



CREDIT REPORT

LAMONT EVANS

Report Confirmation

0780904712



Dear LAMONT EVANS:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:
www.investigate.equifax.com
- Please mail the dispute information to:
Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Oct 06, 2020
Credit File Status	Security Freeze in Place File Blocked For Promotional Purposes
Alert Contacts	0 Records Found
Average Account Age	6 Years, 7 Months
Length of Credit History	15 Years, 3 Months
Accounts with Negative Information	4
Oldest Account	BMI FEDERAL CREDIT UNION (Opened Jul 07, 2005)
Most Recent Account	NAVY FEDERAL CU (Opened Aug 12, 2020)

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	7	4	\$47	\$11,353	\$11,400	0.0%	\$22
Mortgage							
Installment	3	3	\$43,821	\$111	\$43,932	100.0%	\$40
Other	2	0	\$0	\$875	\$875	0.0%	\$875
Total	12	7	\$43,868	\$12,339	\$56,207	78.0%	\$937

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	14 Items Found
Inquiries	66 Inquiries Found
Most Recent Inquiry	EQUIFAX CONSUMER SERVICESOct 05, 2020
Public Records	2 Records Found
Collections	1 Collections Found

2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

2.1 MAJR FINANCIAL CORPORATION

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$5,000		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020							\$28					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020							\$30					

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020							\$30					

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020							\$58					

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020							\$5,000					

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Comments 1

Date	Comment
07/2020	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender			F Foreclosure			C Collection Account			
CO Charge-Off	B Included in Bankruptcy		R Repossession			TN Too New to Rate			⊗ No Data Available			

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$58	Owner	INDIVIDUAL
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 10, 2020
Amount Past Due		Date Reported	Oct 01, 2020
Actual Payment Amount	\$28	Date of Last Payment	Aug 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	2	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

MAJR FINANCIAL CORPORATION
7951-W.MISSISSIPPI AVE\SUITE-B
LAKEWOOD, CO 80228
1-303-989-8988

2.2 CARMEL FINANCIAL

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit		\$5,000	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2018

2019

2020

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate  No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$59	Owner	INDIVIDUAL
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 11, 2020
Amount Past Due		Date Reported	Oct 01, 2020
Actual Payment Amount	\$21	Date of Last Payment	Sep 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	2	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

CARMEL FINANCIAL
 101 E CARMEL DR
 CARMEL, IN 46032

2.3 FIRST PREMIER

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$12
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	3%
Available Credit		\$400	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$80	\$80	\$118				

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$30	\$30	\$30				

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2018													
2019													
2020							\$100	\$190	\$130				

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$100	\$190	\$190				

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$400	\$400	\$400				

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	✓	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate  No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$190	Owner	INDIVIDUAL
Credit Limit	\$400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$12	Date Opened	May 25, 2020
Amount Past Due		Date Reported	Sep 28, 2020
Actual Payment Amount	\$118	Date of Last Payment	Sep 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$12
Months Reviewed	4	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

FIRST PREMIER
 3820 N LOUISE AVE
 TAPE ONLY
 SIOUX FALLS, SD 57107
 1-605-357-3440

2.4 FINGERHUT/WEBBANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$9
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	2%
Available Credit		\$400	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$27	\$18					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$9	\$9					

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2018													
2019													
2020							\$9	\$9					

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$36	\$36					

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$400	\$400					

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate  No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$36	Owner	INDIVIDUAL
Credit Limit	\$400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$9	Date Opened	Jun 17, 2020
Amount Past Due		Date Reported	Sep 25, 2020
Actual Payment Amount	\$9	Date of Last Payment	Sep 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$9
Months Reviewed	3	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

FINGERHUT/WEBBANK
 6250 RIDGEWOOD ROAD
 ST CLOUD, MN 56303
 1-866-734-0342

2.5 NAVY FEDERAL CU

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$200		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$60	Owner	INDIVIDUAL
Credit Limit	\$200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 12, 2020
Amount Past Due		Date Reported	Sep 22, 2020
Actual Payment Amount		Date of Last Payment	Sep 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

NAVY FEDERAL CU
ONE SECURITY PLACE
PO #161006
MERRIFIELD, VA 22119
1-800-336-3333

2.6 CREDIT ONE BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$1
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit		\$300	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020								\$226				

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020								\$30				

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2018													
2019													
2020									\$28				

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020								\$226				

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020								\$300				

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate  No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$226	Owner	INDIVIDUAL
Credit Limit	\$300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1	Date Opened	Jul 30, 2020
Amount Past Due		Date Reported	Sep 11, 2020
Actual Payment Amount	\$236	Date of Last Payment	Sep 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$1
Months Reviewed	1	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

CREDIT ONE BANK
 6801 S. CIMARRON ROAD
 LAS VEGAS, NV 89113
 1-877-825-3242

2.7 SF/LEAD BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$25
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	25%
Available Credit		\$100	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2018

2019

2020

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$25	Owner	INDIVIDUAL
Credit Limit	\$100	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$25	Date Opened	Aug 28, 2020
Amount Past Due		Date Reported	Aug 31, 2020
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Secured Credit Card	Date Closed	
Date of First Delinquency			

Comments

Variable/adjustable rate

Contact

SF/LEAD BANK
200 N 3RD ST
GARDEN CITY, MO 64747
1-816-773-6207

2.8 CAPITAL BANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	0%
Available Credit		\$1,000	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018
2019
2020

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	CO	CO	CO	CO	CO	CO	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

2019	XXXX	XXXX	XXXX	✓	✓	30	60	90	CO	CO	CO	CO
✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due								
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account								
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available								

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,058	Owner	INDIVIDUAL
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Mar 11, 2019
Amount Past Due		Date Reported	Sep 01, 2020
Actual Payment Amount	\$58	Date of Last Payment	Jul 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	16	Delinquency First Reported	Aug 01, 2019
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	May 01, 2019		

Comments

Paid charge off
Account closed by credit grantor

Contact

CAPITAL BANK
ONE CHURCH STREET
ROCKVILLE, MD 20850
1-800-859-6412

2.9 BMI FEDERAL CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$2,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,985	Owner	INDIVIDUAL
Credit Limit	\$2,000	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Sep 08, 2005
Amount Past Due		Date Reported	Feb 01, 2019
Actual Payment Amount		Date of Last Payment	Apr 01, 2009
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	May 01, 2009
Date of First Delinquency			

Comments

Contact

BMI FEDERAL CREDIT UNION
505 KING AVENUE
COLUMBUS, OH 43201-2681
1-800-822-9423

2.10 PNC BANK, NA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,972	Owner	INDIVIDUAL
Credit Limit		Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Mar 04, 2012
Amount Past Due		Date Reported	Jan 06, 2018
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	7	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	
Date of First Delinquency			

Comments

Contact

PNC BANK, NA
P.O.BOX 3180
PITTSBURGH, PA 15222

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.
You currently do not have any Mortgage Accounts in your file.

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 DEPT OF ED/NAVIENT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0180	Reported Balance	\$35,378
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	104%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020				\$35,378	\$35,378		\$35,378					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020				\$0								

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020				\$33,959	\$33,959		\$33,959					

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020				\$0								

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Comments 1

Date	Comment
04/2020	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	180	180	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗
2019	✓	✓	✓	✓	✓	✓	✓	✓	90	120	150	180
2018	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$33,959	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	13
Balance	\$35,378	Date Opened	May 04, 2018
Amount Past Due	\$0	Date Reported	Sep 19, 2020
Actual Payment Amount		Date of Last Payment	Jul 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	27	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Aug 01, 2020
Date of First Delinquency			

Comments

Fixed rate

Contact

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655
1-999-999-9999

4.2 SUNRISE LA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 21	Reported Balance	\$418
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	80%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$501	\$482	\$418				

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$25	\$25	\$25				

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018												
2019												
2020							\$25	\$25	\$75			

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020						\$520	\$520	\$520				

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Comments 1

Date	Comment
06/2020	Fixed rate
07/2020	Fixed rate
08/2020	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	⊗	⊗	⊗	⊗	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender		F Foreclosure		C Collection Account					
CO Charge-Off	B Included in Bankruptcy		R Repossession		TN Too New to Rate		⊗ No Data Available					

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$520	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	2
Balance	\$418	Date Opened	May 21, 2020
Amount Past Due		Date Reported	Aug 31, 2020
Actual Payment Amount	\$75	Date of Last Payment	Aug 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	3	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Secured	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

SUNRISE LA
5105 S CROSSING PLACE, SUITE 1
SIOUX FALLS, SD 57108
1-877-883-0999

4.3 US DEPT OF ED/GLELSI

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 7581	Reported Balance	\$42,412
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	100%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020								\$42,412				

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020 \$42,412

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$42,412	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$42,412	Date Opened	Aug 14, 2020
Amount Past Due		Date Reported	Aug 31, 2020
Actual Payment Amount		Date of Last Payment	Aug 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

US DEPT OF ED/GLELSI
PO BOX 7860
US DEPT OF ED/GLELSI
MADISON, WI 53707

4.4 CREDIT ACCEPTANCE CORPORATION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 49	Reported Balance	\$14,371
Account Status	REPOSSESSION	Debt-to-Credit Ratio	89%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018
2019
2020

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	R	R	R	R	180	R	R	XXXX	XXXX	XXXX	XXXX	XXXX

2019	R	R	R	R	R	R	R	R	R	R	R	R
2018	R	R	R	R	R	R	R	R	R	R	R	R
2017	R	R	R	R	R	R	R	R	R	R	R	R
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	R	R	R
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2013	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$16,091	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$14,371	Date Opened	Dec 23, 2013
Amount Past Due	\$14,371	Date Reported	Aug 31, 2020
Actual Payment Amount		Date of Last Payment	Feb 01, 2016
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	79	Delinquency First Reported	Feb 01, 2019
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency	Mar 01, 2015		

Comments

Transferred to recovery
Involuntary repossession
Fixed rate

Contact

CREDIT ACCEPTANCE CORPORATION
25505 W 12 MILE
SOUTHFIELD, MI 48034
1-800-729-7633

4.5 AUSTIN CAPITAL BANK SSB

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 1676	Reported Balance	\$991
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	99%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020							\$991					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020							\$15					

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018												
2019												
2020												\$30

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												\$1,000

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Comments 1

Date	Comment
07/2020	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	⌘⌘⌘⌘	⌘⌘⌘⌘	⌘⌘⌘⌘	⌘⌘⌘⌘	⌘⌘⌘⌘	⌘⌘⌘⌘	⌘⌘⌘⌘	✓	⌘⌘⌘⌘	⌘⌘⌘⌘	⌘⌘⌘⌘	⌘⌘⌘⌘
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due		120 120 Days Past Due			
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender		F Foreclosure			C Collection Account				
CO Charge-Off	B Included in Bankruptcy		R Repossession		TN Too New to Rate			⌘⌘⌘⌘ No Data Available				

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$991	Date Opened	Jul 02, 2020
Amount Past Due		Date Reported	Sep 01, 2020
Actual Payment Amount	\$30	Date of Last Payment	Jul 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$15
Months Reviewed	1	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Secured	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

AUSTIN CAPITAL BANK SSB
8100 SHOAL CREEK BLVD.
AUSTIN, TX 78757
1-512-693-3600

4.6 LEAD BANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 49	Reported Balance	\$0
Account Status	NOT_MORE_THAN_THREE_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019				\$506		\$467						
2020												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019				\$25		\$25						
2020												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018

2019

2020

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019				\$525		\$525						
2020												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019				\$0		\$0						
2020												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

2019	XXXX	XXXX	✓	✓	30	✓	30	60	60	XXXX	XXXX	XXXX
✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due								
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account								
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available								

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$525	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	2
Balance	\$0	Date Opened	Mar 01, 2019
Amount Past Due		Date Reported	Sep 01, 2020
Actual Payment Amount	\$484	Date of Last Payment	Sep 01, 2019
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	6	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Secured	Date Closed	Sep 01, 2019
Date of First Delinquency	Jul 01, 2019		

Comments

Fixed rate

Contact

LEAD BANK
200 N 3RD ST
GARDEN CITY, MO 64747
1-816-773-6207

4.7 SLM ENTITIES/GLELSI (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3253	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,880	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Jun 01, 2006
Amount Past Due		Date Reported	Sep 01, 2020
Actual Payment Amount	\$0	Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	1	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	May 01, 2012
Date of First Delinquency			

Comments

Contact

SLM ENTITIES/GLELSI
PO BOX 7860
MADISON, WI 53704

4.8 STUDENT LOAN XPRESS/GLELSI (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 1860	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,880	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Jun 16, 2006
Amount Past Due		Date Reported	Sep 01, 2020
Actual Payment Amount	\$0	Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	24	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Apr 01, 2012
Date of First Delinquency			

Comments

Contact

STUDENT LOAN XPRESS/GLELSI
PO BOX 7860
MADISON, WI 53704

4.9 BMI FEDERAL CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 0007	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,485	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$0	Date Opened	Mar 25, 2008
Amount Past Due		Date Reported	Feb 01, 2019
Actual Payment Amount		Date of Last Payment	Apr 01, 2009
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Apr 01, 2009
Date of First Delinquency			

Comments

Contact

BMI FEDERAL CREDIT UNION
505 KING AVENUE
COLUMBUS, OH 43201-2681
1-800-822-9423

4.10 BMI FEDERAL CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 0006	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,900	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$0	Date Opened	Apr 13, 2007
Amount Past Due		Date Reported	Feb 01, 2019
Actual Payment Amount		Date of Last Payment	Apr 01, 2009
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Apr 01, 2009
Date of First Delinquency			

Comments

Contact

BMI FEDERAL CREDIT UNION
505 KING AVENUE
COLUMBUS, OH 43201-2681
1-800-822-9423

4.11 BMI FEDERAL CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 0005	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$7,604	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	4
Balance	\$0	Date Opened	Aug 23, 2006
Amount Past Due		Date Reported	Jan 01, 2018
Actual Payment Amount		Date of Last Payment	Mar 01, 2008
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Mar 01, 2008
Date of First Delinquency			

Comments

Contact

BMI FEDERAL CREDIT UNION
505 KING AVENUE
COLUMBUS, OH 43201-2681
1-800-822-9423

4.12 BMI FEDERAL CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 0001	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,903	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$0	Date Opened	Jul 07, 2005
Amount Past Due		Date Reported	Dec 01, 2017
Actual Payment Amount		Date of Last Payment	Mar 01, 2008
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Mar 01, 2008
Date of First Delinquency			

Comments

Contact

BMI FEDERAL CREDIT UNION
505 KING AVENUE
COLUMBUS, OH 43201-2681
1-800-822-9423

4.13 BMI FEDERAL CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 0002	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,320	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$0	Date Opened	Dec 28, 2005
Amount Past Due		Date Reported	Feb 01, 2017
Actual Payment Amount		Date of Last Payment	Apr 01, 2007
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Apr 01, 2007
Date of First Delinquency			

Comments

Contact

BMI FEDERAL CREDIT UNION
505 KING AVENUE
COLUMBUS, OH 43201-2681
1-800-822-9423

4.14 BMI FEDERAL CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 0004	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$445	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	1
Balance	\$0	Date Opened	Jun 28, 2006
Amount Past Due		Date Reported	Aug 01, 2016
Actual Payment Amount		Date of Last Payment	Oct 01, 2006
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Secured	Date Closed	Oct 01, 2006
Date of First Delinquency			

Comments

Contact

BMI FEDERAL CREDIT UNION
505 KING AVENUE
COLUMBUS, OH 43201-2681
1-800-822-9423

4.15 BMI FEDERAL CREDIT UNION (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 0003	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$200	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 21, 2006
Amount Past Due		Date Reported	Apr 01, 2016
Actual Payment Amount		Date of Last Payment	Jun 01, 2006
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Jun 01, 2006
Date of First Delinquency			

Comments

Contact

BMI FEDERAL CREDIT UNION
505 KING AVENUE
COLUMBUS, OH 43201-2681
1-800-822-9423

4.16 AARON RENTS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 1630	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,092	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	1
Balance	\$0	Date Opened	Sep 16, 2014
Amount Past Due		Date Reported	Sep 11, 2015
Actual Payment Amount		Date of Last Payment	Sep 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Lease	Date Closed	Sep 01, 2015
Date of First Delinquency			

Comments

Contact

AARON RENTS
1015 COBB PLACE BLVD.
KENNESAW, GA 30144
1-678-402-3629

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

5.1 ROCK THE SCORE

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019			\$0	\$0	\$0							
2020							\$0					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019			\$875	\$875	\$875							

2020	\$875
------	-------

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019			\$875	\$875	\$875							
2020							\$875					

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019			\$875	\$875	\$875							
2020							\$875					

Credit Limit

[illegible]

Amount Past Due

[illegible]

Activity Designator

[illegible]

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$875	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Nov 01, 2016
Amount Past Due		Date Reported	Aug 31, 2020
Actual Payment Amount	\$875	Date of Last Payment	Aug 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$875
Months Reviewed	41	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Rental Agreement	Date Closed	
Date of First Delinquency			

Comments

Contact

ROCK THE SCORE
3770 S. LINDBERGH BLVD
SAINT LOUIS, MO 63127
1-314-753-7155

5.2 OHIO DEPT OF HUMAN SERVICES

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018
2019
2020

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	XXXX	XXXX	XXXX	XXXX

2019	✓	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	May 06, 2010
Amount Past Due		Date Reported	Sep 30, 2020
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	95	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	
Date of First Delinquency			

Comments

Contact

OHIO DEPT OF HUMAN SERVICES
 373 S HIGH ST 13 FLOOR
 COLUMBUS, OH 43215-6303
 1-614-462-3275

6. Consumer Statements

Consumer Statements are explanations of up to 100 words you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	LAMONT EVANS
Formerly known as	LAMONT M EVANS LAMONT TYRONE EVANS
Social Security Number	xxxxx 9096
Age or Date of Birth	Feb 16, 1982

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
2746 VINEYARDS DR SE APT 105 ATLANTA, GA 30354	Current	Oct 02, 2020
6945 MERRYWOOD DR FAIRBURN, GA 30213	Former	Sep 26, 2020
2410 HOME ACRE DR COLUMBUS, OH 43231	Former	Sep 24, 2020
6140 CLEVELAND AVE COLUMBUS, OH 43231	Former	Mar 15, 2019
5696 BEEHCROFT RD APT E COLUMBUS, OH 43229	Former	Oct 02, 2020
PO BOX 29674 COLUMBUS, OH 43229	Former	Mar 06, 2013

4215 THOMP SON DR DAYTON, OH 45416	Former	Oct 03, 2020
4600 NORTHTOWNE BLVD APT 215 COLUMBUS, OH 43229	Former	Jan 12, 2011
6177 DEEWOOD CT S COLUMBUS, OH 43229	Former	May 08, 2012
1940 MARYLAND AVE APT A COLUMBUS, OH 43219	Former	Jan 12, 2011

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation
THE INDUSTRY CONSULT	CONSULTING

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Aug 12, 2020	NAVY FCU 820 FOLLIN LANE PO #161006 VIENNA, VA 22180	
Jul 03, 2020	CREDIT UNION OF GEORGIA 3048 EAGLE DRIVE WOODSTOCK, GA 30189 1-770-422-8100	
Jun 25, 2020	GEORGIA'S OWN CREDIT UNION 100 PEACHTREE ST. ATLANTA, GA 30303 1-800-533-2062	
May 17, 2020	FIRST PREMIER BANK 3820 N LOUISE AVENUE SIOUX FALLS, SD 57107 1-605-357-3400	
May 17, 2020	FACTUAL DATA 5100 HAHNS PEAK DRIVE LOVELAND, CO 80538 1-972-932-7782	LGI HOMES ANNEEWAKE
Feb 24, 2019	CAPITAL ONE BANK USA NA 15000 CAPITAL ONE DRIVE RICHMOND, VA 23238	

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
Oct 05, 2020	EQUIFAX CONSUMER SERVICES		
Oct 04, 2020	CIC/EXPERIAN RPTS		
Oct 04, 2020	CREDIT KARMA, INC		
Oct 03, 2020	CREDIT KARMA, INC		
Oct 02, 2020	CREDIT KARMA, INC		
Sep 30, 2020	CREDIT KARMA, INC		
Sep 29, 2020	NAVY FCU		Account Review Inquiry
Sep 27, 2020	CREDIT KARMA, INC		
Sep 25, 2020	CREDIT KARMA, INC		
Sep 24, 2020	EQUIFAX AUTO MTNC UP		Automated Consumer Interview System
Sep 20, 2020	CREDIT KARMA, INC		
Sep 18, 2020	CREDIT KARMA, INC		
Sep 16, 2020	CREDIT KARMA, INC		
Sep 15, 2020	CREDIT KARMA, INC		
Sep 15, 2020	EQUIFAX AUTO MTNC UP		Automated Consumer Interview System
Sep 13, 2020	CREDIT KARMA, INC		
Sep 11, 2020	EQUIFAX AUTO MTNC UP		Automated Consumer Interview System
Sep 09, 2020	EQUIFAX AUTO MTNC UP		Automated Consumer Interview System
Sep 09, 2020	EQUIFAX AUTO MTNC UP		Automated Consumer Interview System
Sep 08, 2020	E*TRADE BANK		DTEC Inquiry
Sep 06, 2020	EQUIFAX		Soft Inquiry
Sep 06, 2020	EQUIFAX MORTGAGE SERVICES	NAVY FEDERAL CREDIT	Account Review Inquiry
Sep 01, 2020	EQUIFAX AUTO MTNC UP		Automated Consumer Interview System
Aug 24, 2020	EQUIFAX		Automated Consumer Interview System
Aug 24, 2020	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System
Aug 12, 2020	NAVY FCU		ID Report
Aug 11, 2020	CELTIC BANK		Promotional Inquiry

Aug 11, 2020	GEORGIA'S OWN CREDIT UNION	Account Review Inquiry
Aug 06, 2020	MARINER FINANCE	
Aug 05, 2020	EQUIFAX	Automated Consumer Interview System
Jul 28, 2020	BIG PICTURE LOANS, LIMITED	Promotional Inquiry
Jul 20, 2020	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Jul 16, 2020	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Jul 14, 2020	COMCAST-ATLANTA	Soft Inquiry
Jul 08, 2020	EQUIFAX	Automated Consumer Interview System
Jul 08, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 06, 2020	TRUSTED ID/EQUIFAX	ID Report
Jul 06, 2020	EQUIFAX	Automated Consumer Interview System
Jul 06, 2020	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Jul 06, 2020	EQUIFAX UPDATE	Automated Consumer Interview System
Jul 06, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 06, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jun 25, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jun 25, 2020	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jun 22, 2020	SOUTHERN COMPANY	
Jun 19, 2020	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Jun 17, 2020	TRUSTED ID/EQUIFAX	ID Report
Jun 17, 2020	EQUIFAX	Automated Consumer Interview System
Jun 16, 2020	LEASINGDESK	Soft Inquiry
Jun 01, 2020	ON-SITE MANAGER	Soft Inquiry
May 11, 2020	EQUIFAX	Soft Inquiry
Nov 05, 2019	CAPITAL ONE	Account Review Inquiry
Oct 22, 2019	LEASINGDESK	Soft Inquiry
Mar 05, 2019	ON DECK CAPITAL	Soft Inquiry
Feb 28, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Feb 28, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Feb 28, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System

Feb 28, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Feb 28, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Feb 28, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System

9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

Reference Number: 1550979

Status

The bankruptcy petition has been dismissed or closed by or has not been honored by the court. Debtor remains liable for his debts under the terms of the initial contract.

Date Filed	Feb 23, 2015	Type	Individual
Verified Date		Filer	Subject
Liability		Court	US BANKRUPTCY COURT-COLUMBUS
Exempt Amount		Asset Amount	

Prior Disposition

Comments

Reference Number: 1654446

Status

Date Filed	Jul 07, 2016	Type	Individual
Verified Date		Filer	Subject
Liability		Court	US BANKRUPTCY COURT-COLUMBUS
Exempt Amount		Asset Amount	

Prior Disposition

Comments

Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

Date Reported: Sep 24, 2020

Collection Agency	PENN CREDIT CORPORATION	Balance Date	Sep 24, 2020
Original Creditor Name	AEP OHIO	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Apr 26, 2019	Account Number	xxxxxxxxxxxxx 2619
Original Amount Owed	\$110	Creditor Classification	Utilities
Amount	\$0	Last Payment Date	Jun 17, 2020
Status Date	Sep 24, 2020	Date of First Delinquency	Oct 01, 2016
Status	PAID		

Comments

Contact

PENN CREDIT CORPORATION
2800 COMMERCE DRIVE
PO BOX 988
HARRISBURG, PA 17110
1-717-238-0901

11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

12. 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 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 file disclosure if:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o 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 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 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 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

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.

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.

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.

- **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, 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 (see next page):

TYPE OF BUSINESS:	CONTACT:
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 CFPB:	a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552 b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
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	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 P.O. 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 Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 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
4.Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5.Creditors Subject to the 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, S.W., Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. 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	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file?

A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

Q. If I do have credit problems, is there someplace where I can get advice and assistance?

A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

Facts You Should Know

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain up to 7 years from the Date of First Delinquency.

Credit or Other reported accounts: Accounts paid as agreed remain for up to 10 years from the date last reported by the lender. Accounts not paid as agreed (i.e., delinquent, charged off, accounts placed for collection) remain for up to 7 years from the Date of First Delinquency.

Public Records: Bankruptcy-

Chapter 7 or 11 bankruptcies filed and discharged remain for 10 years from the date filed.

Chapter 12 and 13 bankruptcies remain for 7 years from the date filed.

Dismissed bankruptcies (all chapters) remain for 7 years from the date filed.

New York Residents Only (must be a current resident): Paid collections remain on your Equifax credit report for 5 years from the date of the first missed payment. A paid Charged Off account remains on the file for 5 years from the Date of First Delinquency.

o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

Additional Notice to Consumer:

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.