Personal Credit Re	port for:
KRISH BADRI	
File Number:	
462389490	
Date Created:	
08/18/2025	
anounion com /d:	anuta ta atart a dianuta anlina
ansunion.com/ai	<u>spute</u> to start a dispute online.

a consumer statement to your credit file to explain your situation by visiting us at www.transunion.com/credit-help.

8 Personal Information

You have been on our files since 09/11/2024. Your SSN has been masked for your protection.

Credit Report Date

08/18/2025

Social Security Number

XXX-XX-7679

Date of Birth

11/08/2006

Name

KRISH P. BADRI

Addresses

Current Address

4045 OXFORD PARK LN CUMMING, GA 30040-2277

Date Reported

08/31/2024

Phone Numbers

Phone Number

(614) 648-4055

reedbac

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 rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our FAQs → to learn more.

Payment/Remarks Key

Ratings

ок Current, paying or paid as agreed

N/R Not Reported

x Unknown

30 Account 30 days late

60 Account 60 days late

90 Account 90 days late

120 Account 120 or more days late

COL Transferred to collection

vs Voluntarily surrendered

RPO Repossession

c/o Charged off by account provider

FC Foreclosure

Remarks

AAP: Loan assumed by another party

ACQ: Acquired from another lender

ACR: Account closed due to refinance

ACT: Account closed due to transfer

AFR: Account acquired by RTC/FDIC

AID: Account information disputed by consumer

AJP: Adjustment pending

AMD: Active military duty

AND: Affected by natural disaster

BAL: Balloon payment

BKL: Included in bankruptcy

BKW: Bankruptcy withdrawn

CAD: Dispute account/closed by consumer

CBC: Account closed by consumer

CBD: Dispute resolved/consumer disagrees/closed by consumer

CBG: Canceled by credit grantor

CBL: Chapter 7 bankruptcy

CBR: Chapter 11 bankruptcy

CBT: Chapter 12 bankruptcy

CLA: Placed for collection

CLO: Closed

CLS: Credit line suspended

CRB: Collateral released-balance owing

CTR: Account closed-transfer to refinance

CTS: Contact subscriber

DDR: -none-

DLU: Deed in lieu

DM: Bankruptcy dismissed

DRC: Dispute resolved/consumer disagrees

DRG: Dispute resolved reported by credit grantor

ER: Election of remedy

ETB: Early termination/balance owing

ETI: Early termination by default

ETO: Early termination/obligation settled

ETS: Early termination/status pending

FCL: Foreclosure

FPD: Account paid, foreclosure started

FPI: Foreclosure initiated

FRD: Foreclosure collateral sold

FTB: Full termination/balance owing

FTO: Full termination/obligation satisfied

FTS: Full termination/status pending

INA: Inactive account

INP: Debt being paid through insurance

INS: Paid by insurance

IRB: Involuntary repossession/balance owing

IRE: Involuntary repossession

IRO: Involuntary repossession/obligation satisfied

JUG: Judgment granted

LA: Lease assumption

LMN: Loan Modified Not GOVT (government)

LNA: Credit line is no longer available

MCC: Managed by credit counseling service

MOV: No forwarding address

NIR: Student loan not in repayment

NPA: Now paying

PAL: Purchase by another lender

PCL: Paid collection **PDD:** Paid by dealer

PDE: Payment deferred

PDI: Principle deferred/initial payment only

PFC: Account paid from collateral

PLL: Prepaid lease

PLP: Profit and loss now paying

PNR: First payment never received

PPA: Paying partial payment agreement

PPD: Paid by co-maker

PPL: Paid profit and loss

PRD: Payroll deduction

PRL: Profit and loss write-off

PWG: Account payment, wage garnish

REA: Reaffirmation of debt

REP: Substitute/replacement account

RFN: Refinanced

RPD: Paid repossession

RPO: Repossession

RRE: Repossession redeemed

RVN: Returned voluntarily

RVR: Returned voluntarily/redeemed

SET: Settled-less than full balance

SGL: Government secured guaranteed

SIL: Simple interest loan

SLP: Student loan perm assign government

SPL: Single payment loan

STL: Credit card lost/stolen

TRF: Transfer

TRL: Transferred to another lender

TTR: Transferred to recovery

WEP: Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may

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.

US DEPARTMENT OF EDUCATION/CENTRAL RESEARCH INC	51000001588****
Account Information	
Address	PO BOX 82539 LINCOLN, NE 68501
Phone	(833) 355-4311
Monthly Payment	\$0
Date Opened	08/18/2024
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$3,500
Date Updated	07/31/2025
Payment Received	\$0
Pay Status	Current Account
Terms	\$0 per month; Deferred
High Balance (Hist.)	High balance of \$1,750 from 08/2024 to 12/2024 \$3,500 from 01/2025 to 07/2025

August 2024	September 2024	October 2024	November 2024	December 2024	January 2025
Balance	Balance	Balance	Balance	Balance	Balance
\$1,750	\$1,750	\$1,750	\$1,750	\$1,750	\$3,500
Past Due	Past Due				
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid				
\$0	\$0	\$ 0	\$0	\$ 0	\$0
Scheduled Payment	Scheduled Paymen				
\$0	\$0	\$0	\$0	\$0	\$0
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
PDE	PDE	PDE	PDE	PDE	PDE
Rating	Rating	Rating	Rating	Rating	Rating
ОК	ОК	ОК	ОК	ОК	ОК
February 2025	March 2025	April 2025	May 2025	June 2025	July 2025
Balance	Balance	Balance	Balance	Balance	Balance
\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
Past Due	Past Due				
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid				
\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment \$0	Scheduled Paymer \$0				
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating	Rating	Rating	Rating	Rating	Rating
Rating					

Total Mont

☑ Inquiries

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).

Name

KRISH BADRI via TRANSUNION INTERACTIVE IN

Location Requested On Phone

100 CROSS ST 08/18/2025, 08/18/2025 (855) 681-3196

STE 202

SAN LUIS OBISPO, CA 93401

ALLSTATE INSURANCE

Location Requested On Phone

3075 SANDERS RD 11B 08/12/2025 Phone number not available

MIDWEST REGIONAL OFFICE NORTHBROOK, IL 60062

ZOLL AIRMETHODSCORPO via ECZOLLAIRMETHODSCORPOR

Location Requested On Phone

621 E CARNEGIE DRIVE 05/02/2025 (702) 366-8822

SUITE 150

SAN BERNARDINO, CA 92408

STERLING INFOSYSTEMS via STERLING INFOSYSTEMS INC

Location Requested On Phone

249 W 17TH STREET 03/03/2025 (212) 736-5100

6TH FL

NEW YORK, NY 10011

Should you wish to contact TransUnion, you may do so,

Online:

To report an inaccuracy, please visit: service.transunion.com

By Mail:

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

By Phone:

(800) 916-8800

You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

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

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW. 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). Here is a summary of your major rights under 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 NW, Washington, DC 20552.

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

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credi bureau and from nationwide specialty consumer reporting agencies. See $\underline{\text{www.consumerfinance.gov/learnmore}}$ 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.qov/learnmore or 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 form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:
- 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.

To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; <u>www.experian.com</u>
- TransUnion: 1-800-680-7289; www.transunion.com
- As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file a 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 7.

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	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357 a. Office of the Comptroller of the
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of	Currency Customer Assistance
foreign banks	Group P.O. Box 53570 Houston, TX 77052
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. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assist Federal Deposit Insurance Corporation 1100 Walnut Street, #11
d. Federal Credit Unions	Kansas City, MO 641 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314 Asst. General Counsel for Office of Aviation
3. Air carriers	Protection Department of Transportation 1200 New Jersey Avenue, S.E.
4. Creditors Subject to the Surface Transportation Board	Washington, DC 20590 Office of Public Assistance,

	Compliance Surface
	Transportation Board
	395 E Street, S.W.
	Washington, DC 20423
	Nearest Packers and
5. Creditors Subject to the Packers and Stockyards Act, 1921	Stockyards Division
	Regional Office
	Associate Administrator,
	Office of Capital Access
	United States Small
6. Small Business Investment Companies	Business Administration
	409 Third Street, S.W.,
	Suite 8200
	Washington, DC 20416
	Securities and Exchange
7 Dualisma and Daalama	Commission
7. Brokers and Dealers	100 F Street, N.E.
	Washington, DC 20549
	Farm Credit
O. Torretitantian and the stress of the Court Court Court Court	Administration
8. Institutions that are members of the Farm Credit System	1501 Farm Credit Drive
	McLean, VA 22102-5090
	Federal Trade
	Commission
	Consumer Response
O. Datailana, Firana a Cananania, and All Others Conditions Nat Listed About	Center
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	600 Pennsylvania
	Avenue, N.W.
	Washington, DC 205
	(077) 700 4757

Governmental Affairs.

Compliance Surface

(877) 382-4357

and

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the 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.

2. 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.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an <u>extended alert</u>, you will have to provide an identity theft report. An <u>identity theft report</u> includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the <u>identity theft report</u>, visit <u>www.consumerfinance.gov/learnmore</u>.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

• Equifax: 1-800-525-6285; www.equifax.com

• Experian: 1-888-397-3742; <u>www.experian.com</u> []

• TransUnion: 1-800-680-7289; www.transunion.com

- 3. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitle you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore

- 5. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief like the name of the creditor and the amount of the debt.
- 6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.
- 7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an <u>identity theft report</u>.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore. Or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.