep 2019	Balance \$73,710	Scheduled Payment	\$472	Paid on 08/16/2019	\$472
Date Aug 2019	Balance \$73,874	Scheduled Payment	\$472	Paid on 07/15/2019	\$472
Date Jul 2019	Balance \$74,039	Scheduled Payment	\$472	Paid on 06/14/2019	\$474
Date Jun 2019	Balance \$74,203	Scheduled Payment	\$474	Paid on 05/16/2019	\$472
Date May 2019	Balance \$74,366	Scheduled Payment	\$472	Paid on 04/15/2019	\$472
Date Apr 2019	Balance \$74,529	Scheduled Payment	\$472	Paid on 03/18/2019	\$472
Date Mar 2019	Balance \$74,691	Scheduled Payment	\$472	Paid on 02/15/2019	\$472
Date Feb 2019	Balance \$74,853	Scheduled Payment	\$472	Paid on 01/15/2019	\$472
Date Jan 2019	Balance \$75,015	Scheduled Payment	\$472	Paid on 12/17/2018	\$477
Date Dec 2018	Balance \$75,176	Scheduled Payment	\$472	Paid on 11/14/2018	\$472
Date Nov 2018	Balance \$75,336	Scheduled Payment	\$472	Paid on 10/15/2018	\$472
Date Oct 2018	Balance \$75,496	Scheduled Payment	\$472	Paid on 09/17/2018	\$472
Date Sep 2018	Balance \$75,656	Scheduled Payment	\$472	Paid on 08/13/2018	\$472
Date Aug 2018	Balance \$75,815	Scheduled Payment	\$472	Paid on 07/16/2018	\$472
Date Jul 2018	Balance \$75,974	Scheduled Payment	\$472	Paid on 06/15/2018	\$730

**Contact Info**

Address **209 MUNOZ
RIVERA AVE,**

SAN JUAN PR
00918

Phone **(787) 724-3659**
Number



Reinvestment Information

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

CAPITAL ONE



Account Info

Account Name	CAPITAL ONE
Account Number	549112XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	01/07/2019
Status	Open/Never late.
Status Updated	07/03/2020
Balance	\$373
Balance Updated	07/03/2020
Recent Payment	\$0
Monthly Payment	\$25
Credit Limit	\$500
Highest Balance	\$409
Terms	NA



Payment History

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

● Current on payments

**Balance Histories**

Date Jun 2020	Balance \$352	Scheduled Payment	\$25	Paid on 05/27/2020	\$0
Date May 2020	Balance \$331	Scheduled Payment	\$25	Paid on 04/24/2020	\$0
Date Apr 2020	Balance \$335	Scheduled Payment	\$25	Paid on 03/27/2020	\$0
Date Mar 2020	Balance \$348	Scheduled Payment	\$25	Paid on 02/26/2020	\$0
Date Feb 2020	Balance \$376	Scheduled Payment	\$25	Paid on 01/29/2020	\$0
Date Jan 2020	Balance \$322	Scheduled Payment	\$25	Paid on 12/27/2019	\$0
Date Dec 2019	Balance \$330	Scheduled Payment	\$25	Paid on 11/27/2019	\$0
Date Nov 2019	Balance \$360	Scheduled Payment	\$25	Paid on 10/28/2019	\$0
Date Oct 2019	Balance \$328	Scheduled Payment	\$25	Paid on 09/24/2019	\$0
Date Sep 2019	Balance \$355	Scheduled Payment	\$25	Paid on 08/26/2019	\$0
Date Aug 2019	Balance \$365	Scheduled Payment	\$25	Paid on 07/22/2019	\$0
Date Jul 2019	Balance \$203	Scheduled Payment	\$25	Paid on 06/24/2019	\$0
Date Jun 2019	Balance \$188	Scheduled Payment	\$25	Paid on 05/20/2019	\$0
Date May 2019	Balance \$204	Scheduled Payment	\$25	Paid on 04/23/2019	\$0
Date Apr 2019	Balance \$212	Scheduled Payment	\$25	Paid on 03/22/2019	\$0
Date Mar 2019	Balance \$238	Scheduled Payment	\$25	Paid on 02/21/2019	\$0

Date	Feb 2019	Balance	\$258	Scheduled Payment	\$25	Paid on	\$0 01/17/2019
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**Contact Info**

Address **PO BOX 30285,
SALT LAKE CITY
UT 84130**

Phone Number **(800) 227-4825**

ENHANCED RECOVERY**Potentially Negative****Account Info**

Account Name	ENHANCED RECOVERY
Account Number	211543XXX
Account Type	Collection
Responsibility	Individual
Date Opened	09/13/2019
Status	Collection account. \$92 past due as of Jun 2020.
Status Updated	06/28/2020
Balance	\$92
Balance Updated	06/28/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$92
Highest Balance	\$0
Terms	1 Months
On Record Until	Nov 2023

**Payment History**

J F M A M J J A S O N D

2020	C	C	C	C	C	C	—	—	—	—	—	—
2019	—	—	—	—	—	—	—	—	—	—	C	C

C Collection



Balance Histories

Date	May 2020	Balance	\$92	Scheduled Payment	\$0	Paid	\$0
Date	Apr 2020	Balance	\$92	Scheduled Payment	\$0	Paid	\$0
Date	Mar 2020	Balance	\$92	Scheduled Payment	\$0	Paid	\$0
Date	Feb 2020	Balance	\$92	Scheduled Payment	\$0	Paid	\$0
Date	Jan 2020	Balance	\$92	Scheduled Payment	\$0	Paid	\$0
Date	Dec 2019	Balance	\$92	Scheduled Payment	\$0	Paid	\$0
Date	Nov 2019	Balance	\$92	Scheduled Payment	\$0	Paid	\$0
Date	Nov 2019	Balance	\$92	Scheduled Payment	\$0	Paid	\$0



Historical Info

Original Creditor **CHARTER COMMUNICATIONS**



Contact Info

Address **PO BOX 57547,
JACKSONVILLE
FL 32241**

Phone Number **(800) 861-9475**

MIDLAND FUNDING**Potentially Negative****Account Info**

Account Name	MIDLAND FUNDING
Account Number	858102XXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	09/24/2018
Status	Collection account. \$777 past due as of Jun 2020.
Status Updated	06/22/2020
Balance	\$777
Balance Updated	06/22/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$881
Highest Balance	\$0
Terms	1 Months
On Record Until	Jun 2024

**Payment History**

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

C Collection**Balance Histories**

Date May 2020	Balance \$829	Scheduled Payment	\$0	Paid on 04/22/2020	\$0
Date Apr 2020	Balance \$881	Scheduled	\$0	Paid \$0	

		Payment		
Date	Mar 2020	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Feb 2020	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Jan 2020	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Dec 2019	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Nov 2019	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Oct 2019	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Sep 2019	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Aug 2019	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Jul 2019	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Jun 2019	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	May 2019	Balance	\$881	Scheduled Payment \$0 Paid \$0
Date	Apr 2019	Balance	\$881	Scheduled Payment \$0 Paid \$0

**Historical Info**

Original **CITIBANK N.A.**
Creditor

**Contact Info**

Address **320 E BIG
BEAVER RD STE**

**300,
TROY MI 48083**

Phone **(844) 236-1959**
Number



Comment

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).



Reinvestigation Information

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

PHEAA/FED LOAN SERV



Account Info

Account Name	PHEAA/FED LOAN SERV
Account Number	727883XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	10/05/2018
Status	Open/Never late. Deferred, payments begin Jan 2021.
Status Updated	05/31/2020
Balance	\$2,750
Balance Updated	05/31/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$2,750
Highest Balance	\$0
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	●	●	●	●	●	—	—	—	—	—	—	—
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	—	—	—	—	—	—	—	—	—	●	●	●

● Current on payments



Balance Histories

Date Apr 2020	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Jun 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0

Date Mar 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Jan 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Dec 2018	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Nov 2018	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Oct 2018	Balance \$2,750	Scheduled Payment	\$0	Paid \$0

**Contact Info**

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone **(800) 233-0557**
Number

PHEAA/FED LOAN SERV**Account Info**

Account Name **PHEAA/FED LOAN SERV**

Account Number **727883XXXXXXXXXXXX**

Account Type **Education**

Responsibility **Individual**

Date Opened **02/13/2019**

Status **Open/Never late. Deferred, payments
begin Jan 2021.**

Status Updated **05/31/2020**

Balance **\$2,750**

Balance Updated **05/31/2020**

Recent Payment **\$0**

Monthly Payment	\$0
Original Balance	\$2,750
Highest Balance	\$0
Terms	NA



Payment History

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

● Current on payments



Balance Histories

Date Apr 2020	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Aug 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Jul 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0

Date Jun 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date May 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Apr 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Mar 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Feb 2019	Balance \$1,375	Scheduled Payment	\$0	Paid \$0

**Contact Info**

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone
Number **(800) 233-0557**

PHEAA/FED LOAN SERV**Account Info**

Account Name	PHEAA/FED LOAN SERV
Account Number	727883XXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/13/2019
Status	Open/Never late. Deferred, payments begin Jan 2021.
Status Updated	05/31/2020
Balance	\$5,500
Balance Updated	05/31/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$5,500

Highest Balance **\$0**Terms **NA****Payment History**

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

• Current on payments

**Balance Histories**

Date Apr 2020	Balance \$5,500	Scheduled Payment	\$0	Paid \$0
Date Mar 2020	Balance \$5,500	Scheduled Payment	\$0	Paid \$0
Date Feb 2020	Balance \$5,500	Scheduled Payment	\$0	Paid \$0
Date Jan 2020	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Dec 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Nov 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Oct 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0
Date Sep 2019	Balance \$2,750	Scheduled Payment	\$0	Paid \$0

**Contact Info**

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone **(800) 233-0557**

Number

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

Account Name	PHEAA/FED LOAN SERV
Account Number	727883XXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	04/26/2011
Status	Open. Deferred, payments begin Jul 2020.
Status Updated	05/31/2020
Balance	\$595
Balance Updated	05/31/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$600
Highest Balance	\$0
Terms	120 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2020	ND	ND	ND	ND	●	—	—	—	—	—	—	—
2019	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2018	ND	ND	ND	ND	●	ND	ND	ND	ND	ND	ND	ND
2017	●	●	90	120	150	●	●	●	●	●	●	90
2016	ND	ND	ND	ND	ND	ND	●	●	●	●	●	●
2015	—	—	—	—	—	—	●	ND	ND	ND	ND	ND

● Current on payments 90 90 Days Past Due 120 120 Days Past Due
 150 150 Days Past Due ND No data for this time period

**Balance Histories**

Date Apr 2020	Balance \$595	Scheduled Payment	\$0	Paid on 04/20/2018	\$0
Date Mar 2020	Balance \$595	Scheduled Payment	\$0	Paid on 04/20/2018	\$0
Date Mar 2020	Balance \$595	Scheduled Payment	\$0	Paid on 04/20/2018	\$0
Date Dec 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Nov 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Oct 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Sep 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Aug 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Jul 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Jun 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date May 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Apr 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Mar 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Feb 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Jan 2019	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Dec 2018	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0

Date Nov 2018	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Oct 2018	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Sep 2018	Balance \$595	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Aug 2018	Balance \$596	Scheduled Payment	\$6	Paid on 04/20/2018	\$0
Date Jul 2018	Balance \$594	Scheduled Payment	\$6	Paid on 04/20/2018	\$0

**Contact Info**

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone Number **(800) 233-0557**

**Comment**

Completed investigation of FCRA dispute - consumer disagrees.

**Reinvestigation Information**

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

PHEAA/FED LOAN SERV

Potentially Negative

**Account Info**

Account Name **PHEAA/FED LOAN SERV**

Account Number **727883XXXXXXXXXXXX**

Account Type **Education**

Responsibility **Individual**

Date Opened **10/18/2013**

Status	Open. Deferred, payments begin Jul 2020.
Status Updated	05/31/2020
Balance	\$4,375
Balance Updated	05/31/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$4,500
Highest Balance	\$0
Terms	120 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	ND	ND	ND	ND	●	—	—	—	—	—	—	—
2019	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2018	ND	ND	ND	ND	●	ND	ND	ND	ND	ND	ND	ND
2017	●	●	90	120	150	●	●	●	●	●	90	120
2016	ND	ND	ND	ND	ND	ND	●	●	●	●	●	●
2015	—	—	—	—	—	—	●	ND	ND	ND	ND	ND

● Current on payments 90 90 Days Past Due 120 120 Days Past Due
 150 150 Days Past Due ND No data for this time period



Balance Histories

Date Apr 2020	Balance \$4,375	Scheduled Payment	\$0	Paid on 04/20/2018	\$0
Date Mar 2020	Balance \$4,375	Scheduled Payment	\$0	Paid on 04/20/2018	\$0
Date Mar 2020	Balance \$4,375	Scheduled Payment	\$0	Paid on 04/20/2018	\$0
Date Dec 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Nov 2019	Balance \$4,375	Scheduled	\$49	Paid on	\$0

			Payment	04/20/2018	
Date Oct 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Sep 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Aug 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Jul 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Jun 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date May 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Apr 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Mar 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Feb 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Jan 2019	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Dec 2018	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Nov 2018	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Oct 2018	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Sep 2018	Balance \$4,375	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Aug 2018	Balance \$4,384	Scheduled Payment	\$49	Paid on 04/20/2018	\$0
Date Jul 2018	Balance \$4,369	Scheduled Payment	\$49	Paid on 04/20/2018	\$0

**Contact Info**

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone **(800) 233-0557**
Number

**Comment**

Completed investigation of FCRA dispute - consumer disagrees.

**Reinvestigation Information**

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

PHEAA/FED LOAN SERV

Potentially Negative

**Account Info**

Account Name	PHEAA/FED LOAN SERV
Account Number	727883XXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	10/22/2015
Status	Open. Deferred, payments begin Jul 2020.
Status Updated	05/31/2020
Balance	\$937
Balance Updated	05/31/2020
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,000
Highest Balance	\$0
Terms	120 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	ND	ND	ND	ND	•	—	—	—	—	—	—	—
2019	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2018	ND	ND	ND	ND	•	ND	ND	ND	ND	ND	ND	ND
2017	•	•	90	120	150	•	•	•	•	•	•	90
2016	—	—	—	—	—	—	•	•	•	•	•	•

• Current on payments 90 90 Days Past Due 120 120 Days Past Due
 150 150 Days Past Due ND No data for this time period



Balance Histories

Date Apr 2020	Balance \$937	Scheduled Payment	\$0	Paid on 04/20/2018	\$0
Date Mar 2020	Balance \$937	Scheduled Payment	\$0	Paid on 04/20/2018	\$0
Date Mar 2020	Balance \$937	Scheduled Payment	\$0	Paid on 04/20/2018	\$0
Date Dec 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Nov 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Oct 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Sep 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Aug 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Jul 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Jun 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date May 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0

			Payment	04/20/2018	
Date Apr 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Mar 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Feb 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Jan 2019	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Dec 2018	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Nov 2018	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Oct 2018	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Sep 2018	Balance \$937	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Aug 2018	Balance \$939	Scheduled Payment	\$10	Paid on 04/20/2018	\$0
Date Jul 2018	Balance \$935	Scheduled Payment	\$10	Paid on 04/20/2018	\$0

**Contact Info**

Address **PO BOX 60610,
HARRISBURG PA
17106**

Phone Number **(800) 233-0557**

**Comment**

Completed investigation of FCRA dispute - consumer disagrees.

**Reinvestigation Information**

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

PORTFOLIO RECOVERY ASSOCIATES



Potentially Negative



Account Info

Account Name	PORTFOLIO RECOVERY ASSOCIATES
Account Number	603220XXXXXXXXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	02/20/2019
Status	Collection account. \$1,024 past due as of Jun 2020.
Status Updated	06/27/2020
Balance	\$1,024
Balance Updated	06/27/2020
Recent Payment	\$51
Monthly Payment	\$0
Original Balance	\$1,531
Highest Balance	\$0
Terms	1 Months
On Record Until	Sep 2024



Payment History

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

C Collection



Balance Histories

Date	May 2020	Balance	\$1,075	Scheduled	\$0	Paid on	\$51
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			Payment	05/21/2020	
Date Apr 2020	Balance \$1,126	Scheduled Payment	\$0	Paid on 04/21/2020	\$51
Date Mar 2020	Balance \$1,177	Scheduled Payment	\$0	Paid on 12/19/2019	\$59
Date Feb 2020	Balance \$1,177	Scheduled Payment	\$0	Paid on 12/19/2019	\$59
Date Jan 2020	Balance \$1,177	Scheduled Payment	\$0	Paid on 12/19/2019	\$59
Date Dec 2019	Balance \$1,177	Scheduled Payment	\$0	Paid on 12/19/2019	\$59
Date Nov 2019	Balance \$1,236	Scheduled Payment	\$0	Paid on 11/19/2019	\$59
Date Oct 2019	Balance \$1,295	Scheduled Payment	\$0	Paid on 10/21/2019	\$59
Date Sep 2019	Balance \$1,354	Scheduled Payment	\$0	Paid on 09/19/2019	\$59
Date Aug 2019	Balance \$1,413	Scheduled Payment	\$0	Paid on 08/19/2019	\$59
Date Jul 2019	Balance \$1,472	Scheduled Payment	\$0	Paid on 07/19/2019	\$59
Date Jun 2019	Balance \$1,531	Scheduled Payment	\$0	Paid \$0	
Date Jun 2019	Balance \$1,531	Scheduled Payment	\$0	Paid \$0	

**Historical Info**

Original **SYNCHRONY**
Creditor **BANK**

**Contact Info**

Address **120 CORPORATE
BLVD STE 100,**

NORFOLK VA
23502

Phone (844) 675-3408
Number



Comment

Completed investigation of FCRA dispute - consumer disagrees.



Reinvestigation Information

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

SEARS/CBNA



Account Info	
Account Name	SEARS/CBNA
Account Number	504994XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	04/10/2012
Status	Paid, Closed/Never late.
Status Updated	02/22/2014
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$1,000
Highest Balance	\$993
Terms	NA
On Record Until	Feb 2024



Payment History

J F M A M J J A S O N D

2014	●	CLS	—	—	—	—	—	—	—	—	—	—
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	—	—	—	●	●	●	●	●	●	●	●	●

●

 Current on payments

CLS

 Closed



Contact Info

Address
PO BOX 6217,
SIOUX FALLS SD
57117



Comment

Account closed at consumer's request.

SEARS/CITIBANK



Account Info

Account Name	SEARS/CITIBANK
Account Number	504994XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	04/10/2012
Status	Paid, Closed/Never late.
Status Updated	11/29/2013
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$1,000
Highest Balance	\$431
Terms	NA
On Record Until	Nov 2023

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2013	●	●	●	●	●	●	●	●	●	●	CLS	—
2012	—	—	—	●	●	●	●	●	●	●	●	●

● Current on payments CLS Closed

**Contact Info**

Address **PO BOX 6217,
SIOUX FALLS SD
57117**

**Comment**

Account closed at consumer's request.

SNAP-ON CREDIT LLC**Account Info**

Account Name	SNAP-ON CREDIT LLC
Account Number	40008XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	08/09/2013
Status	Paid, Closed/Never late.
Status Updated	12/31/2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$1,365
Highest Balance	\$0
Terms	12 Months
On Record Until	Dec 2027

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2017	●	●	●	●	●	●	●	●	●	●	●	CLS
2016	●	●	●	●	●	●	●	●	●	●	●	●

● Current on payments CLS Closed

**Contact Info**

Address **950
TECHNOLOGY
WAY STE 301,
LIBERTYVILLE IL
60048**

Phone **(847) 782-7700**
Number

SYNCB/ASHLEY HOMESTORES**Account Info**

Account Name	SYNCB/ASHLEY HOMESTORES
Account Number	601919XXXXXXXXXX
Account Type	Charge Card
Responsibility	Joint with
Date Opened	10/30/2013
Status	Paid, Closed/Never late.
Status Updated	11/24/2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$1,200
Highest Balance	\$1,220

Terms

NA

On Record Until

Nov 2027

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2017	●	●	●	●	●	●	●	●	●	●	CLS	—
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	●	●	●	●	●	●	●	●	●	●	●	●
2013	—	—	—	—	—	—	—	—	—	●	●	●

● Current on payments CLS Closed

**Contact Info**

Address **C/O P O BOX
965036,
ORLANDO FL
32896**

Phone **(866) 396-8254**
Number

**Comment**

Account closed at credit grantor's request.

SYNCB/EMPRESAS BERRIOS**Account Info**

Account Name **SYNCB/EMPRESAS BERRIOS**

Account Number **603461XXXXXXXXXX**

Account Type **Charge Card**

Responsibility **Individual**

Date Opened **08/23/2012**

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

Status Updated	09/27/2013
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$1,000
Highest Balance	\$0
Terms	NA
On Record Until	Sep 2023



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2013	●	●	●	●	●	●	●	●	CLS	—	—	—
2012	—	—	—	—	—	—	—	●	●	●	●	●

● Current on payments CLS Closed



Contact Info

Address **PO BOX 965036,
ORLANDO FL
32896**

Phone **(866) 396-8254**
Number

SYNCB/SAMS CLUB



Potentially Negative



Account Info

Account Name **SYNCB/SAMS CLUB**

Account Number **604599XXXXXXXXXX**

Account Type **Charge Card**

Responsibility **Individual**

Date Opened **08/14/2012**

Status	Paid, Closed.
Status Updated	12/12/2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$1,100
Highest Balance	\$1,220
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	●	●	●	●	●	●	●	●	●	●	●	CLS
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	60	60	60	60	90	30	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	30
2015	30	●	30	30	60	●	●	●	●	●	●	●
2014	—	—	—	—	●	●	●	●	●	●	●	●

● Current on payments 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due
 CLS Closed



Balance Histories

Date Mar 2019	Balance \$60	Scheduled Payment	\$27	Paid on 03/13/2019	\$40
Date Feb 2019	Balance \$98	Scheduled Payment	\$38	Paid on 02/12/2019	\$40
Date Jan 2019	Balance \$135	Scheduled Payment	\$38	Paid on 01/06/2019	\$40
Date Dec 2018	Balance \$172	Scheduled Payment	\$38	Paid on 12/04/2018	\$40
Date Nov 2018	Balance \$208	Scheduled Payment	\$38	Paid on 11/15/2018	\$40

Date Oct 2018	Balance \$243	Scheduled Payment	\$38	Paid on 10/14/2018	\$40
Date Sep 2018	Balance \$278	Scheduled Payment	\$38	Paid on 09/20/2018	\$30
Date Aug 2018	Balance \$275	Scheduled Payment	\$27	Paid on 08/16/2018	\$30
Date Jul 2018	Balance \$299	Scheduled Payment	\$27	Paid on 07/11/2018	\$30

**Contact Info**

Address **PO BOX 965005,
ORLANDO FL
32896**

Phone
Number **(800) 964-1917**

**Comment**

Account closed at credit grantor's request.

**Reinvestigation Information**

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

Public Records

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

No public records reported.

Hard Inquiries

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

RENTGROW

Inquired on 11/20/2019

177 HUNTINGTON AVES
1703 BOSTON
MA, 02115

Rental on behalf of PINNACLE PROPERTY MA. This inquiry is scheduled to continue on record until Dec 2021.

CAP ONE NA

Inquired on 01/07/2019

PO BOX 30281 SALT LAKE CITY UT, 84130

Unspecified. This inquiry is scheduled to continue on record until Feb 2021.

Soft Inquiries

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts. Soft inquiries also occur when you check your own credit report or when you use credit monitoring services from companies like Experian. These inquiries do not impact your credit score. Soft inquiries are not disputable but are available here for reference.

EXPERIAN

Inquired on
07/07/2020

475 ANTON BLVD,

COSTA MESA CA
92626

EXPERIAN

Inquired on
07/07/2020

475 ANTON BLVD,

COSTA MESA CA
92626

**FORTIVA/ATLAN
TICUS/TBOM**

Inquired on
06/30/2020,
05/28/2020,
04/29/2020 and 0
6/21/2019

5 CONCOURSE
PKWY STE 400,
ATLANTA GA
30328

CREDIT KARMA

Inquired on
06/16/2020,
05/15/2020,
05/05/2020,
05/02/2020,
04/22/2020,
04/15/2020,
04/10/2020,
03/28/2020,
03/21/2020,
03/15/2020,
03/14/2020,
02/25/2020,
02/18/2020,
02/13/2020,
02/07/2020,
01/26/2020,
01/22/2020,
01/15/2020,
01/09/2020,
01/02/2020,
12/20/2019 and 1
2/13/2019

760 MARKET ST
FL 2,
SAN FRANCISCO
CA 94102

CAPITAL ONE

Inquired on
06/12/2020,
05/15/2020,
04/13/2020,
03/13/2020,
02/14/2020,
01/14/2020,
12/13/2019,
11/13/2019,
10/11/2019,

ONEMAIN

Inquired on
06/03/2020,
04/30/2020,
11/27/2019,
10/02/2019,
09/04/2019,
07/31/2019 and 0
6/26/2019

**LN/DATALAB/PR
OGRESSIVE**

Inquired on
04/23/2020,
02/13/2020 and 1
2/26/2018

6300 WILSON
MILLS RD,
MAYFIELD

**PREMIER
BANKCARD INC**

Inquired on
04/01/2020

3820 N LOUISE
AVE,
SIOUX FALLS SD
57107
(800) 987-5521

09/12/2019,
08/13/2019,
07/12/2019,
06/12/2019,
05/11/2019,
04/15/2019,
03/12/2019 and 0
2/11/2019

PO BOX 30281,
SALT LAKE CITY
UT 84130
(800) 955-7070

PO BOX 1010,
EVANSVILLE IN
47706
(844) 298-9733

VILLAGE OH
44143

**BANCO POPULAR
DE PUERTO**

Inquired on
02/26/2020

EL SENORAL CTR
PR177 LOMAS
VER,
SAN JUAN PR
00926
(787) 751-9800

**CREDIT ONE
BANK**

Inquired on
02/19/2020,
01/21/2020,
12/23/2019,
11/25/2019,
10/28/2019,
10/01/2019,
09/04/2019,
08/06/2019,
07/11/2019,
06/11/2019,
05/14/2019,
04/16/2019,
03/19/2019,
02/21/2019 and 0
1/23/2019

6801 S
CIMARRON RD,
LAS VEGAS NV
89113
(415) 459-6100

**LEXISNEXIS/INS/
P&C**

Inquired on
02/19/2020

1000 ALDERMAN
DR,
ALPHARETTA GA
30005
(866) 323-0932

**ASPIRE/ATLANTI
CUS/TBOM**

Inquired on
02/11/2020,
11/11/2019,
10/11/2019 and 0
9/23/2019

5 CONCOURSE
PKWY STE 400,
ATLANTA GA
30328

**OPORTUN/PROG
RESO**

**PORTFOLIO
RECOV ASSOC**

MERRICK BANK

**AXD/KENTWOOD
MORTGAGE**

Inquired on
02/07/2020,
01/10/2020,
11/26/2019,
10/03/2019,
09/06/2019,
07/09/2019,
03/14/2019,
12/12/2018,
10/15/2018 and 0
9/11/2018

1600 SEAPORT
BLVD STE 250,
REDWOOD CITY
CA 94063
(866) 488-6090

Inquired on
11/21/2019,
08/12/2019,
07/06/2019,
04/07/2019 and 0
3/12/2019

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

Inquired on
11/05/2019,
08/07/2019 and 0
5/07/2019

PO BOX 9201,
OLD BETHPAGE
NY 11804
(800) 253-2322

Inquired on
09/04/2019,
07/18/2019,
05/29/2019 and 1
0/05/2018

610 N MAIN ST,
SPRINGBORO OH
45066
(937) 748-5750

**CAPITAL ONE
AUTO FINANCE**

Inquired on
07/02/2019

PO BOX 259407,
PLANO TX 75025
(800) 946-0332

**AXD/OMNI FUND
INC**

Inquired on
06/06/2019 and 0
3/14/2019

26395
JEFFERSON AVE
STE E,
MURRIETA CA
92562
(888) 682-3863

**AMERICAN
EXPRESS**

Inquired on
05/08/2019

PO BOX 981537,
EL PASO TX
79998
(602) 537-8500

BANCO POPULAR

Inquired on
05/02/2019

209 MUNOZ
RIVERA AVE,
HATO REY PR
00918
(787) 724-3659

**FINGERHUT/WEB
BANK**

Inquired on
04/03/2019 and 0
3/06/2019

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

**FINGERHUT/WEB
BANK**

Inquired on
03/06/2019

,

**CAPITAL ONE
AUTO FINANCE**

Inquired on
01/18/2019 and 0
7/16/2018

7933 PRESTON
RD,
PLANO TX 75024
(800) 227-3863

**CAPITAL ONE
COAF**

Inquired on
01/18/2019 and 0
7/16/2018

7933 PRESTON
RD,
PLANO TX 75024
(800) 946-0332

(801) 456-8350

LN/VISION/LIBERTY MUTUAL

Inquired on
01/08/2019

175 BERKELEY ST,

BOSTON MA
02116

SPEEDY CASH/CURO

Inquired on
11/30/2018 and 09/28/2018

3527 N RIDGE RD,
WICHITA KS
67205
(800) 856-2911

TXU ENERGY

Inquired on
10/30/2018 and 08/06/2018

PO BOX 666565,
DALLAS TX 75266

TXU ENERGY

Inquired on
08/06/2018

,

INTERNAL REVENUE SERVICE

Inquired on
07/31/2018

250 MURALL DR,
KEARNEYSVILLE
WV 25430

Important Messages

Medical Information

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

Public Records Information

If your report contains public records, the Public Records section includes items from courts that

Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit Experian.com/help

Phone

Monday - Friday

9am to 5pm

(855) 414-6047

Mail

Experian

PO Box 9701

Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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

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

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

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

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;

- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

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

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

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

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

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

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

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

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

Identity theft victims and active duty military personnel have additional rights. For more Information, visit www.consumerfinance.gov/learnmore.

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

consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

- 1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

2. To the extent not included in item 1 above:

- a.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks
- b.** State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act
- c.** Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations
- d.** Federal Credit Unions

PLEASE CONTACT:

- a.** Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552
- b.** Federal Trade Commission: Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357
- a.** Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street,
Suite 3450
Houston, TX 77010-9050
- b.** Federal Reserve
Consumer Help Center
PO Box 1200
Minneapolis, MN 55480
- c.** FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106
- d.** National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street

Alexandria, VA 22314

3. Air carriers

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

4. Creditors Subject to Surface Transportation Board

Office of Proceedings,
Surface Transportation
Board
Department of
Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and
Stockyards
Administration area
supervisor

6. Small Business Investment Companies

Associate Deputy
Administrator for Capital
Access
United States Small
Business Administration
409 Third Street, SW, 8th
Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange
Commission
100 F St NE
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Farm Credit
Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for
region in which the
creditor operates **or**
Federal Trade
Commission: Consumer
Response Center – FCRA
Washington, DC 20580
(877) 382-4357

Notification of Rights

- Notification of Rights for Alabama Consumers
- Notification of Rights for Alaska Consumers
- Notification of Rights for Arkansas Consumers
- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Delaware Consumers
- Notification of Rights for District of Columbia Consumers
- Notification of Rights for Florida Consumers
- Notification of Rights for Georgia Consumers
- Notification of Rights for Indiana Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Missouri Consumers
- Notification of Rights for Montana Consumers
- Notification of Rights for Nevada Consumers
- Notification of Rights for New Hampshire Consumers
- Notification of Rights for New Jersey Consumers
- Notification of Rights for New Mexico Consumers
- Notification of Rights for New York Consumers
- Notification of Rights for North Carolina Consumers
- Notification of Rights for North Dakota Consumers
- Notification of Rights for Ohio Consumers
- Ohio Notice of Rights for Protected Consumers
- Notification of Rights for Oklahoma Consumers
- Notification of Rights for Rhode Island Consumers

- Notification of Rights for Tennessee Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Virginia Consumers
- Notification of Rights for Washington Consumers
- Notification of Rights for West Virginia Consumers