



CREDIT REPORT

RAKESH KUKATLA

Report Confirmation

3784626696



Dear RAKESH KUKATLA:

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:
<https://www.equifax.com/personal/credit-report-services/credit-dispute/>
- 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 11, 2023
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	10 Years, 10 Months
Length of Credit History	25 Years, 8 Months
Accounts with Negative Information	8
Oldest Account	CITICARDS CBNA (Opened Feb 01, 1998)
Most Recent Account	DEPARTMENT OF TREASURY (FMS)

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	0	0					
Mortgage							
Installment	2	2	\$20,716	-\$1,950	\$18,766	110.0%	\$180
Other	0	0					
Total	2	2	\$20,716	-\$1,950	\$18,766	0.0%	\$180

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	12 Items Found
Inquiries	35 Inquiries Found
Most Recent Inquiry	TRUSTED ID/EQUIFAX Oct 11, 2023
Public Records	0 Records Found
Collections	0 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 CAPITAL ONE (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	xxxxxxxxxxx 2600	Reported Balance	\$1,420
Account Status	CHARGE_OFF	Available Credit	

Account History

The tables below show up to 3 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
2021			\$50									
2022										\$469		
2023		\$665	\$1,164	\$1,240	\$1,420							

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021			\$25									
2022										\$25		
2023		\$25	\$71	\$81								

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021			\$298									
2022										\$469		
2023		\$1,297	\$1,305	\$1,305								

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021			\$1,300									
2022										\$1,300		
2023		\$1,300	\$1,300	\$1,300	\$1,300							

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023		\$25	\$50	\$1,420								

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023					C							

Comments 1

Date	Comment
02/2023	Charged off account

Comments 2

Date	Comment
02/2023	Account closed by credit grantor

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
2023	✓	✓	30	60	90	120	150	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓

✓ 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	\$1,300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,420	Date Opened	Apr 11, 2019
Amount Past Due	\$1,420	Date Reported	Sep 19, 2023
Actual Payment Amount		Date of Last Payment	May 2023
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	53	Delinquency First Reported	Sep 2023
Activity Designator	CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$1,420
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	

Date of First Delinquency	Mar 2023
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Comments

Charged off account
Account closed by credit grantor

Contact

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY, UT 84131
1-800-955-7070

2.2 CAPITAL ONE (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	xxxxxxxxxxx 4337	Reported Balance	\$1,354
Account Status	CHARGE_OFF	Available Credit	

Account History

The tables below show up to 3 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
2021									\$242			\$692
2022		\$371	\$1,354									
2023												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021									\$25			\$25
2022		\$25										
2023												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												

2022

2023

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021									\$242			\$692
2022		\$920										
2023												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021									\$5,000			\$5,000
2022		\$5,000	\$5,000									
2023												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022		\$1,354										
2023												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022			C									
2023												

Comments 1

Date	Comment
02/2022	Charged off account

Comments 2

Date	Comment
02/2022	Account closed by credit grantor

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
2023	CO	CO	CO	CO	CO	CO	CO	CO	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠
2022	✓	✓	30	60	90	120	150	CO	CO	CO	CO	CO
2021	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	✓	✓	✓	✓	✓	✓
✓ 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	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,354	Date Opened	Jun 22, 2021
Amount Past Due	\$1,354	Date Reported	Sep 19, 2023
Actual Payment Amount		Date of Last Payment	Mar 2022
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	26	Delinquency First Reported	Aug 2022
Activity Designator	CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$1,354
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Mar 2022		

Comments

Charged off account
Account closed by credit grantor

Contact

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY, UT 84131
1-800-955-7070

2.3 CITIZENS 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	xxxxxxxxxxx 3021	Reported Balance	\$1,309
Account Status	CHARGE_OFF	Available Credit	

Account History

The tables below show up to 3 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
2021										\$484	\$731	\$403
2022	\$1,309			\$21								
2023												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021										\$30	\$30	\$30
2022			\$33									
2023												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021										\$341	\$406	\$669

2022 \$1,181

2023

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021										\$951	\$1,005	\$1,091
2022			\$1,181									
2023												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021										\$1,100	\$1,100	\$1,100
2022	\$1,100			\$1,100								
2023												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022	\$1,309											
2023												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022				C								
2023												

Comments 1

Date	Comment
01/2022	Transferred to recovery
04/2022	Account closed by credit grantor

Comments 2

Date	Comment
01/2022	Charged off account

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
2023	⊗	⊗	⊗	⊗	⊗	CO	CO	⊗	⊗	⊗	⊗	⊗
2022	✓	✓	30	60	90	120	150	180	CO	⊗	⊗	⊗
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ 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	\$1,100	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$1,309	Date Opened	Jan 06, 2021
Amount Past Due	\$1,309	Date Reported	Aug 31, 2023
Actual Payment Amount		Date of Last Payment	Jan 2022
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	31	Delinquency First Reported	Jun 2023
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$1,309
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Line of Credit	Date Closed	
Date of First Delinquency	Feb 2022		

Comments

Transferred to recovery
Charged off account

Contact

CITIZENS BANK
6 CORPORATE DR.
SHELTON, CT 06484
1-203-551-3548

2.4 M & T 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	xxxxxxxxxxx 1922	Reported Balance	\$0
Account Status	NOT_MORE_THAN_FOUR_PAYMENTS_PAST_DUE	Available Credit	

Account History

The tables below show up to 3 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
2021												
2022									\$169		\$59	\$38
2023												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022									\$15		\$15	\$15
2023												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												

2022													\$130
2023													

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022									\$183		\$306	\$184
2023												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022									\$250		\$250	\$250
2023												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022										\$41		
2023												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022											C	
2023												

Comments 1

Date	Comment
10/2022	Account closed by credit grantor

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
2023	30	60	90	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2022	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓

✓ 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	\$306	Owner	INDIVIDUAL
Credit Limit	\$250	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 03, 2022
Amount Past Due		Date Reported	Apr 26, 2023
Actual Payment Amount		Date of Last Payment	Nov 2022
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	8	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 Credit Card	Date Closed	Feb 2023
Date of First Delinquency	Jan 2023		

Comments

Account closed by credit grantor

Contact

M & T BANK
1 FOUNTAIN PLAZA 4TH FLOOR
BUFFALO, NY 14203

2.5 AMERICAN EXPRESS (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	xxxxxxxxxxx 1333	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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	\$2,375	Owner	INDIVIDUAL
Credit Limit	\$7,400	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Dec 17, 1998
Amount Past Due		Date Reported	Apr 28, 2015
Actual Payment Amount		Date of Last Payment	
Date of Last Activity	Mar 2014	Scheduled Payment Amount	
Months Reviewed	30	Delinquency First Reported	
Activity Designator	CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Apr 2013
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

AMERICAN EXPRESS
P.O. BOX 981537
EL PASO, TX 79998
1-800-874-2717

2.6 CITICARDS CBNA (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	xxxxxxxxxxx 4606	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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

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
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓

✓ 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	\$1,278	Owner	INDIVIDUAL
Credit Limit	\$2,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	May 27, 2019
Amount Past Due		Date Reported	Oct 13, 2021
Actual Payment Amount		Date of Last Payment	May 2021
Date of Last Activity	May 2021	Scheduled Payment Amount	

Months Reviewed	28	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 Credit Card	Date Closed	May 2021
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

CITICARDS CBNA
5800 SOUTH CORPORATE PLACE MAIL CODE 234
SIOUX FALLS, SD 57108

2.7 M & T 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	xxxxxxxxxxx 4681	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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

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
2021	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗
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	\$1,462	Owner	INDIVIDUAL
Credit Limit	\$2,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 07, 2020
Amount Past Due		Date Reported	Jun 07, 2021
Actual Payment Amount		Date of Last Payment	May 2021
Date of Last Activity	May 2021	Scheduled Payment Amount	
Months Reviewed	15	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 Credit Card	Date Closed	May 2021
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

M & T BANK
1 FOUNTAIN PLAZA 4TH FLOOR
BUFFALO, NY 14203

2.8 CITICARDS CBNA (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	xxxxxxxxxxx 6328	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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	\$12	Owner	INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Apr 06, 2019
Amount Past Due		Date Reported	Oct 09, 2019
Actual Payment Amount		Date of Last Payment	
Date of Last Activity	Jun 2019	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 Credit Card	Date Closed	Jun 2019
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

CITICARDS CBNA
5800 SOUTH CORPORATE PLACE MAIL CODE 234
SIOUX FALLS, SD 57108

2.9 HARVARD UNIVERSITY EMPLOYEES C (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	xxxxxxxxxxx 8378	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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	\$2,662	Owner	INDIVIDUAL
Credit Limit	\$17,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 09, 2006
Amount Past Due		Date Reported	Aug 29, 2018
Actual Payment Amount		Date of Last Payment	Apr 2012
Date of Last Activity	Apr 2012	Scheduled Payment Amount	
Months Reviewed	74	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 2018
Date of First Delinquency			

Comments

Contact

HARVARD UNIVERSITY EMPLOYEES C
1350 MASS AVE HOLYOKE COURT
CAMBRIDGE, MA 02138
1-617-495-4460

2.10 SYNCBPAYPALSMARTCONN (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	xxxxxxxxxxx 4107	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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	\$0	Owner	INDIVIDUAL
Credit Limit	\$1,800	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Nov 07, 2004
Amount Past Due		Date Reported	Jun 07, 2017
Actual Payment Amount		Date of Last Payment	
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	Charge Account	Date Closed	Sep 2005
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

SYNCBPAYPALSMARTCONN
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005

2.11 CITICARDS CBNA (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	xxxxxxxxxxx 8227	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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	\$7,441	Owner	INDIVIDUAL
Credit Limit	\$16,200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 01, 1998
Amount Past Due		Date Reported	Sep 18, 2015
Actual Payment Amount		Date of Last Payment	Nov 2011
Date of Last Activity	Nov 2011	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	Jun 2015
Date of First Delinquency			

Comments

Contact

CITICARDS CBNA
5800 SOUTH CORPORATE PLACE MAIL CODE 234
SIOUX FALLS, SD 57108

2.12 AMERICAN EXPRESS (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	xxxxxxxxxxx 9523	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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	\$6,351	Owner	INDIVIDUAL
Credit Limit	\$7,400	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Apr 23, 1998
Amount Past Due		Date Reported	Apr 28, 2015
Actual Payment Amount		Date of Last Payment	
Date of Last Activity	Apr 2014	Scheduled Payment Amount	
Months Reviewed	12	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	Dec 2013
Date of First Delinquency			

Comments

Contact

AMERICAN EXPRESS
P.O. BOX 981537
EL PASO, TX 79998
1-800-874-2717

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 NELNET LOAN 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	xxxxx 1289	Reported Balance	\$12,246
Account Status	OVER_120_DAYS_PAST_DUE	Available Credit	

Account History

The tables below show up to 3 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
2021												
2022												
2023												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

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
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2023	✓	✓	✓	✓	90	120	150	180	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	✓	✓	✓	✓
2020	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠
2019	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	✓	⊠⊠⊠	⊠⊠⊠
2018	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	90	120	120	120	120
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	\$10,185	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	30
Balance	\$12,246	Date Opened	Aug 11, 2006
Amount Past Due	\$719	Date Reported	Sep 30, 2023
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$102
Months Reviewed	65	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	Mar 2023		

Comments

180 days or more past due

Contact

NELNET LOAN SERVICES
3015 S. PARKER RD, STE 425
AURORA, CO 80014
1-888-486-4722

4.2 NELNET LOAN 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	xxxxx 1189	Reported Balance	\$8,470
Account Status	OVER_120_DAYS_PAST_DUE	Available Credit	

Account History

The tables below show up to 3 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
2021												
2022												
2023												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												

2022

2023

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

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
2023	✓	✓	✓	✓	90	120	150	180	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠	⊠⊠⊠⊠
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2021	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2020	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2019	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	⊗	⊗
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	90	120	120	120	120
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	\$8,581	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	30
Balance	\$8,470	Date Opened	Aug 11, 2006
Amount Past Due	\$551	Date Reported	Sep 30, 2023
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$78
Months Reviewed	65	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	Mar 2023		

Comments

180 days or more past due

Contact

NELNET LOAN SERVICES
3015 S. PARKER RD, STE 425
AURORA, CO 80014
1-888-486-4722

4.3 MANUFACTURES & TRADERS TRUST (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	xxxxxxxxxxxx 0001	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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

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
2021	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
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	\$2,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	1
Balance	\$0	Date Opened	Nov 13, 2020
Amount Past Due		Date Reported	May 31, 2021
Actual Payment Amount	\$1,184	Date of Last Payment	May 2021
Date of Last Activity	May 2021	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	May 2021
Date of First Delinquency			
Comments		Contact	
Fixed rate		MANUFACTURES & TRADERS TRUST 1 MANUFACTURERS & TRADERS PLZA M&T IL BUFFALO, NY 14203	

4.4 ACS/700212 (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	xxxxxxx 9872	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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	\$10,185	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Aug 11, 2006
Amount Past Due		Date Reported	May 01, 2018
Actual Payment Amount		Date of Last Payment	Apr 2017
Date of Last Activity	Apr 2017	Scheduled Payment Amount	
Months Reviewed	75	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 2018
Date of First Delinquency			

Comments

Contact

ACS/700212
124 SOUTH FIRST ST
ABERDEEN, SD 57401

4.5 ACS/700212 (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	xxxxxxx 9871	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 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	\$8,581	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Aug 11, 2006
Amount Past Due		Date Reported	May 01, 2018
Actual Payment Amount		Date of Last Payment	Apr 2017
Date of Last Activity	Apr 2017	Scheduled Payment Amount	
Months Reviewed	75	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 2018
Date of First Delinquency			

Comments

Contact

ACS/700212
124 SOUTH FIRST ST
ABERDEEN, SD 57401

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 DEPARTMENT OF TREASURY (FMS) (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 77	Reported Balance	\$480
Account Status	COLLECTION	Available Credit	

The tables below show up to 3 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

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
2023	⊗	⊗	⊗	⊗	⊗	⊗	C	C	⊗	⊗	⊗	⊗
2022	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2021	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
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	\$342	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$480	Date Opened	
Amount Past Due	\$480	Date Reported	Sep 27, 2023
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	2	Delinquency First Reported	Jul 2023
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Government Unsecured Direct Loan	Date Closed	
Date of First Delinquency	Jul 2022		

Comments

Collection account

Contact

DEPARTMENT OF TREASURY (FMS)
DEBT MANAGEMENT SERVICES 401 14TH
STREET, SW, RM 446
WASHINGTON, DC 20227
1-202-874-8870

5.2 PROGRAM SUPPORT CENTER (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 2827	Reported Balance	\$144
Account Status	COLLECTION	Available Credit	

Account History

The tables below show up to 3 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
2021												
2022												
2023												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												

2022

2023

High Credit

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

2021

2022

2023

Credit Limit

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

2021

2022

2023

Amount Past Due

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

2021

2022

2023

Activity Designator

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

2021


2022

2023

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
2023	XXXX	XXXX	XXXX	✓	60	90	120	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	\$136	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$144	Date Opened	Feb 14, 2023
Amount Past Due	\$144	Date Reported	Aug 01, 2023
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	4	Delinquency First Reported	Jun 2023
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	Mar 2023		

Comments

Collection account
Fixed rate

Contact

PROGRAM SUPPORT CENTER
 7700 WISCONSIN AVE MAIL STOP 10230B
 BETHESDA, MD 21719
 1-301-492-4664

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	RAKESH KUKATLA
Formerly known as	
Social Security Number	xxxxx 6687
Age or Date of Birth	Oct 31, 1972

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
7 ELM ST BINGHAMTON, NY 13905	Current	Oct 11, 2023
56 WHITNEY AVE BINGHAMTON, NY 13901	Former	Jan 25, 2022
2360 COBB PKWY SE SMYRNA, GA 30080	Former	Sep 29, 2023
56-58 WHITNEY AVE BINGHAMTON, NY 13901	Former	Aug 04, 2021
425 ROBINSON ST BINGHAMTON, NY 13904	Former	Aug 13, 2020
11677 NORTH SHORE DR APT 1 RESTON, VA 20190	Former	Jun 28, 2023

22951 FANSHAW SQ ASHBURN, VA 20148	Former	Mar 11, 2016
1295 COLVIN FOREST DR VIENNA, VA 22182	Former	Feb 29, 2016
1801 W DIVERSEY PKWY CHICAGO, IL 60614	Former	Feb 12, 2020
3001 BRAND FARM DR SOUTH BURLINGTON, VT 05403	Former	May 22, 2019

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
GEORGIA STATE UNIV	TEACHING

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.

You currently do not have any Hard Inquiries in your file.

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 11, 2023	TRUSTED ID/EQUIFAX		ID Report
Sep 26, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Aug 29, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Jul 29, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Jul 25, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Jul 12, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Jul 03, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Jun 27, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Jun 14, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
May 31, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
May 30, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
May 26, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Apr 28, 2023	EQUIFAX CONSUMER SERVICES		Credit Report
Apr 28, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Apr 25, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Apr 11, 2023	ASPIRE		Promotional Inquiry
Apr 02, 2023	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry

Apr 01, 2023	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Mar 28, 2023	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Mar 02, 2023	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Feb 28, 2023	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Feb 26, 2023	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Jan 31, 2023	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Jan 28, 2023	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Jan 10, 2023	ASPIRE	Promotional Inquiry
Dec 29, 2022	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Dec 27, 2022	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Dec 01, 2022	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Nov 29, 2022	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Nov 27, 2022	CREDIT KARMA, INC	Direct to Consumer Report
Nov 15, 2022	FORTIVA	Promotional Inquiry
Oct 30, 2022	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Oct 28, 2022	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Oct 25, 2022	CELTIC BANK	Promotional Inquiry
Oct 25, 2022	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry

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.

You currently do not have any Bankruptcies in your file.

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.

You currently do not have any Collections in your file.

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.equifax.com/personal/credit-report-services/credit-dispute/>

To check the status or view the results of your dispute please visit <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

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