



Personal Information

SSN: XXX-XX-7689  
Your SSN has been masked for your protection.

You have been on our files since 07/04/2007  
Date of Birth: 12/23/1988

Names Reported: ROBERTO PEREZ, ROBERTO M. PEREZ, ROBERTO PEREZ MARTINEZ and ROBERTO PEREZ MARTINEZ

Addresses Reported:

Address	Date Reported
38482 DEEPDALE CT, AVON, OH 44011-3127	08/31/2017
GENERAL DELIVERY, MAYAGUEZ, PR 00681-9999	01/25/2010
BO COLOMBIA,227 CALLE GEN DEL VALLE, MAYAGUEZ, PR 00680-3535	12/28/2010
424 E CENTRAL BLVD APT 707, ORLANDO, FL 32801-1923	05/26/2017
36550 CHESTER RD APT 5801, AVON, OH 44011-4015	04/25/2017
248 MAIN ST APT 433, WESTLAKE, OH 44145-8167	06/30/2016
2401 ONTARIO ST, CLEVELAND, OH 44115-4003	10/21/2013
CALLE GERNERAL DEL VALLE 227, MAYAGUEZ, PR 00681	10/31/2014
BARRIO COLOMBIA, MAYAGUEZ, PR 00680	02/25/2010
1775 HORIZON DR, AKRON, OH 44313-8726	03/19/2014
2260 PAR LN APT 308, WILLOUGHBY HILLS, OH 44094-2946	07/01/2011
8524 BENDING BRANCH CT, JACKSONVILLE, FL 32244-5477	01/14/2009
149 SE COLLEGE PL APT 75, LAKE CITY, FL 32025-2006	06/29/2007

Telephone Numbers Reported:

(787) 538-1529	(787) 538-3050	(787) 265-1656	(787) 538-1929	(787) 464-1348	(216) 650-2395	(216) 392-2747
(216) 420-4609	(787) 538-2510	(787) 538-0809	(904) 538-0809	(386) 673-9030		

Employment Data Reported:

Employer Name	Position	Date Verified
CLEVELAND INDIANS	PELOTERO	10/18/2013

Account Information

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

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

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

**Remarks Key**  
Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

AND   AFFECTD BY NTRL/DCLRD DISASTR

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

FIRST PREMIER BANK   #517800637791\*\*\*\*



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

Date Opened:09/27/2011

Responsibility:Individual Account

Account Type:Revolving Account

Loan Type:CREDIT CARD

Balance:\$1,021

Date Updated:09/07/2014

Payment Received:\$100

Last Payment Made:08/31/2012

High Balance:\$1,021

Original ChargeOff:\$1,021

Credit Limit:\$700

Past Due:>\$1,021<

Pay Status:>Charged Off<

Terms:Paid Monthly

Date Closed:12/05/2012

>Maximum Delinquency of 120 days in 01/2013<

Remarks: >UNPAID BALANCE CHARGED OFF<  
Estimated month and year that this item will be removed: 09/2019

	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	120

	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	90	60	30	OK	OK	OK	OK	OK	OK	OK

	02/2012	01/2012	12/2011	11/2011	10/2011
Rating	OK	OK	OK	OK	OK

GM FINANCIAL #46512\*\*\*\*  
PO BOX 181145  
ARLINGTON, TX 76096-1145  
(800) 284-2271

Date Opened:04/10/2017

Responsibility:Joint Account

Account Type:Installment Account

Loan Type:AUTOMOBILE

Date Updated:01/26/2019

Payment Received:\$1,363

Last Payment Made:01/25/2019

Pay Status:Current; Paid or Paying as Agreed

Terms:\$1,363 per month, paid Monthly for 61 months

>Maximum Delinquency of 60 days in 03/2018<

High Balance: High balance of \$72,285 from 04/2017 to 12/2017; \$72,285 from 05/2018 to 01/2019

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
Balance	\$48,941	\$50,097	\$51,261	\$51,036	\$52,190	\$53,331	\$54,468	\$55,608	\$56,735	
Scheduled Payment	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	
Amount Paid	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Remarks										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Balance				\$65,143	\$64,873	\$65,971	\$67,056	\$68,136	\$69,221	\$70,302
Scheduled Payment				\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363
Amount Paid				\$0	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363	\$1,363
Past Due				\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks						AND				
Rating	60	X	X	OK	OK	OK	OK	OK	OK	OK

	05/2017	04/2017
Balance	\$71,368	\$72,431
Scheduled Payment	\$1,363	\$1,363
Amount Paid	\$1,363	\$0
Past Due	\$0	\$0
Rating	OK	OK

TOYOTA CREDIT DE PR #7040406164371\*\*\*\*

PO BOX 366251  
SAN JUAN, PR 00936-6251  
Phone number not available

Date Opened:	10/18/2013	Date Updated:	12/31/2018	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$465		Agreed
Account Type:	Installment Account	Last Payment Made:	12/03/2018	Terms:	\$465 per month, paid
Loan Type:	AUTOMOBILE				Monthly for 72 months
					>Maximum Delinquency of 30 days in 06/2015<

High Balance: High balance of \$22,608 from 08/2016 to 12/2018

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Balance	\$4,304	\$4,719	\$5,074	\$5,477	\$5,873	\$6,264	\$6,653	\$7,035	\$7,416	\$7,789
Scheduled Payment	\$465	\$465	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466
Amount Paid	\$465	\$465	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$8,167	\$8,531	\$8,891	\$9,251	\$9,602	\$9,954	\$10,297	\$10,636	\$10,976	\$11,307
Scheduled Payment	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466
Amount Paid	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Balance	\$11,639	\$11,963	\$12,297	\$12,613	\$12,925	\$13,238	\$13,543	\$13,850	\$14,147	
Scheduled Payment	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	
Amount Paid	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	\$466	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	30	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013
Rating	OK	OK	OK

ENHANCED RECOVERY COMPAN #18913\*\*\*\*

P O Box 57547  
JACKSONVILLE, FL 32241  
(904) 680-2591

Placed for collection:	01/18/2018	Balance:	\$199	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	01/27/2019		
Account Type:	Open Account	Original Amount:	\$199		
Loan Type:	COLLECTION	Original Creditor:	CHARTER COMMUNICATIONS (Cable/Cellular)		
	AGENCY/ATTORNEY	Past Due:	>\$199<		

Remarks: >PLACED FOR COLLECTION<  
Estimated month and year that this item will be removed: 03/2020

Satisfactory Accounts

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

ALLY FINANCIAL #62892424\*\*\*\*

P.O. BOX 380901  
BLOOMINGTON, MN 55438  
(888) 925-2559

Date Opened:	05/09/2016	Date Updated:	04/21/2017	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly for 72 months
Account Type:	Installment Account	Last Payment Made:	04/20/2017	Date Closed:	04/21/2017
Loan Type:	AUTOMOBILE				



**High Balance:** High balance of \$56,405 from 08/2016 to 04/2017  
**Remarks:** CLOSED

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Balance	\$0	\$49,859	\$50,553	\$51,214	\$51,872	\$52,536	\$53,197	\$53,844	\$54,487	
Scheduled Payment	\$0	\$954	\$954	\$954	\$954	\$954	\$954	\$954	\$954	
Amount Paid	\$0	\$954	\$954	\$954	\$954	\$954	\$954	\$954	\$954	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016
Rating	OK

**PRIVATE NATIONAL MORTGAG #618801528\*\*\*\***  
P O BOX514387  
LOS ANGELES, CA 90051  
(866) 545-9070

Date Opened:	08/08/2017	Date Updated:	01/04/2019	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$2,551	Terms:	\$2,551 per month, paid Monthly for 360 months
Account Type:	Mortgage Account	Last Payment Made:	01/01/2019		
Loan Type:	FHA REAL ESTATE MORTGAGE				

**High Balance:** High balance of \$280,489 from 10/2017 to 01/2019

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
Balance	\$274,542	\$274,925	\$275,306	\$275,685	\$276,063	\$276,440	\$276,815	\$277,189	\$277,561	\$277,932
Scheduled Payment	\$2,551	\$2,551	\$2,551	\$2,551	\$2,551	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523
Amount Paid	\$2,551	\$2,551	\$2,551	\$2,551	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Balance	\$278,302	\$278,670	\$279,036	\$279,402	\$279,766	\$280,671
Scheduled Payment	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523	\$2,523
Amount Paid	\$2,523	\$2,523	\$2,523	\$2,523	\$5,046	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK

**RELIABLE FINANCIAL #20720050\*\*\*\***  
BOX 21382  
SAN JUAN, PR 00928-1382  
(787) 625-8000

Date Opened:	09/09/2014	Date Updated:	12/31/2018	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$854	Terms:	\$854 per month, paid



Account Type:Installment Account

Loan Type:AUTOMOBILE

Last Payment Made:12/09/2018

Monthly for 72 months

High Balance: High balance of \$37,500 from 08/2016 to 08/2017; \$37,500 from 12/2017 to 07/2018; \$37,500 from 09/2018 to 12/2018

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Balance	\$17,919	\$18,773	\$19,627	\$20,481		\$22,189	\$23,043	\$23,897	\$24,751	\$25,605
Scheduled Payment	\$854	\$854	\$854	\$854		\$854	\$854	\$854	\$854	\$854
Amount Paid	\$854	\$854	\$854	\$854		\$854	\$854	\$854	\$854	\$854
Past Due	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$26,459	\$27,313	\$28,167				\$31,583	\$32,437	\$33,291	\$34,145
Scheduled Payment	\$854	\$854	\$854				\$854	\$854	\$854	\$854
Amount Paid	\$854	\$854	\$854				\$854	\$854	\$854	\$854
Past Due	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Balance	\$34,999	\$35,853	\$36,707	\$37,561	\$38,415	\$39,284	\$40,138	\$40,992	\$41,846	
Scheduled Payment	\$854	\$854	\$854	\$854	\$854	\$854	\$854	\$854	\$854	
Amount Paid	\$854	\$854	\$854	\$854	\$854	\$854	\$854	\$854	\$854	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014
Rating	OK

RYAN FINANCIAL SERVICE #1707070140\*\*\*\*  
555 Southpointe Blvd  
Suite 300  
CANONSBURG, PA 15317-9552  
(800) 926-3600

Date Opened:08/08/2017

Responsibility:Individual Account

Account Type:Mortgage Account

Date Updated:09/27/2017

Payment Received:\$0

Pay Status:Current; Paid or Paying as Agreed

Terms:\$2,523 per month, paid



Loan Type:

FHA REAL ESTATE  
MORTGAGE

Date Closed:

Monthly for 360 months  
09/27/2017

High Balance: High balance of \$280,489 from 08/2017 to 09/2017  
Remarks: CLOSED

	09/2017	08/2017
Balance	\$0	\$280,489
Scheduled Payment	\$2,523	\$2,523
Amount Paid	\$0	\$0
Past Due	\$0	\$0
Rating	OK	OK

SYNCB/HOME DESIGN FURN #603461007316\*\*\*\*  
C/O PO BOX 965036  
ORLANDO, FL 32896-5036  
(800) 250-5411

Date Opened:

01/18/2010

Balance:

\$0

Pay Status:

Current; Paid or Paying as Agreed

Responsibility:

Joint Account

Date Updated:

10/06/2016

Terms:

Paid Monthly

Account Type:

Revolving Account

Payment Received:

\$0

Date Closed:

01/08/2012

Loan Type:

CHARGE ACCOUNT

Last Payment Made:

01/10/2011

Date Paid:

01/10/2011

High Balance:

\$746

Credit Limit:

\$3,000

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2010
Rating	OK

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

NVR PREQUAL via CREDCO

PO BOX 509124  
SAN DIEGO, CA 92150  
(800) 523-0233

Requested On: 07/07/2017  
Inquiry Type: Individual  
Permissible Purpose: CREDIT TRANSACTION

RAYMOND JAMES BANK via CREDCO

PO BOX 509124  
SAN DIEGO, CA 92150  
(800) 523-0233

Requested On: 04/12/2017  
Inquiry Type: Authorized  
Permissible Purpose: CREDIT TRANSACTION

ALLY FINANCIAL INC

PO BOX 380901  
BLOOMINGTON, MN 55438  
(888) 925-2559

Requested On: 04/11/2017, 04/10/2017  
Inquiry Type: Individual

CARDINAL CREDIT UNION IN

8500 WESTPORT DR  
MENTOR, OH 44060  
(440) 255-2127

Requested On: 04/11/2017  
Inquiry Type: Individual

PORSCHE OF BEDFORD via CREDCO

PO BOX 509124  
SAN DIEGO, CA 92150  
(800) 523-0233

Requested On: 04/10/2017  
Inquiry Type: Individual  
Permissible Purpose: CREDIT TRANSACTION

SANTANDER CONSUMER USA

8585 NORTH STEMMONS FWY  
DALLAS, TX 75060  
(855) 825-6667

Requested On: 04/10/2017  
Inquiry Type: Individual

WELLSFARGODEALERSVCS

PO BOX 1697  
WINTERVILLE, NC 28590  
(949) 727-1111

Requested On: 04/10/2017  
Inquiry Type: Individual

GM FINANCIAL

PO BOX 181145  
ARLINGTON, TX 76096  
(800) 644-2297

Requested On: 04/10/2017  
Inquiry Type: Individual

DEALER SERVICES MIDWEST

205 WEST FOURTH STREET  
SUITE 700  
CINCINNATI, OH 45202  
(303) 626-9369

Requested On: 04/10/2017  
Inquiry Type: Individual

FIFTH THIRD BANK

38 FOUNTAIN SQUARE PLAZA  
CINCINNATI, OH 45263  
(513) 579-5353

Requested On: 04/10/2017  
Inquiry Type: Individual





**DLRMKTCRESTMONT CADILLAC**

26000 CHAGRIN BLVD  
BEACHWOOD, OH 44122  
Phone number not available

**Requested On:** 04/10/2017  
**Inquiry Type:** Individual  
**Permissible Purpose:** CONSUMER INITIATED TRANSACTION

**ATT SERVICES**

12911 E 183RD STREET  
CERRITOS, CA 90703  
(800) 331-0500

**Requested On:** 03/11/2017  
**Inquiry Type:** Participant

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

**CB INDIGO**

PO BOX 4499  
BEAVERTON, OR 97076  
(866) 946-9545

**Requested On:** 10/15/2018, 09/18/2018, 08/23/2018, 07/26/2018

**PROGRESSIVE INSURANCE**

PO BOX 43258  
RICHMOND HEIG, OH 44123  
(216) 732-3038

**Requested On:** 09/28/2018, 05/15/2018

**EMBRACE HOME LOANS**

25 ENTERPRISE CTR  
MIDDLETOWN, RI 02842-5201  
(800) 620-6292

**Requested On:** 08/03/2018, 07/02/2018, 05/09/2018, 03/27/2018

**BANK OF AMERICA**

PO Box 982238  
EL PASO, TX 79998  
(800) 421-2110

**Requested On:** 03/22/2018

**QUANTILION DATA STRATEGI**

80 BROAD ST  
NEW YORK, NY 10004  
(800) 659-8244

**Requested On:** 03/12/2018

**MERRICK BANK**

10705 S JORDAN GATEWAY  
SUITE 200  
SOUTH JORDAN, UT 84095  
(800) 253-2322

**Requested On:** 02/19/2018

**MONEY KEY**

3422 OLD CAPITAL TRAIL SUITE 1  
WILMINGTON, DE 19808  
(866) 255-1668

**Requested On:** 02/05/2018

Account Review Inquiries

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

**TRANSUNION CONSUMER INTE**

760 MARKET STREET 10TH FLOOR  
SAN FRANCISCO, CA 94102  
(844) 580-6816

**Requested On:** 01/28/2019

**ROBERTO PEREZ via KARMATRANSUNION INTERACT**

100 CROSS STREET  
SAN LUIS OBISPO, CA 93401  
(844) 580-6816

**Requested On:** 01/16/2019  
**Permissible Purpose:** CONSUMER REQUEST

**GM FINANCIAL**

PO BOX 181145  
ARLINGTON, TX 76096-1145  
(800) 284-2271

**Requested On:** 12/05/2018

**ENHANCED RECOVERY COMPANY**

8014 BAYBERRY ROAD  
JACKSONVILLE, FL 32256  
(800) 942-0015

**Requested On:** 01/19/2018

**NVR MTG IMLQ GAP via CREDCO**

PO BOX 509124  
SAN DIEGO, CA 92150  
(800) 523-0233

**Requested On:** 08/07/2017

**Permissible Purpose:** CONSUMER INITIATED TRANSACTION

**REVENUE GROUP via REVENUE GROUP**

4780 HINCKLEY INDUST PKWY  
SUITE 200  
CLEVELAND, OH 44109  
(216) 763-2100

**Requested On:** 07/24/2017

**Permissible Purpose:** COLLECTION

**FIRST NTL COLL BUREAU**

610 WALTHAM WAY  
MCCARRAN, NV 89434  
(775) 829-3790

**Requested On:** 03/26/2017

**Should you wish to contact TransUnion, you may do so,****Online:**

To report an inaccuracy, please visit: [dispute.transunion.com](https://dispute.transunion.com)

For answers to general questions, please visit: [www.transunion.com](https://www.transunion.com)

**By Mail:**

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

**By Phone:**

(800) 916-8800

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

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

**Consumer Rights**

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

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

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

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free 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 on 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 more 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 1-888-567-8688 (888-5OPTOUT).
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.  
 A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's

credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

- **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. You may also have the right to file suit under state law.
- **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 information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street 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	1-877-382-4357
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