

Personal Credit Report for:  
**SASHA CHEEK**

File Number:  
**409996691**

Date Created:  
**01/09/2026**

Visit [transunion.com/dispute](https://transunion.com/dispute) to start a dispute online.

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at [www.transunion.com/credit-help](https://www.transunion.com/credit-help).

## Personal Information

You have been on our files since 07/19/2007. Your SSN has been masked for your protection.

### Credit Report Date

01/09/2026

### Social Security Number

XXX-XX-4794

### Date of Birth

05/03/1988

### Name

SASHA BONET CHEEK

## Also Known As

### AKA

SASHA B. CHEEK

## Addresses

### Current Address

104 CONISTON CT CARY, NC 27511-5266

### Date Reported

02/08/2022

# Phone Numbers

## Phone Number

(984) 354-7243

# Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

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

## Payment/Remarks Key

### Ratings

OK Current, paying or paid as agreed

N/R Not Reported

X Unknown

30 Account 30 days late

60 Account 60 days late

90 Account 90 days late

120 Account 120 or more days late

COL Transferred to collection

VS Voluntarily surrendered

RPO Repossession

C/O Charged off by account provider

FC Foreclosure

### Remarks

**AAP:** Loan assumed by another party

**ACQ:** Acquired from another lender

**ACR:** Account closed due to refinance

**ACT:** Account closed due to transfer

**AFR:** Account acquired by RTC/FDIC

**AID:** Account information disputed by consumer

**AJP:** Adjustment pending

**AMD:** Active military duty

**AND:** Affected by natural disaster

**BAL:** Balloon payment

**BKL:** Included in bankruptcy

**BKW:** Bankruptcy withdrawn

**CAD:** Dispute account/closed by consumer

**CBC:** Account closed by consumer

**CBD:** Dispute resolved/consumer disagrees/closed by consumer

**CBG:** Canceled by credit grantor

**CBL:** Chapter 7 bankruptcy

**CBR:** Chapter 11 bankruptcy

**CBT:** Chapter 12 bankruptcy

**CLA:** Placed for collection

**CLO:** Closed

**CLS:** Credit line suspended

**CRB:** Collateral released–balance owing

**CTR:** Account closed–transfer to refinance

**CTS:** Contact subscriber

**DDR:** -none-

**DLU:** Deed in lieu

**DM:** Bankruptcy dismissed

**DRC:** Dispute resolved/consumer disagrees

**DRG:** Dispute resolved reported by credit grantor

**ER:** Election of remedy

**ETB:** Early termination/balance owing

**ETI:** Early termination by default

**ETO:** Early termination/obligation settled

**ETS:** Early termination/status pending

**FCL:** Foreclosure

**FPD:** Account paid, foreclosure started

**FPI:** Foreclosure initiated

**FRD:** Foreclosure collateral sold

**FTB:** Full termination/balance owing

**FTO:** Full termination/obligation satisfied

**FTS:** Full termination/status pending

**INA:** Inactive account

**INP:** Debt being paid through insurance

**INS:** Paid by insurance

**IRB:** Involuntary repossession/balance owing

**IRE:** Involuntary repossession

**IRO:** Involuntary repossession/obligation satisfied

**JUG:** Judgment granted

**LA:** Lease assumption

**LMN:** Loan Modified Not GOVT (government)

**LNA:** Credit line is no longer available

**MCC:** Managed by credit counseling service

**MOV:** No forwarding address

**NIR:** Student loan not in repayment

**NPA:** Now paying

**PAL:** Purchase by another lender

**PCL:** Paid collection

**PDD:** Paid by dealer

**PDE:** Payment deferred

**PDI:** Principle deferred/initial payment only

**PFC:** Account paid from collateral

**PLL:** Prepaid lease

**PLP:** Profit and loss now paying

**PNR:** First payment never received

**PPA:** Paying partial payment agreement

**PPD:** Paid by co-maker

**PPL:** Paid profit and loss

**PRD:** Payroll deduction

**PRL:** Profit and loss write-off

**PWG:** Account payment, wage garnish

**REA:** Reaffirmation of debt

**REP:** Substitute/replacement account

**RFN:** Refinanced

**RPD:** Paid repossession

**RPO:** Repossession

**RRE:** Repossession redeemed

**RVN:** Returned voluntarily

**RVR:** Returned voluntarily/redeemed

**SET:** Settled-less than full balance

**SGL:** Government secured guaranteed

**SIL:** Simple interest loan

**SLP:** Student loan perm assign government

**SPL:** Single payment loan

**STL:** Credit card lost/stolen

**TRF:** Transfer

**TRL:** Transferred to another lender

**TTR:** Transferred to recovery

**WEP:** Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

## Accounts with Adverse Information

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

### Account Name

CAPITAL ONE 515676993829\*\*\*\*

### Account Information

#### Address

P O Box 31293 Salt Lake City, UT 84131

#### Phone

(800) 955-7070

#### Monthly Payment

\$109

#### Date Opened

06/05/2022

#### Responsibility

Individual Account

#### Account Type

Revolving Account

#### Loan Type

FLEXIBLE SPENDING CREDIT CARD

#### Balance

\$3,075

#### Date Updated

12/22/2025

#### Last Payment Made

12/15/2025

#### Pay Status

Current Account

#### Terms

\$109 per month; paid Monthly

#### High Balance (Hist.)

High balance of \$3,199 from 07/2025 to 12/2025

## Payment History

July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>30</b>

July 2025	August 2025	September 2025	October 2025	November 2025	December 2025
Balance \$3,071	Balance \$2,911	Balance \$2,911	Balance \$3,112	Balance \$2,930	Balance \$3,075
Past Due \$10	Past Due \$0				
Scheduled Payment \$113	Scheduled Payment \$108	Scheduled Payment \$107	Scheduled Payment \$149	Scheduled Payment \$107	Scheduled Payment \$109
Remarks DRG	Remarks DRG	Remarks DRG	Remarks DRG	Remarks DRG	Remarks DRG
Rating <b>30</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

CAPITAL ONE 517805773060\*\*\*\*

## Account Information

<b>Address</b>	P O Box 31293 Salt Lake City, UT 84131
<b>Phone</b>	(800) 955-7070
<b>Monthly Payment</b>	\$84
<b>Date Opened</b>	12/17/2008
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$4,087
<b>Date Updated</b>	12/22/2025
<b>Last Payment Made</b>	12/15/2025
<b>Pay Status</b>	>Account 30 Days Past Due Date<
<b>Terms</b>	\$84 per month; paid Monthly

High balance of \$4,068 from 07/2025 to 09/2025;

\$4,088 from 10/2025 to 12/2025

**High Balance (Hist.)**

**Credit Limit (Hist.)**

Credit limit of \$4,000 from 07/2025 to 12/2025

**Estimated month and year this item will be removed**

06/2032

**Payment History**

February 2019	March 2019	April 2019	May 2019	June 2019	July 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>X</b>
August 2019	September 2019	October 2019	November 2019	December 2019	January 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

August 2024	September 2024	October 2024	November 2024	December 2024	January 2025
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

February 2025	March 2025	April 2025	May 2025	June 2025	July 2025
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$3,931
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$83
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks DRG
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>30</b>	Rating <b>30</b>	Rating <b>OK</b>
August 2025	September 2025	October 2025	November 2025	December 2025	Total Month
Balance \$3,866	Balance \$4,008	Balance \$4,088	Balance \$4,082	Balance \$4,087	
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$46	
Scheduled Payment \$82	Scheduled Payment \$82	Scheduled Payment \$124	Scheduled Payment \$123	Scheduled Payment \$84	
Remarks DRG	Remarks DRG	Remarks DRG	Remarks DRG	Remarks DRG	
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>30</b>	

UPGRADE INC 14221\*\*\*

## Account Information

2 NORTH CENTRAL AVE, 10TH FLR 10TH FLOOR  
PHOENIX, AZ 85004

### Address

### Phone

(833) 211-5227

### Monthly Payment

\$0

### Date Opened

01/12/2022

**Responsibility**

Individual Account

**Account Type**

Installment Account

**Loan Type**

UNSECURED

**Balance**

\$0

**Date Updated**

09/04/2025

**Payment Received**

\$161

**Last Payment Made**

09/04/2025

**Pay Status**

Paid, Closed; was Paid as agreed

**Terms**

\$0 per month, paid Monthly for 44 months

**Date Closed**

09/04/2025

**High Balance (Hist.)**

High balance of \$5,000 from 05/2025 to 09/2025

**Payment History**

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>30</b>
November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2024	December 2024	January 2025	February 2025	March 2025	April 2025
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2025	June 2025	July 2025	August 2025	September 2025
Balance \$470	Balance \$310	Balance \$149	Balance \$160	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$327	Amount Paid \$163	Amount Paid \$163	Amount Paid \$0	Amount Paid \$161
Scheduled Payment \$163	Scheduled Payment \$163	Scheduled Payment \$163	Scheduled Payment \$163	Scheduled Payment \$0
Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC/CLO
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

## Satisfactory Accounts

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

### Account Name

AVANT 31152\*\*

### Account Information

222 W MERCHANTISE MART PLAZA,SUITE 900  
CHICAGO, IL 60654

### Address

### Phone

(800) 712-5407

### Monthly Payment

\$0

### Date Opened

08/29/2018

### Responsibility

Individual Account

### Account Type

Installment Account

<b>Loan Type</b>	UNSECURED
<b>Balance</b>	\$0
<b>Date Updated</b>	05/04/2020
<b>Payment Received</b>	\$230
<b>Last Payment Made</b>	05/04/2020
<b>High Balance</b>	\$2,100
<b>Original Creditor</b>	AVANT
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 24 months
<b>Date Closed</b>	05/04/2020
<b>Remarks</b>	Account previously in dispute-now resolved. reported by credit grant; CLOSED

### Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>			<hr/>		
March 2020	April 2020				
Rating <b>OK</b>	Rating <b>OK</b>				

Total Month

BEST EGG 4436\*\*\*

## Account Information

<b>Address</b>	PO BOX 42912 PHILADELPHIA, PA 19101
<b>Phone</b>	(855) 282-6353
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	01/31/2022
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	UNSECURED
<b>Balance</b>	\$0
<b>Date Updated</b>	04/16/2023
<b>Payment Received</b>	\$66
<b>Last Payment Made</b>	04/15/2023
<b>High Balance</b>	\$2,000
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 36 months

**Date Closed**

04/16/2023

**Remarks**

CLOSED

**Payment History**

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Rating	Rating	Rating	Rating	Rating	Rating
<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Rating	Rating	Rating	Rating	Rating	Rating
<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>
February 2023	March 2023				Total Month
Rating	Rating				
<b>OK</b>	<b>OK</b>				

CAR FINANCIAL SERVICES I 20029\*\*\*\*

**Account Information****Address**

725 PRIMERA BLVD,SUITE 235 LAKE MARY, FL 32746

**Phone**

(866) 242-6816

**Monthly Payment**

\$0

**Date Opened**

10/15/2019

**Responsibility**

Individual Account

**Account Type**

Installment Account

**Loan Type**

AUTOMOBILE

**Balance**

\$0

**Date Updated**

02/15/2022

**Payment Received**

\$0

**Last Payment Made**

02/15/2022

**High Balance**

\$5,421

**Pay Status**

Paid, Closed; was Paid as agreed

**Terms**

\$0 per month, paid Monthly for 27 months

**Date Closed**

02/15/2022

**Remarks**

CLOSED

**Payment History**

December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
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Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
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June 2020	July 2020	August 2020	September 2020	October 2020	November 2020
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Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
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December 2020	January 2021	February 2021	March 2021	April 2021	May 2021
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Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
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June 2021	July 2021	August 2021	September 2021	October 2021	November 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2021			January 2022		
Rating OK	Rating OK				

Total Month

#### CAR FINANCIAL SERVICES I 20028\*\*\*

#### Account Information

<b>Address</b>	725 PRIMERA BLVD,SUITE 235 LAKE MARY, FL 32746
<b>Phone</b>	(866) 242-6816
<b>Date Opened</b>	10/15/2019
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	AUTOMOBILE
<b>Balance</b>	\$0
<b>Date Updated</b>	01/20/2020
<b>Last Payment Made</b>	01/15/2020
<b>High Balance</b>	\$5,421
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Monthly for 27 months
<b>Date Closed</b>	01/20/2020
<b>Remarks</b>	ACCT CLOSED DUE TO TRANSFER; CLOSED

## Payment History

November 2019      December 2019

Rating	Rating
OK	OK

Total Mon:

COLLEGE FOUNDATION INC 1560\*\*\*

## Account Information

<b>Address</b>	POB 40856 RALEIGH, NC 27629
<b>Phone</b>	(919) 834-2893
<b>Date Opened</b>	10/25/2007
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	09/25/2018
<b>High Balance</b>	\$3,500
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Monthly for 120 months
<b>Date Closed</b>	09/25/2018
<b>Remarks</b>	CLOSED

## Payment History

January 2012	February 2012	March 2012	April 2012	May 2012	June 2012
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2012	August 2012	September 2012	October 2012	November 2012	December 2012
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	X	X	X	X
January 2013	February 2013	March 2013	April 2013	May 2013	June 2013
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2013	August 2013	September 2013	October 2013	November 2013	December 2013
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2014	February 2014	March 2014	April 2014	May 2014	June 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	OK
January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	X	X	X	X	X

July 2015	August 2015	September 2015	October 2015	November 2015	December 2015
Rating	Rating	Rating	Rating	Rating	Rating
X	X	OK	OK	OK	X
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	OK	OK
July 2018	August 2018				
Rating	Rating				
X	OK				

Total Month

COLLEGE FOUNDATION INC 1560\*\*\*

## Account Information

<b>Address</b>	POB 40856 RALEIGH, NC 27629
<b>Phone</b>	(919) 834-2893
<b>Date Opened</b>	10/25/2007
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	09/25/2018
<b>High Balance</b>	\$4,000
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Monthly for 120 months
<b>Date Closed</b>	09/25/2018
<b>Remarks</b>	CLOSED

## Payment History

January 2012	February 2012	March 2012	April 2012	May 2012	June 2012
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
July 2012	August 2012	September 2012	October 2012	November 2012	December 2012
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

January 2013	February 2013	March 2013	April 2013	May 2013	June 2013
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2013	August 2013	September 2013	October 2013	November 2013	December 2013
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2014	February 2014	March 2014	April 2014	May 2014	June 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	OK
January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	X	X	X	X	X
July 2015	August 2015	September 2015	October 2015	November 2015	December 2015
Rating	Rating	Rating	Rating	Rating	Rating
X	X	OK	OK	OK	X
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X

July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	OK	OK
July 2018	August 2018				Total Month
Rating	Rating				
X	OK				

COLLEGE FOUNDATION INC 1674\*\*\*\*

## Account Information

<b>Address</b>	POB 40856 RALEIGH, NC 27629
<b>Phone</b>	(919) 834-2893
<b>Date Opened</b>	07/03/2008
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account

**Loan Type**

STUDENT LOAN

<b>Balance</b>	\$0
<b>Date Updated</b>	09/25/2018
<b>High Balance</b>	\$2,000
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Monthly for 120 months
<b>Date Closed</b>	09/25/2018
<b>Remarks</b>	CLOSED

**Payment History**

January 2012	February 2012	March 2012	April 2012	May 2012	June 2012
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
July 2012	August 2012	September 2012	October 2012	November 2012	December 2012
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X
January 2013	February 2013	March 2013	April 2013	May 2013	June 2013
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
July 2013	August 2013	September 2013	October 2013	November 2013	December 2013
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

January 2014	February 2014	March 2014	April 2014	May 2014	June 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	OK
January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	X	X	X	X	X
July 2015	August 2015	September 2015	October 2015	November 2015	December 2015
Rating	Rating	Rating	Rating	Rating	Rating
X	X	OK	OK	OK	X
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X

July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	OK	OK
July 2018	August 2018				
Rating	Rating				
X	OK				

Total Month

COLLEGE FOUNDATION INC 1674\*\*\*\*

## Account Information

<b>Address</b>	POB 40856 RALEIGH, NC 27629
<b>Phone</b>	(919) 834-2893
<b>Date Opened</b>	07/03/2008
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	09/25/2018
<b>High Balance</b>	\$1,167
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Monthly for 120 months

**Date Closed**

09/25/2018

**Remarks**

CLOSED

**Payment History**

January 2012

February 2012

March 2012

April 2012

May 2012

June 2012

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

X

July 2012

August 2012

September 2012

October 2012

November 2012

December 2012

Rating

Rating

Rating

Rating

Rating

Rating

OK

OK

X

X

X

X

January 2013

February 2013

March 2013

April 2013

May 2013

June 2013

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

X

July 2013

August 2013

September 2013

October 2013

November 2013

December 2013

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

X

January 2014

February 2014

March 2014

April 2014

May 2014

June 2014

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

X

July 2014

August 2014

September 2014

October 2014

November 2014

December 2014

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

OK

January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	X	X	X	X	X
July 2015	August 2015	September 2015	October 2015	November 2015	December 2015
Rating	Rating	Rating	Rating	Rating	Rating
X	X	OK	OK	OK	X
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X

January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>			July 2018	August 2018	
Rating <b>X</b>	Rating <b>OK</b>				

Total Month

COLLEGE FOUNDATION INC 1922\*\*\*\*

## Account Information

<b>Address</b>	POB 40856 RALEIGH, NC 27629
<b>Phone</b>	(919) 834-2893
<b>Date Opened</b>	09/30/2008
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	09/25/2018
<b>High Balance</b>	\$4,000
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Monthly for 120 months
<b>Date Closed</b>	09/25/2018
<b>Remarks</b>	CLOSED

## Payment History

January 2012	February 2012	March 2012	April 2012	May 2012	June 2012
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2012	August 2012	September 2012	October 2012	November 2012	December 2012
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	X	X	X	X
January 2013	February 2013	March 2013	April 2013	May 2013	June 2013
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2013	August 2013	September 2013	October 2013	November 2013	December 2013
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2014	February 2014	March 2014	April 2014	May 2014	June 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	OK
January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	X	X	X	X	X

July 2015	August 2015	September 2015	October 2015	November 2015	December 2015
Rating	Rating	Rating	Rating	Rating	Rating
X	X	OK	OK	OK	X
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	OK	OK
July 2018	August 2018				Total Month
Rating	Rating				
X	OK				

COLLEGE FOUNDATION INC 1922\*\*\*\*

## Account Information

<b>Address</b>	POB 40856 RALEIGH, NC 27629
<b>Phone</b>	(919) 834-2893
<b>Date Opened</b>	09/30/2008
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	09/25/2018
<b>High Balance</b>	\$3,333
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Monthly for 120 months
<b>Date Closed</b>	09/25/2018
<b>Remarks</b>	CLOSED

## Payment History

January 2012	February 2012	March 2012	April 2012	May 2012	June 2012
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
July 2012	August 2012	September 2012	October 2012	November 2012	December 2012
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X

January 2013	February 2013	March 2013	April 2013	May 2013	June 2013
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2013	August 2013	September 2013	October 2013	November 2013	December 2013
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2014	February 2014	March 2014	April 2014	May 2014	June 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	OK
January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	X	X	X	X	X
July 2015	August 2015	September 2015	October 2015	November 2015	December 2015
Rating	Rating	Rating	Rating	Rating	Rating
X	X	OK	OK	OK	X
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X

July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	OK	OK
July 2018	August 2018				Total Month

COLLEGE FOUNDATION INC 2021\*\*\*\*

## Account Information

<b>Address</b>	POB 40856 RALEIGH, NC 27629
<b>Phone</b>	(919) 834-2893
<b>Date Opened</b>	04/21/2009
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account

**Loan Type**

STUDENT LOAN

<b>Balance</b>	\$0
<b>Date Updated</b>	09/25/2018
<b>High Balance</b>	\$4,000
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Monthly for 120 months
<b>Date Closed</b>	09/25/2018
<b>Remarks</b>	CLOSED

**Payment History**

January 2012	February 2012	March 2012	April 2012	May 2012	June 2012
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
July 2012	August 2012	September 2012	October 2012	November 2012	December 2012
Rating OK	Rating OK	Rating X	Rating X	Rating X	Rating X
January 2013	February 2013	March 2013	April 2013	May 2013	June 2013
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
July 2013	August 2013	September 2013	October 2013	November 2013	December 2013
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

January 2014	February 2014	March 2014	April 2014	May 2014	June 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	OK
January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	X	X	X	X	X
July 2015	August 2015	September 2015	October 2015	November 2015	December 2015
Rating	Rating	Rating	Rating	Rating	Rating
X	X	OK	OK	OK	X
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X

July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	OK	OK
July 2018	August 2018				
Rating	Rating				
X	OK				

Total Month

#### COLLEGE FOUNDATION INC 2021\*\*\*\*

#### Account Information

<b>Address</b>	POB 40856 RALEIGH, NC 27629
<b>Phone</b>	(919) 834-2893
<b>Date Opened</b>	04/21/2009
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	09/25/2018
<b>High Balance</b>	\$3,000
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Monthly for 120 months

**Date Closed**

09/25/2018

**Remarks**

CLOSED

**Payment History**

January 2012

February 2012

March 2012

April 2012

May 2012

June 2012

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

X

July 2012

August 2012

September 2012

October 2012

November 2012

December 2012

Rating

Rating

Rating

Rating

Rating

Rating

OK

OK

X

X

X

X

January 2013

February 2013

March 2013

April 2013

May 2013

June 2013

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

X

July 2013

August 2013

September 2013

October 2013

November 2013

December 2013

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

X

January 2014

February 2014

March 2014

April 2014

May 2014

June 2014

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

X

July 2014

August 2014

September 2014

October 2014

November 2014

December 2014

Rating

Rating

Rating

Rating

Rating

Rating

X

X

X

X

X

OK

January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	X	X	X	X	X
July 2015	August 2015	September 2015	October 2015	November 2015	December 2015
Rating	Rating	Rating	Rating	Rating	Rating
X	X	OK	OK	OK	X
January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X

January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>
<b>July 2018</b>			<b>August 2018</b>		
Rating <b>X</b>	Rating <b>OK</b>				

Total Month

DEPT OF ED / NELNET 90000086702\*\*\*

## Account Information

<b>Address</b>	PO BOX 82561 LINCOLN, NE 68501
<b>Phone</b>	(888) 486-4722
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	01/21/2025
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$10,961
<b>Date Updated</b>	11/30/2025
<b>Payment Received</b>	\$0
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$0 per month; Deferred
<b>High Balance (Hist.)</b>	High balance of \$10,250 from 01/2025 to 11/2025

## Payment History

January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$10,274	Balance \$10,338	Balance \$10,408	Balance \$10,476	Balance \$10,547	Balance \$10,615
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
July 2025	August 2025	September 2025	October 2025	November 2025	Total Month
Balance \$10,685	Balance \$10,755	Balance \$10,823	Balance \$10,893	Balance \$10,961	
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	

DEPT OF ED / NELNET 90000076623\*\*\*

## Account Information

### Address

PO BOX 82561 LINCOLN, NE 68501

### Phone

(888) 486-4722

<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	09/25/2018
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	02/21/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	02/10/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 240 months
<b>Date Closed</b>	02/21/2025
<b>High Balance (Hist.)</b>	High balance of \$37,182 from 09/2024 to 02/2025

#### Payment History

April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

April 2024	May 2024	June 2024	July 2024	August 2024	September 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$42,166
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$103
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$103
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks DRC
Rating <b>OK</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>
October 2024	November 2024	December 2024	January 2025	February 2025	Total Month
Balance \$42,271	Balance \$42,369	Balance \$42,474	Balance \$42,555	Balance \$0	
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	
Amount Paid \$103	Amount Paid \$103	Amount Paid \$103	Amount Paid \$103	Amount Paid \$0	
Scheduled Payment \$103	Scheduled Payment \$103	Scheduled Payment \$103	Scheduled Payment \$0	Scheduled Payment \$0	
Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC/PDE	Remarks DRC/CLO	
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>X</b>	Rating <b>OK</b>	

DEPT OF ED / NELNET 90000079938\*\*\*

## Account Information

### Address

PO BOX 82561 LINCOLN, NE 68501

### Phone

(888) 486-4722

<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	11/05/2014
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	02/21/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	02/10/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 240 months
<b>Date Closed</b>	02/21/2025
<b>High Balance (Hist.)</b>	High balance of \$3,600 from 09/2024 to 02/2025

#### Payment History

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$3,776	Balance \$3,780
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$9	Amount Paid \$9
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$9	Scheduled Payment \$9
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks DRC	Remarks DRC
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
November 2024	December 2024	January 2025	February 2025		
Balance \$3,785	Balance \$3,789	Balance \$3,789	Balance \$0		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$9	Amount Paid \$9	Amount Paid \$9	Amount Paid \$0		
Scheduled Payment \$9	Scheduled Payment \$9	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks DRC	Remarks DRC	Remarks DRC/PDE	Remarks DRC/CLO		
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>X</b>	Rating <b>OK</b>		

Total Month

DEPT OF ED / NELNET 90000079938\*\*\*

## Account Information

### Address

PO BOX 82561 LINCOLN, NE 68501

### Phone

(888) 486-4722

<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	08/16/2015
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	02/21/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	02/10/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 240 months
<b>Date Closed</b>	02/21/2025
<b>High Balance (Hist.)</b>	High balance of \$4,500 from 09/2024 to 02/2025

#### Payment History

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$4,701	Balance \$4,706
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$11	Amount Paid \$11
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$11	Scheduled Payment \$11
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks DRC	Remarks DRC
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
November 2024	December 2024	January 2025	February 2025		
Balance \$4,710	Balance \$4,714	Balance \$4,713	Balance \$0		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$11	Amount Paid \$11	Amount Paid \$11	Amount Paid \$0		
Scheduled Payment \$11	Scheduled Payment \$11	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks DRC	Remarks DRC	Remarks DRC/PDE	Remarks DRC/CLO		
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>X</b>	Rating <b>OK</b>		

Total Month

DEPT OF ED / NELNET 90000079938\*\*\*

## Account Information

### Address

PO BOX 82561 LINCOLN, NE 68501

### Phone

(888) 486-4722

<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	08/16/2015
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	02/21/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	02/10/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 240 months
<b>Date Closed</b>	02/21/2025
<b>High Balance (Hist.)</b>	High balance of \$6,000 from 09/2024 to 02/2025

#### Payment History

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$7,457	Balance \$7,463
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$18	Amount Paid \$18
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$18	Scheduled Payment \$18
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks DRC	Remarks DRC
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
November 2024	December 2024	January 2025	February 2025		
Balance \$7,468	Balance \$7,474	Balance \$7,480	Balance \$0		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$18	Amount Paid \$18	Amount Paid \$18	Amount Paid \$0		
Scheduled Payment \$18	Scheduled Payment \$18	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks DRC	Remarks DRC	Remarks DRC/PDE	Remarks DRC/CLO		
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>X</b>	Rating <b>OK</b>		

Total Month

DEPT OF ED / NELNET 90000079938\*\*\*

## Account Information

### Address

PO BOX 82561 LINCOLN, NE 68501

### Phone

(888) 486-4722

<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	08/14/2016
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	02/21/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	02/10/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 240 months
<b>Date Closed</b>	02/21/2025
<b>High Balance (Hist.)</b>	High balance of \$3,900 from 09/2024 to 02/2025

#### Payment History

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$4,052	Balance \$4,054
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$10	Amount Paid \$10
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$10	Scheduled Payment \$10
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks DRC	Remarks DRC
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
November 2024	December 2024	January 2025	February 2025		
Balance \$4,056	Balance \$4,058	Balance \$4,056	Balance \$0		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$10	Amount Paid \$10	Amount Paid \$10	Amount Paid \$0		
Scheduled Payment \$10	Scheduled Payment \$10	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks DRC	Remarks DRC	Remarks DRC/PDE	Remarks DRC/CLO		
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>X</b>	Rating <b>OK</b>		

Total Month

DEPT OF ED / NELNET 90000079938\*\*\*

## Account Information

### Address

PO BOX 82561 LINCOLN, NE 68501

### Phone

(888) 486-4722

<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	08/14/2016
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	02/21/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	02/10/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 240 months
<b>Date Closed</b>	02/21/2025
<b>High Balance (Hist.)</b>	High balance of \$8,600 from 09/2024 to 02/2025

#### Payment History

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$10,065	Balance \$10,069
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$25	Amount Paid \$25
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$25
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks DRC	Remarks DRC
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
November 2024	December 2024	January 2025	February 2025		
Balance \$10,072	Balance \$10,076	Balance \$10,080	Balance \$0		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$25	Amount Paid \$25	Amount Paid \$25	Amount Paid \$0		
Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks DRC	Remarks DRC	Remarks DRC/PDE	Remarks DRC/CLO		
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>X</b>	Rating <b>OK</b>		

Total Month

DEPT OF ED / NELNET 90000079938\*\*\*

## Account Information

### Address

PO BOX 82561 LINCOLN, NE 68501

### Phone

(888) 486-4722

<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	08/13/2017
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	02/21/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	02/10/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 240 months
<b>Date Closed</b>	02/21/2025
<b>High Balance (Hist.)</b>	High balance of \$5,900 from 09/2024 to 02/2025

#### Payment History

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$6,814	Balance \$6,820
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$17	Amount Paid \$17
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$17	Scheduled Payment \$17
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks DRC	Remarks DRC
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
November 2024	December 2024	January 2025	February 2025		
Balance \$6,825	Balance \$6,831	Balance \$6,838	Balance \$0		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$17	Amount Paid \$17	Amount Paid \$17	Amount Paid \$0		
Scheduled Payment \$17	Scheduled Payment \$17	Scheduled Payment \$0	Scheduled Payment \$0		
Remarks DRC	Remarks DRC	Remarks DRC/PDE	Remarks DRC/CLO		
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>X</b>	Rating <b>OK</b>		

Total Month

MOHELA/DEPT OF ED 20468145811E0022025022125\*\*\*

## Account Information

### Address

633 SPIRIT DRIVE CHESTERFIELD, MO 63005

### Phone

(888) 866-4352

<b>Monthly Payment</b>	\$397
<b>Date Opened</b>	02/21/2025
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$80,124
<b>Date Updated</b>	11/30/2025
<b>Payment Received</b>	\$397
<b>Last Payment Made</b>	11/10/2025
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$397 per month, paid Monthly for 240 months
<b>High Balance (Hist.)</b>	High balance of \$79,654 from 03/2025 to 11/2025

#### Payment History

March 2025	April 2025	May 2025	June 2025	July 2025	August 2025
Balance \$80,122	Balance \$80,028	Balance \$80,000	Balance \$79,945	Balance \$79,903	Balance \$80,258
Past Due \$0					
Amount Paid \$0	Amount Paid \$453	Amount Paid \$396	Amount Paid \$397	Amount Paid \$397	Amount Paid \$0
Scheduled Payment \$453	Scheduled Payment \$453	Scheduled Payment \$397	Scheduled Payment \$397	Scheduled Payment \$397	Scheduled Payment \$397
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<b>September 2025</b>	<b>October 2025</b>	<b>November 2025</b>			
Balance \$80,204	Balance \$80,163	Balance \$80,124			
Past Due \$0	Past Due \$0	Past Due \$0			
Amount Paid \$397	Amount Paid \$397	Amount Paid \$397			
Scheduled Payment \$397	Scheduled Payment \$397	Scheduled Payment \$397			
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>			

Total Month

NETCREDIT 2019GA56617\*\*\*\*

## Account Information

### Address

175 W JACKSON BLVD,SUITE 1000 CHICAGO, IL 60604

### Phone

(877) 392-2014

### Monthly Payment

\$0

### Date Opened

01/22/2019

**Responsibility**

Individual Account

**Account Type**

Installment Account

**Loan Type**

UNSECURED

**Balance**

\$0

**Date Updated**

03/14/2022

**Payment Received**

\$0

**Last Payment Made**

03/14/2022

**High Balance**

\$3,100

**Pay Status**

Paid, Closed; was Paid as agreed

**Terms**

\$0 per month, paid Semi-monthly for 59 months

**Date Closed**

03/14/2022

**Remarks**

CLOSED

**Payment History**

February 2019

March 2019

April 2019

May 2019

June 2019

July 2019

Rating

OK

Rating

OK

Rating

OK

Rating

OK

Rating

OK

Rating

OK

August 2019

September 2019

October 2019

November 2019

December 2019

January 2020

Rating

OK

Rating

OK

Rating

OK

Rating

OK

Rating

OK

Rating

OK

February 2020

March 2020

April 2020

May 2020

June 2020

July 2020

Rating

OK

Rating

OK

Rating

OK

Rating

OK

Rating

OK

Rating

OK

August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
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Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
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February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
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Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
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August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
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Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
--------------	--------------	--------------	--------------	--------------	--------------

February 2022

Rating OK
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Total Month

PAYLEASE, LLC. T61989214P144\*\*\*

## Account Information

**Address** 9330 SCRANTON ROAD,#450 SAN DIEGO, CA 92121

**Phone** (866) 729-5327

**Date Opened** 08/26/2019

**Responsibility** Individual Account

**Account Type** Open Account

**Loan Type** RENTAL AGREEMENT

**Balance** \$0

**Date Updated** 01/23/2020

<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	08/26/2019
<b>High Balance</b>	\$23
<b>Pay Status</b>	Transferred; was Paying as agreed
<b>Terms</b>	Paid Monthly
<b>Date Closed</b>	01/23/2020
<b>Remarks</b>	TRANSFERRED TO ANOTHER OFFICE

### Payment History

August 2019	September 2019	October 2019	November 2019	December 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

PROSPER MARKETPLACE 20079\*\*

### Account Information

<b>Address</b>	221 Main Street,SUITE 300 SAN FRANCISCO, CA 94105
<b>Phone</b>	(866) 615-6319
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	01/11/2023
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	UNSECURED
<b>Balance</b>	\$0
<b>Date Updated</b>	06/12/2025

<b>Payment Received</b>	\$339
<b>Last Payment Made</b>	06/12/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 37 months
<b>Date Closed</b>	06/12/2025
<b>High Balance (Hist.)</b>	High balance of \$3,000 from 07/2023 to 06/2025
<b>Remarks</b>	CLOSED

#### Payment History

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$2,649	Balance \$2,579	Balance \$2,511	Balance \$2,442	Balance \$2,372	Balance \$2,300
Past Due \$0					
Amount Paid \$128	Amount Paid \$113				
Scheduled Payment \$113					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance \$2,228	Balance \$2,155	Balance \$1,968	Balance \$1,886	Balance \$1,727	Balance \$1,697
Past Due \$0					
Amount Paid \$113	Amount Paid \$113	Amount Paid \$241	Amount Paid \$113	Amount Paid \$195	Amount Paid \$50
Scheduled Payment \$113					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$1,455	Balance \$1,184	Balance \$1,102	Balance \$1,008	Balance \$913	Balance \$816
Past Due \$0					
Amount Paid \$263	Amount Paid \$300	Amount Paid \$113	Amount Paid \$113	Amount Paid \$113	Amount Paid \$113
Scheduled Payment \$113					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$717	Balance \$616	Balance \$545	Balance \$441	Balance \$336	Balance \$0
Past Due \$0	Past Due \$0				
Amount Paid \$113	Amount Paid \$113	Amount Paid \$226	Amount Paid \$113	Amount Paid \$113	Amount Paid \$339
Scheduled Payment \$113	Scheduled Payment \$0				
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

UPLIFT INC/CELTIC 25130821\*\*\*\*

## Account Information

<b>Address</b>	440 N WOLFE ROAD SUNNYVALE, CA 94085
<b>Phone</b>	(844) 257-5400
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	03/29/2025
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	UNSECURED
<b>Balance</b>	\$0
<b>Date Updated</b>	07/11/2025
<b>Payment Received</b>	\$106
<b>Last Payment Made</b>	07/11/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed

**Terms** \$0 per month, paid Monthly for 16 months

**Date Closed** 07/11/2025

**High Balance (Hist.)** High balance of \$2,665 from 04/2025 to 07/2025

**Remarks** CLOSED

### Payment History

April 2025	May 2025	June 2025	July 2025
Balance \$513	Balance \$312	Balance \$105	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$2,215	Amount Paid \$212	Amount Paid \$212	Amount Paid \$106
Scheduled Payment \$212	Scheduled Payment \$424	Scheduled Payment \$105	Scheduled Payment \$0
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

UPSTART NETWORK INC L231\*\*\*

### Account Information

**Address** P O BOX 1503 SAN CARLOS, CA 94070

**Phone** (855) 438-8778

**Monthly Payment** \$0

**Date Opened** 12/27/2021

**Responsibility** Individual Account

**Account Type** Installment Account

**Loan Type** UNSECURED

<b>Balance</b>	\$0
<b>Date Updated</b>	05/22/2025
<b>Payment Received</b>	\$315
<b>Last Payment Made</b>	05/22/2025
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 42 months
<b>Date Closed</b>	05/22/2025
<b>High Balance (Hist.)</b>	High balance of \$5,400 from 07/2023 to 11/2023; \$5,400 from 01/2024 to 05/2025

#### Payment History

December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance ---	Balance \$3,281	Balance \$3,139	Balance \$3,154	Balance \$2,853	Balance \$2,709
Past Due ---	Past Due \$0				
Amount Paid ---	Amount Paid \$156	Amount Paid \$156	Amount Paid \$0	Amount Paid \$313	Amount Paid \$156
Scheduled Payment ---	Scheduled Payment \$156				
Remarks ---	Remarks LMN	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

December 2023	January 2024	February 2024	March 2024	April 2024	May 2024
Balance ---	Balance \$2,725	Balance \$2,579	Balance \$2,433	Balance \$2,286	Balance \$1,981
Past Due ---	Past Due \$0				
Amount Paid ---	Amount Paid \$0	Amount Paid \$157	Amount Paid \$157	Amount Paid \$157	Amount Paid \$314
Scheduled Payment ---	Scheduled Payment \$157				
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
June 2024	July 2024	August 2024	September 2024	October 2024	November 2024
Balance \$1,833	Balance \$1,684	Balance \$1,534	Balance \$1,541	Balance \$1,390	Balance \$1,239
Past Due \$0					
Amount Paid \$157	Amount Paid \$157	Amount Paid \$157	Amount Paid \$0	Amount Paid \$157	Amount Paid \$157
Scheduled Payment \$157					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

December 2024	January 2025	February 2025	March 2025	April 2025	May 2025
Balance \$929	Balance \$933	Balance \$623	Balance \$625	Balance \$470	Balance \$0
Past Due \$0	Past Due \$0				
Amount Paid \$314	Amount Paid \$0	Amount Paid \$314	Amount Paid \$0	Amount Paid \$157	Amount Paid \$315
Scheduled Payment \$157	Scheduled Payment \$0				
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks CLO
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

US DEPT OF EDUCATION/GLE 386694141377\*\*\*\*

## Account Information

<b>Address</b>	2401 INTERNATIONAL,POB 7859 MADISON, WI 53704
<b>Phone</b>	(608) 246-1750
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	09/25/2018
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$0
<b>Date Updated</b>	04/30/2023
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	03/01/2023

**High Balance**

\$37,183

**Pay Status**

Transferred; was Paying as agreed

**Terms**

\$0 per month; paid Monthly

**Date Closed**

04/30/2023

**Remarks**

ACCT CLOSED DUE TO TRANSFER

**Payment History**

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023					Total Month

US DEPT. OF EDUCATION/GL 286694141379\*\*\*

## Account Information

<b>Address</b>	2401 INTERNATIONAL, POB 7859 MADISON, WI 53704
<b>Phone</b>	(800) 236-4300
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	11/05/2014
<b>Responsibility</b>	Individual Account

**Account Type**

Installment Account

**Loan Type**

STUDENT LOAN

**Balance**

\$0

**Date Updated**

04/30/2023

**Payment Received**

\$0

**Last Payment Made**

03/01/2023

**High Balance**

\$32,500

**Pay Status**

Transferred; was Paying as agreed

**Terms**

\$0 per month; paid Monthly

**Date Closed**

04/30/2023

**Remarks**

Completed investigation of FCRA dispute-consumer disagreed; ACCT CLOSED DUE TO TRANSFER

**Payment History**

June 2016	July 2016	August 2016	September 2016	October 2016	November 2016
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Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
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December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
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Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
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June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
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Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
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December 2017	January 2018	February 2018	March 2018	April 2018	May 2018
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X
June 2018	July 2018	August 2018	September 2018	October 2018	November 2018
Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	OK
December 2018	January 2019	February 2019	March 2019	April 2019	May 2019
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
June 2019	July 2019	August 2019	September 2019	October 2019	November 2019
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
June 2020	July 2020	August 2020	September 2020	October 2020	November 2020
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
December 2020	January 2021	February 2021	March 2021	April 2021	May 2021
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

June 2021	July 2021	August 2021	September 2021	October 2021	November 2021
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
<hr/>					
December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
<hr/>					
June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
<hr/>					
December 2022	January 2023	February 2023	March 2023		
Rating	Rating	Rating	Rating		
OK	OK	OK	OK		
<hr/>					
Total Month					

## Inquiries

### Account Review Inquiries

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

#### Name

CAPITAL ONE

Location P O Box 31293 Salt Lake City, UT 84131	Requested On 01/07/2026	Phone (800) 955-7070
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TRANSUNION CONSUMER INTE

Location Requested On Phone  
760 MARKET STREET 10TH FLOOR 01/01/2026 (844) 580-6816  
SAN FRANCISCO, CA 94102

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#### CREDITWISE CAPITAL1 TU-C

Location Requested On Phone  
CAPITAL ONE PO BOX 30285 01/01/2026 (800) 227-4825  
PO BOX 85870  
SALT LAKE CITY, UT 84130

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#### TRANSUNION INTERACTIVE

Location Requested On Phone  
100 CROSS STREET SUITE 101 12/04/2025 (844) 580-6816  
SAN LUIS OBISPO, CA 93401

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#### TRANSUNION CONSUMER INTE

Location Requested On Phone  
100 CROSS STREET 12/04/2025 (805) 782-8282  
SAN LUIS OBISP, CA 93401

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#### UPGRADE INC

Location Requested On Phone  
369 PINE STREET, SUITE 208 08/05/2025 (415) 909-0241  
SAN FRANCISCO, CA 94104

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#### SASHA CHEEK via TRANSUNION INTERACTIVE IN

Location Requested On Phone  
100 CROSS ST 01/09/2026, 01/09/2026, 06/27/2025 (855) 681-3196  
STE 202  
SAN LUIS OBISPO, CA 93401

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#### SASHA CHEEK via TRANSUNION INTERACTIVE

Location Requested On Phone  
100 CROSS STREET 202 01/04/2026 (844) 580-6816  
SAN LUIS OBISPO, CA 93401

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#### 789073450 via CREDITWISE CAPITAL1 TU-B

Location Requested On Phone  
CAPITAL ONE 12/26/2025 (800) 227-4825  
PO BOX 302895  
SALT LAKE CITY, UT 84130

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#### SASHA CHEEK via CREDITWISE CAPITAL1 TU-A

Location	Requested On	Phone
CAPITAL ONE	12/17/2025, 11/23/2025, 10/27/2025,	(800) 227-4825
PO BOX 302895	10/22/2025, 09/25/2025,	
SALT LAKE CITY, UT 84130	09/20/2025, 08/22/2025,	
	07/26/2025, 07/19/2025, 07/12/2025,	
	06/29/2025, 06/26/2025,	
	06/20/2025, 06/19/2025, 06/13/2025,	
	06/07/2025, 05/30/2025,	
	05/27/2025, 05/19/2025, 05/18/2025,	
	05/16/2025, 05/15/2025, 04/19/2025,	
	04/12/2025, 03/15/2025, 02/15/2025,	
	01/18/2025, 12/20/2024, 11/23/2024,	
	10/25/2024, 09/28/2024, 08/31/2024,	
	08/03/2024, 07/06/2024,	
	06/07/2024, 05/11/2024, 04/12/2024,	
	03/16/2024, 02/16/2024, 01/19/2024	

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#### CREDIT KARMA via TUCI CREDIT KARMA TUNA

Location	Requested On	Phone
100 CROSS STREET	09/07/2025, 08/27/2025,	(844) 580-6816
SUITE 101	08/16/2025, 08/15/2025, 07/31/2025,	
SAN LUIS OBISPO, CA 93401	07/27/2025, 07/17/2025, 06/30/2025,	
	06/29/2025, 06/28/2025,	
	06/21/2025, 06/15/2025, 05/27/2025,	
	05/19/2025, 05/15/2025, 04/26/2025,	
	04/17/2025, 04/14/2025, 04/12/2025,	
	03/15/2025, 03/01/2025, 02/21/2025,	
	02/15/2025, 12/15/2024	

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#### FACTACT FREE DISCLOSURE

Location	Requested On	Phone
P O BOX 1000	06/19/2025	(800) 888-4213
CHESTER, PA 19016		

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#### SASHA CHEEK via TRANSUNION CREDIT MEMBERSHIP

Location	Requested On	Phone
100 CROSS STREET 202	05/18/2025, 05/13/2025	(844) 580-6816
SAN LUIS OBISPO, CA 93401		

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#### 570552641 via TRANSUNION INTERACTIVE IN

Location	Requested On	Phone
100 CROSS ST	04/13/2025	(855) 681-3196
STE 202		
SAN LUIS OBISPO, CA 93401		

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#### UPSTART NETWORK INC

Location  
2 CIRCLE STAR WAY  
2ND FLOOR  
SAN CARLOS, CA 94070

Requested On  
03/30/2025

Phone  
(650) 204-1000

#### UPLIFT INC

Location  
275 BATTERY STREET STE 23  
SAN FRANCISCO, CA 94111

Requested On  
03/29/2025

Phone  
(844) 319-3909

#### SASHA CHEEK via KARMATRANSUNION INTERACT

Location  
100 CROSS STREET  
SAN LUIS OBISPO, CA 93401

Requested On  
11/29/2024

Phone  
(844) 580-6816

#### EFXDIRECT 3BR3BS E via DIR TO CONS VIA EQUIFAX

Location  
1550 PEACHTREE ST  
ATLANTA, GA 30309

Requested On  
07/18/2024

Phone  
(866) 640-2273

## Consumer Statement

Your TransUnion credit report contains the following consumer statements.

### Consumer Statement

DO NOT CONFUSE ME WITH RELATIVES WITH THE SAME NAME OR ADDRESS. VERIFY ALL IDENTIFYING INFORMATION. DO NOT CONFUSE MY CREDIT FILE WITH PEOPLE OF SIMILAR NAME, ADDRESS OR SSN. VERIFY ALL IDENTIFYING INFORMATION. DO NOT CONFUSE ME WITH RELATIVES WITH SIMILAR NAMES OR ADDRESSES. VERIFY ALL IDENTIFYING INFORMATION. LATE PAYMENTS WERE DUE TO LOSS OF JOB OR OTHER CAUSES BEYOND MY CONTROL.

(Note: This statement has no expiration date.)

## Credit Report Messages

To add, remove, or modify a fraud alert, please visit [transunion.com/fraud-alerts](https://transunion.com/fraud-alerts) .

Your credit report contains the following messages

### Security Alert

Initial Fraud Alert: Action may be required under FCRA before opening or modifying an account.  
(Note: This alert is set to expire in 07/2026.)

### Security Freeze

Our records indicate that you have placed a credit freeze / security freeze or a lock on your TransUnion credit file. The credit information on this page has been delivered to you under the applicable exemption provisions: Providing a consumer with a copy of the consumer's credit report upon the consumer's request.

## Promotional opt-out

This file has been opted out of promotional lists supplied by TransUnion.

(Note: This opt-out is set to expire in 12/2028.)

The opt out on your file will remain in effect until the expiration date specified above, unless you request it to be made permanent. To permanently opt out of promotional lists provided by TransUnion, you must send us a signed "Notice of Election" form, which can be obtained by writing us or calling us at 800-916-8800 and speaking with a representative.

## ⚠ Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

### Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

### Checking Account and Demand Deposit Account (DDA) Activity

#### Data Source:

**Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)**

Requested by: TRANSUNION CONSUMER INTE	Requested on: 10/05/2025
Number of Accounts Consumer is Identified On: 0	Bank Account Closures Identified as Fraudulent: 0
Paid Checks in the Last 3 Years: 0	Open (Unpaid) Checks in the Last 3 Years: 0
Checks Ordered in the Last Month: 0	Checks Ordered in the Last 2 Months: 0
Checks Ordered in the Last 3 Months: 0	Checks Ordered in the Last 6 Months: 0
Check Orders in the Last Year: 0	Check Orders in the Last 2 Years: 0
Check Orders in the Last 3 Years: 0	Quantity of Checks Ordered in the Last 3 Years: 0
Average Checks Ordered in the Last 3 Years: .00000	Smallest Number of Checks Ordered: 0
Largest Number of Checks Ordered: 0	Checking Account Closures in the Last Month: 0

Checking Account Closures in the Last 2 Months:	0	Checking Account Closures in the Last 3 Months:	0
Checking Account Closures in the Last Year:	0	Checking Account Closures in the Last 2 Years:	0
Checking Account Closures in the Last 3 Years:	0	DDA Closures in Last 180 Days:	0
DDA Closure in Last 5 Years:	0	Paid DDA Closures in Last 5 Years:	0
Unpaid DDA Closures in Last 2 Years:	0	Unpaid DDA Closures in Last 5 Years:	0
Unpaid DDA Closures in Last 4 Years:	\$000000000.00	Checking Account Inquiries in the Last Month:	0
Checking Account Inquiries in the Last 2 Months:	0	Checking Account Inquiries in the Last 3 Months:	0
Checking Account Inquiries in the Last 6 Months:	0	Checking Account Inquiries in the Last Year:	0
Checking Account Inquiries in the Last 2 Years:	0	DDA Inquiries in the Last 3 Years:	1
Total Days Since First Checking Account Inquiry:	802	Days Since Most Recent DDA Inquiry:	802
Credit Inquiries in the Last Year:	1	Credit Inquiries in the Last 3 Years:	2
Auto Inquiries in the Last 3 Years:	0	Credit Issuance Inquiries in the Last Year:	0
Credit Issuance Inquiries in the Last 3 Years:	0	Payday Inquiries in the Last 3 Years:	0
Utility Inquiries in the Last 3 Years:	0	Other Credit Inquiries in the Last 2 years:	1
Other Credit Inquiries in the Last 3 Years:	2	DDA & Credit/Non-DDA Inquiries in Last 3 Years:	3
Open (Unpaid) NSF in the Last Month:	0	Open (Unpaid) NSF in the Last 2 Months:	0
Open (Unpaid) NSF in the Last 3 Months:	0	Open (Unpaid) NSF in the Last 6 Months:	0
Open (Unpaid) NSF in the Last Year:	0	Open (Unpaid) NSF in the Last 2 Years:	0
Open (Unpaid) NSF in the Last Month:	\$000000000.00	Open (Unpaid) NSF in the Last 2 Months:	\$000000000.00
Open (Unpaid) NSF in the Last 3 Months:	\$000000000.00	Open (Unpaid) NSF in the Last 6 Months:	\$000000000.00

Open (Unpaid) NSF in the Last Year:	Open (Unpaid) NSF in the Last 2 Years:
\$000000000.00	\$000000000.00
Open (Unpaid) NSF in the Last 3 Years:	Paid NSF in the Last Month:
\$000000000.00	0
Paid NSF in the Last 2 Months:	Paid NSF in the Last 3 Months:
0	0
Paid NSF in the Last 6 Months:	Paid NSF in the Last Year:
0	0
Paid NSF in the Last 2 Years:	Paid NSF in the Last Month:
0	\$000000000.00
Paid NSF in the Last 2 Months:	Total Paid NSF in the Last 3 Months:
\$000000000.00	\$000000000.00
Total Paid NSF in the Last 6 Months:	Total Paid NSF in the Last Year:
\$000000000.00	\$000000000.00
Total Paid NSF in the Last 2 Years:	Total Paid NSF in the Last 3 Years:
\$000000000.00	\$000000000.00
Largest Opened (Unpaid) NSF Check:	Largest Paid NSF Check:
\$000000000.00	\$000000000.00

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

### • Online:

To report an inaccuracy, please visit: [service.transunion.com](http://service.transunion.com) ↗  
 For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com) ↗

### • By Mail:

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

### • By Phone:

(800) 916-8800

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

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

## SUMMARY OF RIGHTS

### GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

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

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

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

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

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

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

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://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](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

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

› **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

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

› **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer.

Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

- **You may limit prescreened offers of credit and insurance you get based on information in your credit report.** Unsolicited prescreened offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-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.  
A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.  
To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

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

**TYPE OF BUSINESS:**

**CONTACT:**

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates

a. Consumer Financial Protection Bureau  
1700 G Street, N.W.  
Washington, DC 20552

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

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

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

b. Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, N.W.  
Washington, DC 20580  
(877) 382-4357  
a. Office of the Comptroller of the Currency  
Customer Assistance Group  
P.O. Box 53570  
Houston, TX 77052

b. Federal Reserve Consumer Help Center  
P.O. Box 1200  
Minneapolis, MN 55480

c. Division of Depositor and Consumer Protection  
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  
Asst. General Counsel for Office of Aviation Protection  
Department of Transportation  
1200 New Jersey Avenue, S.E.

Washington, DC 20590  
Office of Public Assistance,  
Governmental Affairs, and  
Compliance Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921	395 E Street, S.W. Washington, DC 20423 Nearest Packers and Stockyards Division Regional Office Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416 Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549 Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090 Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
6. Small Business Investment Companies	
7. Brokers and Dealers	
8. Institutions that are members of the Farm Credit System	
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	

## FRAUD VICTIM RIGHTS

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### SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

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

#### Remedying the Effects of Identity Theft

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

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

- 1. You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.**

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

**2. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

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

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

- Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
- Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

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

**4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**5. You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

**6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

**7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

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

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