

**BRITTNEY BRADWELL**

**Personal & Confidential**

**Date Generated** Dec 27, 2024

**Report Number** 0193-5850-68

**At a Glance**   **7 Accounts**   **0 Public Records**   **5 Hard Inquiries**

**Personal Information**

4 Names   10 Addresses   4 Employers   4 Other Records

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

**Names**

**BRITTNEY  
BRADWELL**

Name ID #12362

**BRITTNEY F  
BRADWELL**

Name ID #16751

**BRITTNEY FASHE  
BRADWELL**

Name ID #11413

**BRITTANY  
BRADWELL**

Name ID #23969

Addresses

973 S KIRKMAN  
RD APT48  
ORLANDO FL,  
32811-2659

Address ID  
#0347406956  
Apartment  
complex

3421 NW 17TH CT  
FORT  
LAUDERDALE FL,  
33311-4205

Address ID  
#0073350250  
Single family

825 NW 9TH AVE  
BLDG33  
FORT  
LAUDERDALE FL,  
33311-7244

Address ID  
#0073364506  
Multifamily

3951 NW 30TH  
TER  
LAUDERDALE  
LAKES FL, 33309-  
4343

Address ID  
#0073312646  
Multifamily

3951 NW 30TH  
TER #T  
LAUDERDALE  
LAKES FL, 33309-  
4343

Address ID  
#0685877529  
Apartment  
complex

973 S KIRKMAN  
RD  
ORLANDO FL,  
32811-2658

Address ID  
#0340244596  
Multifamily

11610 NW 27TH  
CT  
CORAL SPRINGS  
FL, 33065-3475

Address ID  
#0071714816  
Single family

1751 NW 46TH  
AVE APTC109  
LAUDERHILL FL,  
33313-4922

Address ID  
#0073446489  
Apartment  
complex

7610 SW 10TH CT  
APTA  
NORTH  
LAUDERDALE FL,  
33068-3210

Address ID  
#0071788149  
Single family

1804 NW 16TH ST  
FORT  
LAUDERDALE FL,  
33311-4614

Address ID  
#0654081624  
Single family

Year of Birth

1988

## Phone Numbers

(954) 826-4155

Cellular

(954) 643-8725

Cellular

(954) 756-4282

Cellular

## Employers

PEP BOYS

SUNSTATE  
SECURITY

ACTS

I CORE

## Accounts

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

### AMERICAN CREDIT ACCEPTAN

POTENTIALLY NEGATIVE



#### Account Info

Account Name	AMERICAN CREDIT ACCEPTAN
Account Number	901245XXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	07/12/2023
Status	Open. \$294 past due as of Nov 2024.
Status Updated	Nov 2024
Balance	\$18,888
Balance Updated	11/30/2024
Recent Payment	\$271 as of 11/8/2024
Monthly Payment	\$543
Original Balance	\$19,338
Highest Balance	-
Terms	73 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	ND	✓	30	—
2023	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met    30 Past due 30 days

ND No data for this  
period

Payment history guide

30 days past due as of Nov 2024

By Jul 2031, this account is scheduled to go to a positive status.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2024	\$18,747	\$543	\$0 on 9/12/2024
Sep 2024	\$18,343	\$543	\$552 on 9/12/2024
Aug 2024	\$18,495	\$543	\$567 on 8/15/2024
Jul 2024	\$18,630	\$543	\$309 on 7/8/2024
Jun 2024	\$18,517	\$543	\$842 on 6/27/2024
May 2024	\$18,363	\$543	\$815 on 5/30/2024
Apr 2024	\$18,764	\$543	\$271 on 4/29/2024
Mar 2024	\$18,633	\$543	\$543 on 3/28/2024
Feb 2024	\$18,757	\$543	\$642 on 2/27/2024
Jan 2024	\$18,999	\$543	\$449 on 1/25/2024
Dec 2023	\$19,025	\$543	\$543 on 12/21/2023
Nov 2023	\$19,143	\$543	\$543 on 11/23/2023
Oct 2023	\$19,271	\$543	\$543 on 10/26/2023
Sep 2023	\$19,384	\$543	\$543 on 9/21/2023

Additional info

The original amount of this account was \$19,338



Contact Info

Address961 E MAIN ST,  
SPARTANBURG SC 29302

Phone Number(866) 441-0251

AMSHER COLLECTION SERVIC

POTENTIALLY NEGATIVE



Account Info

Account NameAMSHER COLLECTION SERVIC

Account Number427342XX

Account TypeCollection

ResponsibilityIndividual

Date Opened10/15/2024

StatusCollection account. \$777 past due as of Dec 2024.

Status UpdatedOct 2024

Balance\$777

Balance Updated12/16/2024

Recent Payment-

Monthly Payment-

Original Balance\$777

Highest Balance-

Terms1 Months

On Record UntilSep 2030



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	—	—	—	—	—	—	—	—	—	—	—	C

C Collection

Payment history guide

Collection as of Dec 2024

This account is scheduled to continue on record until Sep 2030.



### Historical Info

Original Creditor

T-MOBILE



### Contact Info

Address

4524 SOUTLAKE PARKWAY SUITE 15,  
HOOVER AL 35244

Phone Number

[\(205\) 322-4110](tel:(205)322-4110)

## CAPITAL ONE AUTO FINANCE

POTENTIALLY NEGATIVE



### Account Info

Account Name

CAPITAL ONE AUTO FINANCE

Account Number

620414XXXXXXXXXX

Account Type

Auto Loan

Responsibility

Joint with CHIQUITA BRADWELL

Date Opened

11/13/2018

Status

Repossession. \$17,265 written off. \$4,303 past due as of Nov 2024.

Status Updated

Nov 2024

Balance

\$19,928

Balance Updated

11/30/2024

Recent Payment

-

Monthly Payment

-

Original Balance

\$25,720

Highest Balance

-

Terms

86 Months

On Record Until

Apr 2031



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	ND	ND	90	90	60	90	✓	90	CO	CO	R	—
2023	30	30	60	60	✓	✓	✓	30	✓	60	ND	ND
2022	30	30	30	30	30	60	60	30	60	60	60	30

2021	60	30	30	30	30	60	60	60	60	60	60	30
2020	✓	✓	✓	✓	✓	30	30	30	30	30	30	60
2019	✓	✓	✓	30	60	90	60	30	✓	60	30	60
2018	—	—	—	—	—	—	—	—	—	—	✓	✓

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

### Payment history guide

Charge Off as of Oct 2024, Sep 2024

Repossession as of Nov 2024

90 days past due as of Aug 2024, Jun 2024, Apr 2024, Mar 2024, Jun 2019

60 days past due as of May 2024, Oct 2023, Apr 2023, Mar 2023, Nov 2022, Oct 2022, Sep 2022, Sep 2022, Jul 2022, Jun 2022, Nov 2021, Oct 2021, Sep 2021, Aug 2021, Jul 2021, Jun 2021, Jan 2021, Dec 2020, Dec 2019, Oct 2019, Jul 2019, May 2019

30 days past due as of Aug 2023, Dec 2022 to Feb 2023, Aug 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, May 2021, Apr 2021, Mar 2021, Feb 2021, Nov 2020, Oct 2020, Sep 2020, Aug 2020, Jul 2020, Jun 2020, Nov 2019, Aug 2019, Apr 2019

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

### Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2024	\$18,367	\$0	\$0 on 8/29/2024
Sep 2024	\$15,353	\$0	\$2,767 on 9/30/2024
Aug 2024	\$17,884	\$573	\$200 on 8/29/2024
Jul 2024	\$16,589	\$573	\$2,010 on 7/29/2024
Jun 2024	\$18,318	\$573	\$280 on 6/29/2024
May 2024	\$18,350	\$573	\$1,146 on 5/28/2024
Apr 2024	\$19,237	\$573	\$573 on 4/25/2024
Mar 2024	\$19,526	\$573	\$0 on 2/4/2024
Oct 2023	\$19,340	\$286	\$400 on 10/13/2023
Sep 2023	\$19,072	\$286	\$573 on 9/28/2023

Date	Balance	Scheduled Payment	Paid
Aug 2023	\$19,538	\$286	\$0 on 6/29/2023
Jul 2023	\$19,442	\$286	\$0 on 6/29/2023
Jun 2023	\$19,346	\$286	\$286 on 6/29/2023
May 2023	\$19,540	\$286	\$586 on 5/19/2023
Apr 2023	\$19,310	\$573	\$573 on 4/26/2023
Mar 2023	\$19,619	\$573	\$573 on 3/31/2023
Feb 2023	\$19,347	\$573	\$821 on 2/27/2023
Jan 2023	\$19,442	\$573	\$1,094 on 1/29/2023
Dec 2022	\$19,779	\$573	\$959 on 12/30/2022

#### Additional info

The original amount of this account was \$25,720



#### Contact Info

Address

PO BOX 259407,  
PLANO TX 75025

Phone Number

[\(800\) 946-0332](tel:(800)946-0332)



#### Comment

##### Current:

Account previously in dispute - investigation complete, reported by data furnisher

##### Previous:

Account previously in dispute - investigation complete, reported by data furnisher

Mar 2024 to Oct 2024, Sep 2022 to Oct 2023

**DEPT OF ED/AIDVANTAGE**

**POTENTIALLY NEGATIVE**





Account Info

Account Name	DEPT OF ED/AIDVANTAGE
Account Number	965197XXXXXXXXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	12/15/2011
Status	Open. Deferred, payments begin Dec 2033.
Status Updated	Feb 2020
Balance	\$12,645
Balance Updated	11/30/2024
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$7,748
Highest Balance	-
Terms	240 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	✓	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	ND	ND	ND	ND
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	ND	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	90	120	150	180	180	180	180	180	180
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	—	—	—	—	—	—	✓

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

Payment history guide

- 180 days past due as of Jul 2019 to Dec 2019
- 150 days past due as of Jun 2019
- 120 days past due as of May 2019
- 90 days past due as of Apr 2019

By Dec 2025, this account is scheduled to go to a positive status.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2024	\$12,586	\$0	\$0 on 8/28/2023
Sep 2024	\$12,525	\$0	\$0 on 8/28/2023
Aug 2024	\$12,466	\$0	\$0 on 8/28/2023
Jul 2024	\$12,405	\$0	\$0 on 8/28/2023
Jun 2024	\$12,345	\$0	\$0 on 8/28/2023
May 2024	\$12,286	\$0	\$0 on 8/28/2023
Apr 2024	\$12,224	\$0	\$0 on 8/28/2023
Mar 2024	\$12,166	\$0	\$0 on 8/28/2023
Feb 2024	\$12,105	\$0	\$0 on 8/28/2023
Jan 2024	\$12,048	\$0	\$0 on 8/28/2023
Dec 2023	\$11,987	\$0	\$0 on 8/28/2023
Nov 2023	\$11,927	\$0	\$0 on 8/28/2023
Oct 2023	\$11,867	\$0	\$0 on 8/28/2023
Sep 2023	\$11,807	\$135	\$0 on 8/28/2023
Aug 2023	\$11,748	\$0	\$0 on 8/28/2023
Jul 2023	\$11,748	\$0	\$0 on 7/28/2023
Jun 2023	\$11,748	\$0	\$0 on 6/28/2023
May 2023	\$11,748	\$0	\$0 on 5/28/2023
Apr 2023	\$11,748	\$0	\$0 on 4/28/2023
Mar 2023	\$11,748	\$0	\$0 on 3/28/2023
Feb 2023	\$11,748	\$0	\$0 on 2/28/2023
Jan 2023	\$11,748	\$0	\$0 on 1/28/2023

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$11,748	\$0	\$0 on 12/28/2022

### Additional info

The original amount of this account was \$7,748



### Contact Info

Address

PO BOX 300001,  
GREENVILLE TX 75403

Phone Number

[\(800\) 722-1300](tel:(800)722-1300)



### Comment

**Current:**

None

**Previous:**

Payment Deferred.

Oct 2023 to Oct 2024

## PREMIER BKCRD/FIRST PREMIER

**POTENTIALLY NEGATIVE**



### Account Info

Account Name	PREMIER BKCRD/FIRST PREMIER
Account Number	517800XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	06/02/2022
Status	Account charged off. \$583 written off. \$583 past due as of Dec 2024.
Status Updated	June 2024
Balance	\$583
Balance Updated	12/08/2024
Recent Payment	-
Monthly Payment	-
Credit Limit	\$300
Highest Balance	\$583

Terms  
On Record Until

-  
Oct 2030



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	30	60	90	120	CO	CO	CO	CO	CO	CO	CO
2023	✓	✓	✓	✓	30	60	90	30	30	60	✓	✓
2022	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

- ✓ Current / Terms met 30 Past due 30 days
- 60 Past due 60 days 90 Past due 90 days
- 120 Past due 120 days CO Charge off

Payment history guide

Charge Off as of Jun 2024 to Dec 2024

150 days past due as of Jun 2024

120 days past due as of May 2024

90 days past due as of Apr 2024, Jul 2023

60 days past due as of Mar 2024, Oct 2023, Jun 2023

30 days past due as of Feb 2024, Sep 2023, Aug 2023, May 2023

This account is scheduled to continue on record until Oct 2030.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2024	\$583	\$0	\$0 on 11/9/2023
Oct 2024	\$583	\$0	\$0 on 11/9/2023
Sep 2024	\$583	\$0	\$0 on 11/9/2023
Aug 2024	\$583	\$0	\$0 on 11/9/2023
Jul 2024	\$583	\$0	\$0 on 11/9/2023
Jun 2024	\$583	\$0	\$0 on 11/9/2023
May 2024	\$561	\$40	\$0 on 11/9/2023
Apr 2024	\$538	\$38	\$0 on 11/9/2023

Date	Balance	Scheduled Payment	Paid
Mar 2024	\$515	\$37	\$0 on 11/9/2023
Feb 2024	\$456	\$32	\$0 on 11/9/2023
Jan 2024	\$396	\$30	\$0 on 11/9/2023
Dec 2023	\$345	\$30	\$80 on 11/9/2023
Nov 2023	\$362	\$30	\$80 on 10/13/2023
Oct 2023	\$395	\$30	\$0 on 8/10/2023
Sep 2023	\$377	\$30	\$60 on 8/10/2023
Aug 2023	\$417	\$30	\$90 on 7/28/2023
Jul 2023	\$483	\$34	\$0 on 2/7/2023
Jun 2023	\$458	\$33	\$0 on 2/7/2023
May 2023	\$407	\$30	\$0 on 2/7/2023
Apr 2023	\$353	\$30	\$0 on 2/7/2023
Mar 2023	\$311	\$30	\$60 on 2/7/2023
Feb 2023	\$277	\$30	\$0 on 1/6/2023
Jan 2023	\$238	\$30	\$120 on 1/6/2023
Dec 2022	\$346	\$30	\$0 on 11/2/2022

#### Additional info

Between Dec 2022 and Nov 2024, your credit limit/high balance was \$300



#### Contact Info

Address

601 S MINNESOTA AVE,  
SIOUX FALLS SD 57104

Phone Number

[\(800\) 987-5521](tel:(800)987-5521)



#### Comment

Current:

None

Previous:

Credit line suspended.

Apr 2024 to Jun 2024, Jul 2023 to Nov 2023

SELF/SOUTHSTATE BANK



Account Info

Account Name	SELF/SOUTHSTATE BANK
Account Number	CBA000XXXXXXXXXXXXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	03/08/2022
Status	Paid, Closed/Never late.
Status Updated	Mar 2024
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$724
Highest Balance	-
Terms	24 Months
On Record Until	Mar 2034



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	Current / Terms met    CLS   Closed											

This account is scheduled to continue on record until Mar 2034.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$69	\$35	\$35 on 2/8/2024
Jan 2024	\$102	\$35	\$0 on 12/18/2023
Dec 2023	\$102	\$35	\$35 on 12/18/2023
Nov 2023	\$136	\$35	\$35 on 11/8/2023
Oct 2023	\$169	\$35	\$35 on 10/8/2023
Sep 2023	\$201	\$35	\$35 on 9/8/2023
Aug 2023	\$233	\$35	\$35 on 8/8/2023
Jul 2023	\$265	\$35	\$35 on 7/20/2023
Jun 2023	\$297	\$35	\$70 on 6/8/2023
May 2023	\$358	\$35	\$0 on 4/8/2023
Apr 2023	\$358	\$35	\$35 on 4/8/2023
Mar 2023	\$388	\$35	\$35 on 3/8/2023
Feb 2023	\$418	\$35	\$35 on 2/8/2023
Jan 2023	\$448	\$35	\$35 on 1/8/2023
Dec 2022	\$477	\$35	\$35 on 12/8/2022

#### Additional info

The original amount of this account was \$724



#### Contact Info

Address

1101 1ST ST S,  
WINTER HAVEN FL 33880

## SELF/SOUTHSTATE BANK



#### Account Info

Account Name

SELF/SOUTHSTATE BANK

Account Number

CRD000XXXXXXXXXXXXXX

Account Type

Secured Card

Responsibility	Individual
Date Opened	08/13/2022
Status	Paid, Closed/Never late.
Status Updated	Aug 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$125
Highest Balance	\$126
Terms	-
On Record Until	Aug 2033

## Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—
2022	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met    CLS Closed

This account is scheduled to continue on record until Aug 2033.

## Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Jul 2023</b>	<b>\$0</b>	<b>\$0</b>	<b>\$68 on 7/26/2023</b>
<b>Jun 2023</b>	<b>\$66</b>	<b>\$26</b>	<b>\$26 on 6/27/2023</b>
<b>May 2023</b>	<b>\$89</b>	<b>\$26</b>	<b>\$26 on 5/27/2023</b>
<b>Apr 2023</b>	<b>\$97</b>	<b>\$26</b>	<b>\$26 on 4/27/2023</b>
<b>Mar 2023</b>	<b>\$81</b>	<b>\$26</b>	<b>\$26 on 3/27/2023</b>
<b>Feb 2023</b>	<b>\$90</b>	<b>\$26</b>	<b>\$26 on 2/27/2023</b>
<b>Jan 2023</b>	<b>\$97</b>	<b>\$26</b>	<b>\$26 on 1/27/2023</b>
<b>Dec 2022</b>	<b>\$54</b>	<b>\$26</b>	<b>\$26 on 12/27/2022</b>

**Additional info**



Between Dec 2022 and Jul 2023, your credit limit/high balance was \$125



### Contact Info

Address

1101 1ST ST S,  
WINTER HAVEN FL 33880



### Comment

#### Current:

Account closed at consumer's request.

#### Previous:

None

## Public Records

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

**No public records reported.**

## Hard Inquiries

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

**700/GRIECO  
CHEVROLET OF**

Inquired on  
07/12/2023

1640 N STATE  
ROAD 7  
LAUDERHILL  
FL, 33313

Auto loan. This  
inquiry is  
scheduled to  
continue on record  
until Aug 2025.

**ALLY  
FINANCIAL**

Inquired on  
07/12/2023

200  
RENAISSANCE  
CTR DETROIT  
MI, 48243

Unspecified. This  
inquiry is  
scheduled to  
continue on record  
until Aug 2025.

**CAP ONE AUTO  
FIN VIA  
DEALER**

Inquired on  
07/12/2023

PO BOX 259407  
PLANO TX,  
75025

Auto loan. This  
inquiry is  
scheduled to  
continue on record  
until Aug 2025.

**EXETER  
FINANCE  
LLC/WCG**

Inquired on  
07/12/2023

2101 W JOHN  
CARPENTER  
FWY IRVING TX,  
75063

Auto loan. This  
inquiry is  
scheduled to  
continue on record  
until Aug 2025.

**SANTANDER  
CONSUMER  
USA**

Inquired on  
07/12/2023

5201 RUFE  
SNOW DR  
NORTH  
RICHLAND  
HILLS TX,  
76180

Unspecified. This  
inquiry is  
scheduled to  
continue on record  
until Aug 2025.

## Soft Inquiries

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

**AMSCOT**

Inquired on  
08/21/2024

PO BOX 25137,  
TAMPA FL  
33622  
[\(800\) 801-4444](tel:(800)801-4444)

**CAPITAL ONE**

Inquired on  
12/11/2024

PO BOX 30281,  
SALT LAKE  
CITY UT 84130  
[\(800\) 955-7070](tel:(800)955-7070)

**CAPITAL ONE**

Inquired on  
02/08/2024

15000 CAPITAL  
ONE DR,  
RICHMOND VA  
23238

**CBNA**

Inquired on  
09/16/2024 and  
09/13/2024

111 WALL ST  
FL 7,  
NEW YORK NY  
10005

**CITIBANK**

Inquired on  
09/16/2024 and  
09/13/2024

100 CITIBANK  
DR,  
SAN ANTONIO  
TX 78245  
[\(888\) 248-4226](tel:(888)248-4226)

**CMS ID  
PROOFING  
SERVICE**

Inquired on  
05/12/2024

7500 SECURITY  
BLVD,  
BALTIMORE MD  
21244  
[\(877\) 267-2323](tel:(877)267-2323)

**CREDIT KARMA**

Inquired on  
12/25/2024,  
12/21/2024,  
12/18/2024,  
12/14/2024,  
12/11/2024,  
12/07/2024,  
12/04/2024,  
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**CREDIT KARMA**

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<b>CREDIT KARMA INC</b> Inquired on 12/16/2024  760 MARKET ST FL 2, SAN	<b>EXPERIAN</b> Inquired on 12/27/2024  475 ANTON BLVD, COSTA MESA CA 92626	<b>EXPERIAN</b> Inquired on 12/27/2024  475 ANTON BLVD, COSTA MESA CA 92626	<b>EXPERIAN</b> Inquired on 12/23/2024, 12/16/2024, 12/11/2024, 12/10/2024, 12/09/2024,

FRANCISCO CA  
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			01/15/2024, 01/08/2024 and 01/01/2024  475 ANTON BLVD, COSTA MESA CA 92626 <a href="tel:(866)431-3471">(866) 431-3471</a>
<b>EXPERIAN</b> Inquired on 12/18/2024, 12/17/2024, 12/13/2024, 10/19/2024, 09/24/2024, 08/24/2024, 07/25/2024, 06/19/2024, 06/15/2024, 06/06/2024, 05/17/2024, 04/25/2024, 04/09/2024, 03/15/2024, 03/13/2024, 02/22/2024 and 01/16/2024  475 ANTON BLVD, COSTA MESA CA 92626	<b>EXPERIAN</b> Inquired on 12/16/2024  475 ANTON BLVD, COSTA MESA CA 92626	<b>EXPERIAN CREDITMATCH</b> Inquired on 12/11/2024, 12/10/2024, 12/07/2024, 10/28/2024, 10/14/2024 and 09/09/2024  475 ANTON BLVD # D4, COSTA MESA CA 92626	<b>EXPERIAN CREDITMATCH</b> Inquired on 06/03/2024, 06/02/2024, 06/01/2024, 05/31/2024, 05/30/2024, 05/29/2024, 05/28/2024, 05/27/2024, 05/26/2024, 05/25/2024, 05/24/2024, 05/23/2024, 05/22/2024, 05/21/2024, 05/20/2024, 05/19/2024, 05/18/2024, 05/17/2024, 05/16/2024, 05/15/2024, 05/14/2024, 05/13/2024, 05/12/2024, 05/11/2024, 05/10/2024, 05/09/2024, 05/08/2024, 05/07/2024, 05/06/2024, 05/05/2024, 05/04/2024, 05/03/2024, 05/02/2024, 05/01/2024,



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<b>OPENROAD LENDING LLC</b> Inquired on 09/27/2024 and 01/19/2024  6616 DAVIS BLVD,	<b>PROGRESSIVE INSURANCE</b> Inquired on 12/16/2024  PO BOX 6807, CLEVELAND OH 44101	<b>SELF FINANCIAL INC</b> Inquired on 02/15/2024  901 E 6TH ST STE 400,	<b>WELLSFARGO</b> Inquired on 12/18/2024, 11/17/2024, 10/17/2024, 09/16/2024, 08/16/2024,

NORTH  
RICHLAND  
HILLS TX 76182  
[\(888\) 536-3024](tel:(888)536-3024)

[\(800\) 776-4737](tel:(800)776-4737)

AUSTIN TX  
78702

07/17/2024,  
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04/16/2024,  
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02/18/2024 and  
01/18/2024

11601 N BLACK  
CANYON HWY,  
PHOENIX AZ  
85029  
[\(855\) 329-9605](tel:(855)329-9605)

#### WELLSFARGO

Inquired on  
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190 RIVER RD,  
SUMMIT NJ  
07901  
[\(855\) 329-9605](tel:(855)329-9605)

## Important Messages

### Medical Information

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

## Public Records Information

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

## Contact Experian

### Online

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

### Phone

**Monday - Friday**

9am to 5pm

[\(855\) 414-6047](tel:(855)414-6047)

### Mail

**Experian**

PO Box 9701

Allen, TX 75013

## Know Your Rights

### Fair Credit Reporting Act (FCRA)

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.*

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

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

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

**You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide

proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

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

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](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 creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

**You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](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 5OPTOUT (1 888 567 8688).

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

**Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

### Consumers Have The Right To Obtain A Security Freeze

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

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

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

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

#### FOR QUESTIONS OR CONCERNS REGARDING:

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

#### **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

#### PLEASE CONTACT:

**a.** Bureau of Consumer Financial Protection  
1700 G Street NW  
Washington, DC 20552

**b.** Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue NW  
Washington, DC 20580

**a.** Office of the Comptroller of the Currency  
Customer Assistance Group  
P.O. Box 53570  
Houston, TX 77052

**b.** State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

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

**d.** Federal Credit Unions

**b.** Federal Reserve Consumer Help Center  
PO 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

**3.** Air carriers

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

**4.** Creditors Subject to Surface Transportation Board

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

**5.** Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards Division Regional Office



**6. Small Business Investment Companies**

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

**7. Brokers and Dealers**

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

**8. Federal Land Banks, Federal Land Bank Associations,  
Federal Intermediate Credit Banks, and Production Credit  
Associations**

Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

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

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

**Notification of Rights**

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)