

## Online Personal Credit Report

You can review your entire report below and review each section of your report by using the links to the right to take further actions.

**Important Note:** Print this page or write down your report number and date for future access. To return to your report, visit [experian.com/view](http://experian.com/view) and enter your report number.



### What if I want to dispute an item in my report?

Review each section of your credit report and navigate to each section by following the links below.

#### Report Summary:

- There are 1 potentially negative items in your report. What if I want to dispute an item in my report?
- You have 0 accounts in good standing in your report.
- Check the recent requests for your credit history.
- Check your personal information.
- Check your personal statement.

Experian credit report prepared for  
**ARELIZ MARTINEZ OLIVIERI**

Report date: **October 02, 2015**

Your report number is

**1612-6246-68**

#### Your Credit Report:

- [Potentially negative items](#)
- [Requests for your credit history](#)
- [Personal information](#)
- [Important message from Experian](#)
- [Contact us](#)
- [Know your rights](#)

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 in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

To return to your report in the near future, log on to [www.experian.com/consumer](http://www.experian.com/consumer) and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the [Report Summary](#) page and follow the instructions for disputing.

Need to view your report again or dispute information? Access your report online at [www.experian.com/viewreport](http://www.experian.com/viewreport).

You may also contact us by mail at:

NCAC  
P.O. Box 9701  
Allen, TX 75013

Or, by phone at:

1 800 493 1058  
Monday through Friday, 9 am to 5 pm in your time zone.

You may also submit additional relevant information or supporting documentation for your disputes electronically at [experian.com/upload](http://experian.com/upload).

**Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.**

## Potentially Negative Items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years. Unpaid tax liens may remain for up to 10 years from the filing date. Paid tax liens may remain for up to seven years from the filing date. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Payment history legend

OK Current/Terms of agreement met	VS Voluntarily surrendered
30 Account 30 days past due	60 R Repossession PBC
Account 60 days past due	90 Paid by creditor IC
Account 90 days past due	Insurance claim
120 Account 120 days past due	G Claim filed with government
150 Account 150 days past due	D Defaulted on contract
180 Account 180 days past due	C Collection
CRD Creditor received deed	CO Charge off
FS Foreclosure proceedings started	CLS Closed
F Foreclosed	ND No data for this time period

## Credit Items

For your protection, the last few digits of your account numbers do not display.

### MIDLAND FUNDING

**Address:**

8875 AERO DR STE 200  
SAN DIEGO, CA 92123  
(877) 240-2377

**Address Identification Number:**

0617222332

**Status:** Paid, Closed.

**Account Number:**

856000....

**Original Creditor:**

FIRST PREMIER BANK

**Date Opened:**

08/2013

**Reported Since:**

06/2014

**Date of Status:**

07/2014

**Last Reported:**

07/2014

**Your Statement:**
**Type:**

Debt Buyer

**Terms:**

1 Months

**Monthly Payment:**

\$0

**Responsibility:**

Individual

**Status Details:**

This item was updated from our processing of your dispute in Jul 2014.

**Credit Limit/Original Amount:**

\$387

**High Balance:**

NA

**Recent Balance:**

NA

**Recent Payment:**

NA

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

**Payment History:**

2014

JUL JUN  
C C

**Account History:**

Collection as of Jul 2014, Jun 2014

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

May 2014: \$387 / no data / no data / no data

May 2014: \$387 / no data / no data / no data

Jan 2014: \$387 / no data / no data / no data

Nov 2013: \$387 / no data / no data / no data

Oct 2013: \$387 / no data / no data / no data

The original amount of this account was \$387

## Record of Requests for Your Credit History

## Inquiries Shared With Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

The section below lists all of the companies that have requested your credit history as a result of action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

### MACYS

**Address:**

9111 DUKE BLVD  
MASON OH 45040  
(800) 458-6229

**Date of Request:**

08/18/2014

**Address Identification Number:**

0617222332

**Comments:**

Unspecified. This inquiry is scheduled to continue on record until Sep 2016.

**FACTUAL DATA****Address:**

5200 HAHNS PEAK DR  
LOVELAND CO 80538  
(800) 929-3400

**Date of Request:**

10/07/2013

**Address Identification Number:**

0795250450

**Comments:**

Real Estate on behalf of 8001 SCOTIABANK DE PUERT. This inquiry is scheduled to continue on record until Nov 2015.

**Inquiries Shared Only With You**

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application.

These inquiries do not affect your credit score.

**BANCO POPULAR****Address:**

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

**Date of Request:**

07/24/2015

**EXPERIAN****Address:**

PO BOX 2002  
ALLEN TX 75013  
(888) 397-3742

**Date of Request:**

08/04/2014

**AT&T SERVICES****Address:**

12911 E 183RD ST  
CERRITOS CA 90703  
(877) 844-5584

**Date of Request:**

05/16/2014

**Personal Information**

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The following information is reported to us by you, your creditors and other sources. Each source may report your personal info differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, we did not list the Social Security number that you provided when you contacted us. If any Social Security number variations were reported to us, only the last four digits of each are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in these numbers may be part of the displayed portion or part of the hidden portion. The names are listed in no particular order and may include variations of your legal name. The Name identification number is how our system identifies the names associated with respective accounts on your credit report. These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

**Names:**

ARELIZ M OLIVIERI

**Name identification number:** 31280

ARELIZ MARTINEZ OLIVIERI

**Name identification number:** 22587

ARELIS MARTINEZ OLIVIERI

**Name identification number:** 14591

ARELIZ MARTINEZ

**Name identification number:** 28683

ARELIZ MARTINEZ OLIVIE

**Name identification number:** 10995

ANELIZ MARTINEZ

**Name identification number:** 17887**Year of birth:**

1978

**Telephone numbers:**

(787) 391-8337 Cellular

**Address:** HC 4 BOX 6073  
BARRANQUITAS, PR 00794-9423**Address identification number:** 0617222332**Type of Residence:** Rural route**Geographical Code:** 0-95240010-19-**Address:** PO BOX 993  
BARRANQUITAS, PR 00794-0993**Address identification number:** 0007287718**Type of Residence:** Post office box**Geographical Code:** 0-95240010-19-**Address:** HC 1 BOX 6073  
BARRANQUITAS, PR 00794-9804**Address identification number:** 0516021525**Type of Residence:** Rural route**Geographical Code:** 0-95240000-19-**Address:** PO BOX 903  
OROCOVIS, PR 00720-0903**Address identification number:** 0007015005**Type of Residence:** Post office box**Geographical Code:** 0-95490210-107-**Address:** 5F URB PASEO TORRE ALTA  
BARRANQUITAS, PR 00794-**Address identification number:** 0795250450**Type of Residence:** Single family**Geographical Code:** 0-00- 0-

## Important Message From Experian

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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 in your report, but in 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

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### FCRA Rights

Para informacion 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, 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.

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 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:**

Type of Business:	Contact:
<b>1.a.</b> Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.  <b>b.</b> Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	<b>a.</b> Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552  <b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
<b>2.</b> To the extent not included in item 1 above:  <b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks  <b>b.</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  <b>c.</b> Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations	<b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050  <b>b.</b> Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480

d. Federal Credit Unions	<p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
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 <b>or</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

## States 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](#)  
[California notice of your rights to request and obtain your credit score](#)  
[Notification of rights for Colorado consumers](#)  
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