Prepared For

RAKESH KUKATLA

Personal & Confidential

Date Generated Oct 11, 2023 **Report Number** 4098-0647-27

At a

Glance 18 Accounts 0 Public Records 1 Hard Inquiries

Personal Information

2 Names 31 Addresses 4 Employers 7 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

RAKESH KUKATLA

Name ID #14620

RAJESH KUALA

Name ID #15313

Addresses

56 WHITNEY AVE BINGHAMTO N NY, 13901-2520

Address ID #0746244478 Single family 7 ELM ST BINGHAMTO N NY, 13905-2308

Address ID #0290546575 Single family 56-58 WHITNEY AVE BINGHAMTO N NY, 13901-2520

Address ID #0670005160 Single family 425 ROBINSON ST BINGHAMTO N NY, 13904-1735

Address ID #0819497841 Single family

11975 BOWMAN TOWNE DR RESTON VA, 20190-3306

Address ID #0044729191 Single family 11677 N SHORE DR RESTON VA, 20190-4628

Address ID #0044726052 Multifamily 1801 W DIVERSEY PKWY UNIT22 CHICAGO IL, 60614-1075

Address ID #0206896982 Multifamily 11677 N SHORE DR APT1 RESTON VA, 20190-4628

Address ID #0412784636 Apartment complex

1295 COLVIN FOREST DR VIENNA VA, 22182-1313

Address ID #0045006008 Single family 22951 FANSHAW SQ BRAMBLETO N VA, 20148-5673

Address ID #0623979883 Single family PO BOX 361 MOSS BEACH CA, 94038-0361

Address ID #0189197644 Post office box 1801 W DIVERSEY PKWY CHICAGO IL, 60614-1088

Address ID #0126040320 Multifamily

2001 GRANT FARM DR SHELBURNE VT, 05403

Address ID #0825750843

3001 BRAND FARM DR BURLINGTON VT, 05403-7558

PO BOX 1078 MOSS BEACH CA, 94038-1078

Address ID #0799597832

PO BOX 1078 SAUSALITO CA, 94966-1078

Address ID #0192271614

Single family

PO BOX 2024 BERKELEY CA, 94702-0024

Address ID #0191814212 Post office box

Address ID #0015944521

Simple4family AVE SAN **FRANCISCO** CA, 94122-1101

Address ID #0189909771 Multifamily

Post office

box

53 WOLLASTON **AVE** ARLINGTON MA, 02476-5836

Address ID #0003524749 Single family

Post office box

CHELMSFORD GRN SOUTH BURLINGTON VT, 05403-7006

Address ID #0015942079 Single family

985 **TAUGHANNOCK** BLVD ITHACA NY, 14850-9571

Address ID #0030615979 Single family

216 **DEARBORN** PL APT14 ITHACA NY, 14850-2318

Address ID #0405575513 Single family

PO BOX 135 MANCHESTE R MA, 01944-0135

Address ID #0409101689 216 DEARBORN PL ITHACA NY, 14850-2318

Address ID #0030591591 Single family

1111 STATE NW ST APTA ATLANTA GA, 30318-9112

Address ID #0066236556 Apartment complex

985 **TAUGHANNOCK BLVD FL1** ITHACA NY, 14850-9571

Address ID #0538963452 1605 HASBROUCK **APARTMENTS** ITHACA NY, 14850-2650

Address ID #0030592970 Single family

1605 HASBROUCK **APARTMENTS** APT1605 ITHACA NY, 14850-2650

Address ID #0290692442 Single family

216 DEARBORN PL FL2 ITHACA NY, 14850-2318

Address ID #0424928143 **1008 STATE NW ST** ATLANTA GA, 30318-5318

Address ID #0066236257 Single family

TLR 425 ROBINSON STREET **BINGHAMTO** N NY, 13904

Address ID #0785806295

	Single family	Single fam	
box			
ear of Birth			
972			
hone Numbers			
(202) 751-6220	(415) 283	3-5848	(415) 742-1534
Cellular	Cellular		Residential
pouse or Co-App	olicant		
pouse or Co-App	olicant		
pouse or Co-App	plicant		
	plicant		
JENNIFER	SELF EMPLOYED	SELF	RAKESH KUKATLA
JENNIFER	SELF	SELF	

Notices

This address has pertained to a business: 56 WHITNEY AVE BINGHAMTON NY 13901.

EDUCATION-SOCIAL SERVICE: 56 WHITNEY AVE, BINGHAMTON, NY, 13901.

Accounts

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

AMERICAN EXPRESS



Account Info

Account Name AMERICAN EXPRESS

Account Number 3499908533831333

Account Type Credit card

Responsibility Individual

Date Opened 12/17/1998

Status Paid, Closed/Never late.

Status Updated Apr 2014

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Credit Limit \$7,400

Highest Balance \$2,375

Terms -

On Record Until Apr 2024

Payment History \$

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2014	✓	✓	✓	CLS	_	_	_	_	_	_	_	_
2013	✓	ND	ND									
2012	✓											
2011	_	_	_	_	_	✓						

Current / Terms CLS Closed met

No data for this period

This account is scheduled to continue on record until Apr 2024.

Contact Info

Address PO BOX 981537, **EL PASO TX 79998**

Phone Number <u>(800) 874-2717</u>



Comment

Current:

Account closed at consumer's request.

Previous:

None



Your Statement

DELINQUENCY DUE TO DISPUTED BILLING PROCEDURES.



Reinvestigation Info

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

AMERICAN EXPRESS



Account Info

Account Name AMERICAN EXPRESS

Account Number **3499920248349523**

Account Type Credit card

Responsibility Individual

Date Opened **04/23/1998**

Status Paid, Closed/Never late.

Status Updated May 2014

Balance

Balance Updated

Recent Payment -

Monthly Payment -

Credit Limit \$7,400

Highest Balance \$6,351

Terms -

On Record Until May 2024

Payment History

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

2014 **/** ND ND CLS - - - - -

2013 - - - - V V V V V ND

✓ Current / Terms CLS Closed

met

No data for this ND period

This account is scheduled to continue on record until May 2024.



Contact Info

Address PO BOX 981537, **EL PASO TX 79998**

Phone Number (800) 874-2717



Comment

Current:

Account closed at credit grantor's request.

Previous:

None



Reinvestigation Info

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

CAPITAL ONE

POTENTIALLY NEGATIVE



Account Info

Account Name **CAPITAL ONE**

Account Number **515676XXXXXXXXXXX**

Credit card Account Type

Responsibility Individual

Date Opened 06/22/2021

Account charged off. \$1,354 written off. Status \$1,354 past due as of Sep 2023. Status Updated Aug 2022 Balance \$1,354 Balance Updated 09/19/2023 Recent Payment Monthly Payment Credit Limit \$5,000 **Highest Balance** \$1,354 Terms On Record Until Nov 2028

Payment History

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2023	СО	СО	СО	СО	СО	СО	СО	СО	СО	_	_	_
2022	✓	✓	30	60	90	120	150	СО	СО	СО	СО	CO
2021	_	_	_	_	_	_	✓	✓	✓	✓	✓	✓

Current / Terms Past due 30 30 met days Past due 60 Past due 90 90 60 days days Past due 120 Past due 150 150 120 days days

Payment history guide

CO Charge off

Charge Off as of Sep 2023, Aug 2023, Jul 2023, Jun 2023, May 2023, Apr 2023, Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022, Aug 2022

150 days past due as of Jul 2022

120 days past due as of Jun 2022

90 days past due as of May 2022

60 days past due as of Apr 2022

30 days past due as of Mar 2022

This account is scheduled to continue on record until Nov 2028.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2023	\$1,354	\$0	\$0 on 3/4/2022
Jul 2023	\$1,354	\$0	\$0 on 3/4/2022
Jun 2023	\$1,354	\$0	\$0 on 3/4/2022
May 2023	\$1,354	\$0	\$0 on 3/4/2022
Apr 2023	\$1,354	\$0	\$0 on 3/4/2022
Mar 2023	\$1,354	\$0	\$0 on 3/4/2022
Feb 2023	\$1,354	\$0	\$0 on 3/4/2022
Jan 2023	\$1,354	\$0	\$0 on 3/4/2022
Dec 2022	\$1,354	\$0	\$0 on 3/4/2022
Nov 2022	\$1,354	\$0	\$0 on 3/4/2022
Oct 2022	\$1,354	\$0	\$0 on 3/4/2022
Sep 2022	\$1,354	\$0	\$0 on 3/4/2022
Aug 2022	\$1,354	\$0	\$0 on 3/4/2022
Jul 2022	\$1,321	\$44	\$0 on 3/4/2022
Jun 2022	\$1,290	\$41	\$0 on 3/4/2022
May 2022	\$1,261	\$80	\$0 on 3/4/2022
Apr 2022	\$1,193	\$77	\$0 on 3/4/2022
Mar 2022	\$1,127	\$75	\$0 on 3/4/2022
Feb 2022	\$371	\$25	\$0 on 2/4/2022

Date	Balance	Scheduled Payment	Paid
Jan 2022	\$692	\$25	\$0 on 12/4/2021
Dec 2021	\$0	\$0	\$0 on 12/4/2021
Nov 2021	\$242	\$25	\$0 on 9/4/2021
Oct 2021	\$0	\$0	\$0 on 9/4/2021

Additional info

Between Oct 2021 and Aug 2023, your credit limit/high balance was \$5,000



Contact Info

PO BOX 31293, Address

SALT LAKE CITY UT 84131

Phone Number <u>(800) 955-7070</u>



Comment

Current:

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Aug 2022 to Aug 2023

CAPITAL ONE

POTENTIALLY NEGATIVE



Account Info

Account Name

CAPITAL ONE

Account Number 517805XXXXXXXXXX

Account Type Credit card Individual

Date Opened 04/11/2019

Status Account charged off. \$1,420 written off.

\$1,420 past due as of Sep 2023.

Status Updated **Sep 2023**

Balance \$1,420

Balance Updated 09/19/2023

Recent Payment

Monthly Payment

Credit Limit \$1,300

Highest Balance \$1,420

Terms

On Record Until Nov 2029

Payment History \$

Responsibility

	J	F	M	Α	M	J	J	Α	S	Ο	N	D
2023	✓	✓	30	60	90	120	150	ND	СО	_	_	_
2022	✓											
2021	✓											
2020	✓	✓	✓	✓	✓							

- Current / Terms Past due 30 30
- met days Past due 60 Past due 90 90 60 days days
- Past due 120 Past due 150 150 120 days days
- No data for this CO Charge off ND period

2019

Payment history guide

Charge Off as of Sep 2023

150 days past due as of Jul 2023

120 days past due as of Jun 2023

90 days past due as of May 2023

60 days past due as of Apr 2023

30 days past due as of Mar 2023

This account is scheduled to continue on record until Nov 2029.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jul 2023	\$1,385	\$48	\$0 on 5/19/2023
Jun 2023	\$1,350	\$45	\$0 on 5/19/2023
May 2023	\$1,318	\$84	\$0 on 5/19/2023
Apr 2023	\$1,240	\$81	\$0 on 4/19/2023
Mar 2023	\$1,164	\$71	\$0 on 3/20/2023
Feb 2023	\$665	\$25	\$0 on 2/20/2023
Jan 2023	\$469	\$25	\$0 on 10/19/2022
Dec 2022	\$0	\$0	\$0 on 10/19/2022
Nov 2022	\$0	\$0	\$0 on 10/19/2022
Oct 2022	\$0	\$0	\$0 on 10/19/2022
Sep 2022	\$50	\$25	\$0 on 3/19/2021
Aug 2022	\$0	\$0	\$0 on 3/19/2021
Jul 2022	\$0	\$0	\$0 on 3/19/2021
Jun 2022	\$0	\$0	\$0 on 3/19/2021
May 2022	\$0	\$0	\$0 on 3/19/2021

Date	Balance	Scheduled Payment	Paid
Apr 2022	\$0	\$0	\$0 on 3/19/2021
Mar 2022	\$0	\$0	\$0 on 3/19/2021
Feb 2022	\$0	\$0	\$0 on 3/19/2021
Jan 2022	\$0	\$0	\$0 on 3/19/2021
Dec 2021	\$0	\$0	\$0 on 3/19/2021
Nov 2021	\$0	\$0	\$0 on 3/19/2021
Oct 2021	\$0	\$0	\$0 on 3/19/2021

Additional info

Between Oct 2021 and Jul 2023, your credit limit/high balance was \$1,300



Contact Info

PO BOX 31293, Address

SALT LAKE CITY UT 84131

Phone Number <u>(800) 955-7070</u>



Comment

Current:

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Jun 2023 to Jul 2023

CITI



Account Info

Account Name CITI

Account Number 412800XXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened **02/01/1998**

Status Paid, Closed/Never late.

Status Updated June 2015

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Credit Limit \$16,200

Highest Balance \$7,441

Terms -

On Record Until Jun 2025

Payment History

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2015	✓	✓	✓	✓	✓	CLS	_	_	_	_	_	_
2014	✓											
2013	✓											
2012	✓											
2011	✓											
2010	✓											
2009	✓											
	_	_	_	_	_	_	1	1	1	1	1	./

2008



Current / Terms

CLS Closed

This account is scheduled to continue on record until Jun 2025.



Contact Info

Address PO BOX 6241,

SIOUX FALLS SD 57117

Phone Number (800) 950-5114



Comment

Current:

Closed due to inactivity

Previous:

None

CITI CARDS/CITIBANK



Account Info

Account Name CITI CARDS/CITIBANK

Account Number 542418XXXXXXXXXX

Account Type Secured Card

Responsibility Individual

Date Opened **05/27/2019**

Status Paid, Closed/Never late.

Status Updated June 2021

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Credit Limit \$2,500 **Highest Balance** \$1,278 Terms On Record Until Jun 2031 **Payment History** \$ J F M A M J Current / Terms CLS Closed met This account is scheduled to continue on record until Jun 2031. **Contact Info** Address PO BOX 6241, **SIOUX FALLS SD 57117** Phone Number (800) 950-5114 Comment **Current:** Account closed at consumer's request. **Previous:** None

CITI CARDS/CITIBANK



Account Info

Account Name CITI CARDS/CITIBANK

Account Number 542418XXXXXXXXXX

Account Type Secured Card

Responsibility Individual

Date Opened **04/06/2019**

Status Paid, Closed/Never late.

Status Updated Jul 2019

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Credit Limit \$500

Highest Balance \$12

Terms -

On Record Until Jul 2029

Payment History

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

2019 — — — **V** CLS CLS — — — —

Current / Terms metCLS Closed

This account is scheduled to continue on record until Jul 2029.

Contact Info

Address PO BOX 6241,

SIOUX FALLS SD 57117

Phone Number (800) 950-5114

Comment

Current:

Account closed at consumer's request.

Previous:

COMENITYBANK/JCREW

POTENTIALLY NEGATIVE



Account Info

Account Name COMENITYBANK/JCREW

Account Number 585637XXXXXXXXXXX

Account Type Charge Card

Responsibility Individual

Date Opened **07/29/2016**

Status Closed.

Status Updated Oct 2017

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Credit Limit \$300

Highest Balance \$653

Terms -

S Payment History

F М Α M J J Α S 0 D 2017 30 60 90 120 CO CLS 2016

Current / Termsmet

Past due 30 days

60 Past due 60 days

Past due 90 days

120 Past due 120 days

CLS Closed

CO Charge off

Payment history guide

Charge Off as of Sep 2017

120 days past due as of Aug 2017

90 days past due as of Jul 2017

60 days past due as of Jun 2017

30 days past due as of May 2017



Contact Info

Address

PO BOX 182789, COLUMBUS OH 43218



Comment

Current:

Purchased by another lender.

Previous:

None

GHS FEDERAL CREDIT UNION



Account Info

Account Name

GHS FEDERAL CREDIT UNION

Account Number

86786XXXX

Account Type

Secured Loan

Responsibility Individual

Date Opened **01/06/2021**

Status Paid, Closed/Never late.

Status Updated May 2021

Balance -

Balance Updated -

Recent Payment

Monthly Payment -

Original Balance \$5,000

Highest Balance -

Terms 12 Months

On Record Until May 2031

Payment History

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

2021 **/ / / CLS** - - - - -

Current / Terms metCLS Closed

This account is scheduled to continue on record until May 2031.

Contact Info

Address PO BOX 1490,

BINGHAMTON NY 13902

Phone Number <u>(607) 723-7962</u>

HARVARD UNIVERSITY EMPL



Account Info

Account Name

HARVARD UNIVERSITY EMPL

Account Type Credit care
Responsibility Individual

Date Opened **08/09/2006**

Status Paid, Closed/Never late.

Status Updated June 2018

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Credit Limit \$17,000

Highest Balance \$2,662

Terms -

On Record Until Jun 2028

Payment History

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2018	✓	✓	✓			CLS			_		_	_
2017	✓	/	/			✓				/	/	/
2016	✓	✓	✓	✓	~	✓	✓	~	✓	✓	~	✓
2015	✓											
2014	✓											
2013	✓											
2012	_	_	_	_	_	✓						

Current / Terms met CLS Closed

This account is scheduled to continue on record until Jun 2028.



Contact Info

Address 104 MOUNT AUBURN ST STE 2,

CAMBRIDGE MA 02138

Phone Number <u>(617) 495-4460</u>

HHS PROGRAM SUPPORT CENT

POTENTIALLY NEGATIVE



Account Info

Account Name HHS PROGRAM SUPPORT CENT

Account Number 71700XXXX

Account Type Government

Responsibility Individual

Date Opened **02/14/2023**

Status Collection account. \$144 past due as of

Aug 2023.

Status Updated May 2023

Balance \$144

Balance Updated 08/31/2023

Recent Payment -

Monthly Payment -

Original Balance \$136

Highest Balance -

Terms 1 Months

On Record Until Dec 2029

S Payment History

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

2023 - - - C C C C - - -

C Collection

Payment history guide

Collection as of Aug 2023, Aug 2023, Jun 2023, May 2023

This account is scheduled to continue on record until Dec 2029.

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Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2023	\$143	\$0	\$0
Jun 2023	\$142	\$0	\$0
May 2023	\$140	\$0	\$0

Additional info

The original amount of this account was \$136



Contact Info

Address 7700 WISCONSIN AVE STE 8-8310A,

BETHESDA MD 20814

Phone Number (301) 492-4664

M&T BANK



Account Info

Account Name M&T BANK

Account Number 413447XXXXXXXXXX

Account Type Secured Card

Responsibility Individual

Date Opened **02/07/2020**

Status Paid, Closed/Never late.

Status Updated May 2021

Balance Balance Updated Recent Payment Monthly Payment Credit Limit \$2,500 \$1,462 **Highest Balance** Terms May 2031 On Record Until **Payment History** \$ F M A M J J A S O ✓ ✓ ✓ CLS 2021 2020 - 🗸 🗸 🗸 Current / Terms CLS Closed met This account is scheduled to continue on record until May 2031. **Contact Info** Address PO BOX 900, **MILLSBORO DE 19966** Phone Number <u>(866)</u> 408-2727 Comment **Current:** Account closed at consumer's request. **Previous:** None

M&T BANK



Account Info

Account Name M&T BANK

Account Number 100001XXXXXXXXXXXX

Account Type Secured Loan

Responsibility Individual

Date Opened 11/13/2020

Status Paid, Closed/Never late.

Status Updated May 2021

Balance

Balance Updated

Recent Payment

Monthly Payment

Original Balance \$2,000

Highest Balance -

Terms 12 Months

On Record Until May 2031

Payment History

Current / Terms

met CLS Closed

This account is scheduled to continue on record until May 2031.

\boxtimes

Contact Info

Address

PO BOX 900,

MILLSBORO DE 19966

Phone Number

(866) 408-2727

M&T BANK

POTENTIALLY NEGATIVE



Account Info

Account Name

Account Number

Account Type

Responsibility

Date Opened

Status

Status Updated

Balance

Balance Updated

Recent Payment

Monthly Payment

Credit Limit

Highest Balance

Terms

M&T BANK

413447XXXXXXXXXXX

Secured Card

Individual

08/03/2022

Paid, Closed.

Apr 2023

_

_

_

\$250

\$306

rms

Payment History

J F M A M J J A S O N D 2023 30 60 90 90 - - - - - - - -

Current / Termsmet

Past due 30 days

60 Past due 60 days

90 Past due 90 days

Payment history guide

90 days past due as of Apr 2023, Mar 2023

60 days past due as of Feb 2023

30 days past due as of Jan 2023



Balance Histories

Date	Balance	Scheduled Payment	Paid
Mar 2023	\$59	\$15	\$0 on 11/8/2022
Feb 2023	\$271	\$15	\$0 on 11/8/2022
Jan 2023	\$251	\$15	\$0 on 11/8/2022
Dec 2022	\$38	\$15	\$130 on 12/22/2022
Nov 2022	\$130	\$15	\$169 on 11/8/2022
Oct 2022	\$169	\$15	\$0 on 9/6/2022
Sep 2022	\$127	\$15	\$82 on 9/6/2022

Additional info

Between Sep 2022 and Mar 2023, your credit limit/high balance was \$250



Contact Info

Address PO BOX 900,

MILLSBORO DE 19966

Phone Number (866) 408-2727



Comment

Current:

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Feb 2023 to Mar 2023

NELNET/EDUCATION FINANCIAL

POTENTIALLY NEGATIVE



Account Info

Account Name NELNET/EDUCATION FINANCIAL

Account Number 17556XXXX

Account Type Education

Responsibility Individual

Date Opened **08/11/2006**

Status Open. \$551 past due as of Sep 2023.

Status Updated Aug 2023

Balance \$8,470

Balance Updated 09/30/2023

Recent Payment

Monthly Payment \$78

Original Balance \$8,581

Highest Balance

Terms 300 Months

§ Payment History

J F M A M J J A S O N D 2023 \checkmark \checkmark \checkmark 90 120 150 180 180 - - - 2022

2021	ND	ND	ND	ND	ND	ND	ND	ND	✓	✓	✓	✓
2020	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2019	ND	ND	ND	ND	ND	ND	✓	✓	✓	✓	ND	ND
2018	_	_	_	✓	✓	✓	✓	90	120	150	180	180

./	Current / Terms	90	Past due 90	
•	met	90	days	
120	Past due 120 days	150	Past due 150 days	
	days	130	days	
180	Past due 180 days	ND	No data for this	
	days	שמו	period	

Payment history guide

⊘= Balance Histories

180 days past due as of Sep 2023, Aug 2023, Dec 2018, Nov 2018

150 days past due as of Jul 2023, Oct 2018

120 days past due as of Jun 2023, Sep 2018

90 days past due as of May 2023, Aug 2018

By Jan 2030, this account is scheduled to go to a positive status.

\$8,160

\$≣	Dalatice Histories			
	Date	Balance	Scheduled Payment	Paid
	Aug 2023	\$8,434	\$78	\$0
	Jul 2023	\$8,397	\$78	\$0
	Jun 2023	\$8,361	\$78	\$0
	May 2023	\$8,325	\$78	\$0
	Apr 2023	\$8,288	\$78	\$0
	Mar 2023	\$8,253	\$78	\$0
	Feb 2023	\$8,216	\$78	\$0
	Jan 2023	\$8,186	\$0	\$0

\$0

Dec 2022

\$0

Date	Balance	Scheduled Payment	Paid
Nov 2022	\$8,133	\$0	\$0
Oct 2022	\$8,107	\$0	\$0
Sep 2022	\$8,081	\$0	\$0
Aug 2022	\$8,055	\$0	\$0
Jul 2022	\$8,028	\$0	\$0
Jun 2022	\$8,002	\$0	\$0
May 2022	\$7,976	\$0	\$0
Apr 2022	\$7,949	\$0	\$0
Mar 2022	\$7,924	\$0	\$0
Feb 2022	\$7,897	\$0	\$0
Jan 2022	\$7,873	\$0	\$0
Dec 2021	\$7,847	\$0	\$0
Nov 2021	\$7,820	\$0	\$0
Oct 2021	\$7,794	\$0	\$0

Additional info

The original amount of this account was \$8,581



Contact Info

PO BOX 82561, Address

LINCOLN NE 68501

Phone Number <u>(888) 486-4722</u>



Comment

Current:

None

Previous:

Payment Deferred.

Feb 2021 to Aug 2021

NELNET/EDUCATION FINANCIAL

POTENTIALLY NEGATIVE



Account Info

Account Name NELNET/EDUCATION FINANCIAL

Account Number 17556XXXX

Account Type Education

Responsibility Individual

Date Opened **08/11/2006**

Status Open. \$719 past due as of Sep 2023.

Status Updated Aug 2023

Balance \$12,246

Balance Updated 09/30/2023

Recent Payment -

Monthly Payment \$102

Original Balance \$10,185

Highest Balance

Terms 300 Months

S Payment History

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2023	✓	✓	✓	~	90	120	150	180	180	_	_	_
2022	✓	✓	~	~	✓							
2021	ND	ND	ND	ND	ND	ND	ND	ND	✓	✓	✓	/

2020	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2019	ND	ND	ND	ND	ND	ND	✓	✓	✓	✓	ND	ND
2018	_	_	_	✓	✓	✓	✓	90	120	150	180	180

Current / Terms Past due 90 days met Past due 120 Past due 150 120 150 days days Past due 180 No data for this ND 180 period days

Payment history guide

180 days past due as of Sep 2023, Aug 2023, Dec 2018, Nov 2018

150 days past due as of Jul 2023, Oct 2018

120 days past due as of Jun 2023, Sep 2018

90 days past due as of May 2023, Aug 2018

By Jan 2030, this account is scheduled to go to a positive status.

Balance Histories Date Balance Scheduled Payment Paid \$0 Aug 2023 \$12,195 \$102 \$12,142 \$0 Jul 2023 \$102 Jun 2023 \$12,089 \$102 \$0 \$0 May 2023 \$12,038 \$102 Apr 2023 \$11,985 \$102 \$0 Mar 2023 \$102 \$0 \$11,934 Feb 2023 \$102 \$0 \$11,882 Jan 2023 \$11,839 \$0 \$0 Dec 2022 \$11,804 \$0 \$0 \$11,769 \$0 \$0 Nov 2022

Date	Balance	Scheduled Payment	Paid
Oct 2022	\$11,736	\$0	\$0
Sep 2022	\$11,701	\$0	\$0
Aug 2022	\$11,667	\$0	\$0
Jul 2022	\$11,633	\$0	\$0
Jun 2022	\$11,598	\$0	\$0
May 2022	\$11,564	\$0	\$0
Apr 2022	\$11,530	\$0	\$0
Mar 2022	\$11,496	\$0	\$0
Feb 2022	\$11,461	\$0	\$0
Jan 2022	\$11,430	\$0	\$0
Dec 2021	\$11,395	\$0	\$0
Nov 2021	\$11,360	\$0	\$0
Oct 2021	\$11,327	\$0	\$0

Additional info

The original amount of this account was \$10,185



Contact Info

PO BOX 82561, Address **LINCOLN NE 68501**

Phone Number <u>(888) 486-4722</u>



Comment

Current:

None

Previous:

Payment Deferred.

Feb 2021 to Aug 2021

RBS CITIZENS

POTENTIALLY NEGATIVE



Account Info

Account Name RBS CITIZENS

Account Number 524038XXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened 01/06/2021

Status Account charged off. \$1,309 written off.

\$1,309 past due as of Oct 2023.

Status Updated Oct 2022

Balance \$1,309

Balance Updated 10/01/2023

Recent Payment -

Monthly Payment -

Credit Limit \$1,100

Highest Balance \$1,309

Terms -

On Record Until Nov 2028

Payment History

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2023	СО	СО	СО	СО	СО	CO	СО	СО	СО	СО	_	_
2022	✓	✓	30	60	90	120	150	ND	180	СО	СО	CO
2021	✓											

✓	Current / Terms met	30	Past due 30 days
60	Past due 60 days	90	Past due 90 days
120	Past due 120 days	150	Past due 150 days
180	Past due 180 days	СО	Charge off
ND	No data for this period		

Payment history guide

Charge Off as of Oct 2023, Aug 2023, Jul 2023, Jun 2023, Jun 2023, May 2023, Apr 2023, Feb 2023, Feb 2023, Jan 2023, Nov 2022, Oct 2022, Sep 2022, Sep 2022

180 days past due as of Aug 2022

150 days past due as of Jul 2022

120 days past due as of Jun 2022

90 days past due as of May 2022

60 days past due as of Apr 2022

 $30 \ days \ past \ due \ as \ of \ Mar \ 2022$

This account is scheduled to continue on record until Nov 2028.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2023	\$1,309	\$0	\$0 on 1/8/2022
Jul 2023	\$1,309	\$0	\$0 on 1/8/2022
Jun 2023	\$1,309	\$0	\$0 on 1/8/2022
May 2023	\$1,309	\$0	\$0 on 1/8/2022
Apr 2023	\$1,309	\$0	\$0 on 1/8/2022
Feb 2023	\$1,309	\$0	\$0 on 1/8/2022

Date	Balance	Scheduled Payment	Paid
Feb 2023	\$1,309	\$0	\$0 on 1/8/2022
Jan 2023	\$1,309	\$0	\$0 on 1/8/2022
Nov 2022	\$1,309	\$0	\$0 on 1/8/2022
Oct 2022	\$1,309	\$0	\$0 on 1/8/2022
Sep 2022	\$1,309	\$0	\$0 on 1/8/2022
Aug 2022	\$1,309	\$38	\$0 on 1/8/2022
Jul 2022	\$1,281	\$37	\$0 on 1/8/2022
Jun 2022	\$1,255	\$39	\$0 on 1/8/2022
May 2022	\$1,229	\$21	\$0 on 1/8/2022
Apr 2022	\$21	\$21	\$1,181 on 4/8/2022
Mar 2022	\$1,181	\$30	\$0 on 1/8/2022
Feb 2022	\$1,159	\$30	\$0 on 1/8/2022
Jan 2022	\$706	\$30	\$312 on 1/8/2022
Dec 2021	\$403	\$30	\$669 on 12/8/2021
Nov 2021	\$731	\$30	\$406 on 11/8/2021
Oct 2021	\$484	\$30	\$341 on 10/8/2021

Additional info

Between Oct 2021 and Aug 2023, your credit limit/high balance was \$1,100



Contact Info

Address

1000 LAFAYETTE GILL, BRIDGEPORT CT 06604



Comment

Current:

Transferred to recovery.

Previous:

Transferred to recovery.

Apr 2023 to Aug 2023, Jan 2023 to Feb 2023, Sep 2022 to Nov 2022

Account closed at credit grantor's

request.

May 2022 to Aug 2022

SYNCB/PAYP



Account Info

Account Name SYNCB/PAYP

Account Number 604407XXXXXXXXXX

Account Type Charge Card

Responsibility Individual

Date Opened 11/07/2004

Status Paid, Closed/Never late.

Status Updated Nov 2015

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Credit Limit -

Highest Balance -

Terms -

On Record Until Nov 2025

Payment History

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

2015 − − − − − − − − − − − − CLS −

CLS Closed

This account is scheduled to continue on record until Nov 2025.

Contact Info

Address PO BOX 965005,
ORLANDO FL 32896

Phone Number (866) 571-3012

Public Records

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

No public records reported.

Hard Inquiries

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

M&T BANK

Inquired on 07/18/2022

PO BOX 900 MILLSBORO DE, 19966

Unspecified. This inquiry is scheduled to continue on record until Aug 2024.

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit.

ASSOC CREDIT SERVICES

Inquired on 09/27/2023

115 FLANDERS RD STE 140, WESTBOROU GH MA 01581 (800) 962-9898 **CAPITAL ONE**

Inquired on 07/13/2023

15000 CAPITAL ONE DR, RICHMOND VA 23238 CITIZENS BANK NA

Inquired on 07/25/2023

770 LEGACY PL, DEDHAM MA 02026 (800) 922-9999 CREDIT KARMA

Inquired on 08/16/2023,

08/12/2023, 08/09/2023,

08/05/2023,

08/02/2023,

07/29/2023,

07/26/2023,

07/22/2023,

07/19/2023,

07/12/2023,

07/08/2023,

07/05/2023,

07/01/2023,

06/28/2023,

06/24/2023,

06/21/2023,

06/17/2023,

06/14/2023,

06/10/2023, 06/07/2023,

06/03/2023,

05/31/2023,

05/27/2023,

05/24/2023,

05/20/2023,

05/17/2023,

05/13/2023,

05/10/2023,

05/06/2023,

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11/26/2022,
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11/19/2022,

11/16/2022, 11/12/2022, 11/09/2022, 11/07/2022, 11/02/2022, 10/29/2022, 10/26/2022, 10/22/2022, 10/19/2022 a nd 10/12/202

760 MARKET ST FL 2, SAN FRANCISCO CA 94102

EXPERIAN

Inquired on 10/11/2023

475 ANTON BLVD, COSTA MESA CA 92626

EXPERIAN

Inquired on 09/26/2023, 09/09/2023, 08/09/2023, 07/27/2023, 07/08/2023, 06/30/2023, 06/13/2023, 06/07/2023, 06/03/2023, 06/01/2023, 04/28/2023, 03/28/2023, 02/28/2023, 02/24/2023, 01/27/2023, 12/28/2022, 11/29/2022 a nd 10/27/202 2 475 ANTON

BLVD,

EXPERIAN

Inquired on 08/15/2023, 08/08/2023, 08/01/2023, 07/25/2023, 07/11/2023, 07/04/2023, 06/27/2023, 06/20/2023, 06/13/2023, 06/06/2023, 05/30/2023, 05/23/2023, 05/16/2023, 05/09/2023, 05/02/2023, 04/25/2023, 04/18/2023, 04/11/2023, 04/04/2023, 03/28/2023, 03/21/2023.

EXPERIANHL TH/HOSP

SPEC Inquired on 10/14/2022

720 COOL SPRINGS BLVD STE 200, FRANKLIN TN 37067 (763) 416-1030 COSTA MESA CA 92626

03/14/2023, 03/07/2023, 02/21/2023, 02/07/2023, 01/24/2023, 01/10/2023, 12/27/2022, 12/13/2022, 11/29/2022, 11/15/2022, 11/01/2022 a nd 10/18/202 2

475 ANTON BLVD, COSTA MESA CA 92626 <u>(866) 431-</u> 3471

GHS FCU

Inquired on 05/30/2023

910 FRONT ST. BINGHAMTO N NY 13905 <u>(607) 723-</u> 7962

JPMCB

Inquired on 08/01/2023, 07/01/2023, 06/01/2023, 05/01/2023, 04/01/2023, 03/01/2023, 02/01/2023, 01/03/2023, 12/01/2022 a nd 11/01/202 2

PO BOX 15298, WILMINGTON DE 19850 (800) 432-3117

JPMCB CJ

Inquired on 10/05/2023, 09/27/2023, 09/10/2023, 09/07/2023, 08/10/2023, 07/28/2023, 07/12/2023, 07/09/2023, 07/01/2023, 06/14/2023, 06/08/2023, 06/04/2023, 06/02/2023, 05/16/2023, 04/29/2023, 04/19/2023,

03/29/2023,

03/21/2023,

M&T BANK

Inquired on 12/14/2022

1 FOUNTAIN PLZ FL 3, **BUFFALO NY** 14203 <u>(716)</u> 848-3699

03/01/2023, 02/22/2023, 01/28/2023, 01/24/2023, 12/30/2022, 12/28/2022, 11/29/2022 a nd 11/02/202 2

PO BOX 15298, WILMINGTON DE 19850 (888) 401-0550

PHOENIX FINANCIAL SERVIC

Inquired on 12/13/2022

8902 OTIS AVE STE 103A, INDIANAPOLI S IN 46216 (855) 342-

6567

Important Messages

Medical Information

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

they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit https://experianconsumers.lexisnexis.com.

Contact Experian

Online

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

Mail

Experian

PO Box 9701 Allen, TX 75013

Phone

Monday - Friday 9am to 5pm (855) 414-6047

Know Your Rights

Fair Credit Reporting Act (FCRA)

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

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

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to**

<u>www.consumerfinance.gov/learnmore</u> or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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

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

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

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

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

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

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

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more

than seven years old, or bankruptcies that are more than 10 years old.

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

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

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 50PTOUT (1 888 567 8688).

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

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

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.

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

FOR QUESTIONS OR CONCERNS REGARDING:

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

PLEASE CONTACT:

- a. Bureau of ConsumerFinancial Protection1700 G Street NWWashington, DC 20552
- b. Federal TradeCommission ConsumerResponse Center600 Pennsylvania AvenueNWWashington, DC 20580
- 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
- **a.** Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
- b. Federal ReserveConsumer Help CenterPO Box 1200Minneapolis, MN 55480
- **c.** Division of Depositor and Consumer Protection

c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106

d. National Credit Union
 Administration
 Office of Consumer
 Financial Protection
 1775 Duke Street
 Alexandria, VA 22314

3. Air carriers

Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards Division Regional Office **6.** Small Business Investment Companies

Associate Administrator,
Office of Capital Access
United States Small
Business Administration
409 Third Street SW, Suite
8200
Washington, DC 20416

7. Brokers and Dealers

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

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090

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

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

Notification of Rights

- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Washington Consumers