	Personal Credit Report for: BRITTNEY BRADWELL
	File Number: 316603764
	Date Created: 12/27/2024
'isit	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@.

Personal Information

You have been on our files since 05/20/2007. Your SSN has been masked for your protection.

Credit Report Date

12/27/2024

Social Security Number

XXX-XX-8617

Date of Birth

09/26/1988

Name

BRITTNEY F. BRADWELL

Also Known As

АКА

BRITTNEY FASHE BRADWELL

ΑКΑ

BRITTANY BRADWELL

Addresses

Current Address

973 S KIRKMAN RD APT 48 ORLANDO. FL 32811-2659

03/31/2022
Other Address
825 NW 9TH AVE APT 3 FORT LAUDERDALE, FL 33311-7244
Date Reported
04/30/2007
Other Address
3951 NW 30TH TER APT TE LAUDERDALE LAKES, FL 33309-4343
Date Reported
02/29/2008
Other Address
825 NW 9TH AVE BLDG 33 FORT LAUDERDALE, FL 33311-7244
Date Reported
09/30/2008
Other Address
825 NW 9TH AVE BLDG 333 FORT LAUDERDALE, FL 33311-7244
Date Reported
06/16/2008
Other Address
825 NW 9TH AVE BLDG33 APT 3 FORT LAUDERDALE, FL 33311
Date Reported
01/17/2008
Other Address
7612 SW 10TH CT NORTH LAUDERDALE, FL 33068-3210
Date Reported
12/28/2011
Other Address
7610 SW 10TH CT APT A NORTH LAUDERDALE, FL 33068-3210
Date Reported
06/05/2011
Other Address
7610 SW 10 TH CT 1 A NORTH LAUDERDALE, FL 33068
Date Reported
02/06/2011
Other Address
1804 NW 16TH ST FORT LAUDERDALE, FL 33311-4614

Date Reported

Date Reported
06/06/2007
Other Address
3421 NW 17TH CT LAUDERHILL, FL 33311-4205
Date Reported
06/08/2007
Other Address
2775 NW 34TH AVE APT 101 LAUDERDALE LAKES, FL 33311-1936
Date Reported
08/04/2008
Other Address
7610 SW 10TH CT APT 1A NORTH LAUDERDALE, FL 33068-3210
Date Reported
03/09/2011
Other Address
1751 NW 46TH AVE APT C109 LAUDERHILL, FL 33313-4922
Date Reported
08/08/2013
Other Address
3951 NW 30TH TER APT T LAUDERDALE LAKES, FL 33309-4343
Date Reported
07/22/2013
Other Address
1751 NW 46TH AVE APT 109 LAUDERHILL, FL 33313-4970
Date Reported
02/08/2013
Other Address
7610 SW 10TH CT APT AN NORTH LAUDERDALE, FL 33068-3210
Date Reported
06/03/2012
Dhana Numbhana
Phone Numbers
Phone Number
(954) 756-4282

Phone Number

(954) 826-4155

Phone Number			
(954) 309-4980			
Phone Number			
(754) 317-5446			
Phone Number			
(954) 643-8725			
Phone Number			
(954) 484-7293			
Phone Number			
(954) 581-8800			
Phone Number			
(756) 428-4282			
Phone Number			
(954) 609-4507			
Phone Number			
(954) 485-7852			
Phone Number			
(954) 733-9525			
Phone Number			
(954) 425-7852			
Employers			

Employer				
SUNSTATE SECURITY				
Occupation SECURITY OFFICER	Date Verified 09/30/2023			
ACTS				
Date Verified 08/19/2021			 	
PEP BOYS		 		
Date Verified 11/13/2018		 	 	
IQOR - INTERACTIVE RESPONSE				

☆ 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

- ок 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.

ccount Name	
AMERICAN CREDIT ACCEPTAN 9012454****	
Account Information	
Address	961 E MAIN ST,2ND FLOOR SPARTANBURG, SC 29302
Phone	(866) 544-3430
Monthly Payment	\$543
Date Opened	07/12/2023
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	AUTOMOBILE
Balance	\$18,888
Date Updated	11/30/2024
Payment Received	\$271
Last Payment Made	11/08/2024
Pay Status	>Account 30 Days Past Due Date<
Terms	\$543 per month, paid Monthly for 73 months

Estimated month and year this item will be removed

10/2031

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance	Balance	Balance	Balance	Balance	Balance
	\$19,384	\$19,271	\$19,143	\$19,025	\$18,999
Past Due	Past Due				
	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid				
	\$543	\$543	\$543	\$543	\$449
Scheduled Payment	Scheduled Payment				
	\$543	\$543	\$543	\$543	\$543
Rating	Rating	Rating	Rating	Rating	Rating
ОК	ОК	ОК	ОК	ОК	ОК
February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
Balance	Balance	Balance	Balance	Balance	Balance
\$18,757	\$18,633	\$18,764	\$18,363	\$18,517	\$18,630
Past Due	Past Due				
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid				
\$642	\$543	\$271	\$815	\$842	\$309
Scheduled Payment \$543	Scheduled Paymen \$543				
Rating	Rating	Rating	Rating	Rating	Rating
ок	ОК	ОК	ОК	ОК	ок

August 2024	September 2024	October 2024	November 2024
Balance	Balance	Balance	Balance
\$18,495		\$18,747	\$18,888
Past Due	Past Due	Past Due	Past Due
\$0		\$0	\$294
Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$567		\$0	\$271
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment
\$543		\$543	\$543
Rating	Rating	Rating	Rating
ок	X	ОК	30

Total Montl

Account Information

Account Information	
Address	CB DISPUTES TEAM,P O BOX 259407 PLANO, TX 75025
Phone	(800) 946-0332
Monthly Payment	\$0
Date Opened	11/13/2018
Responsibility	Joint Account
Account Type	Installment Account
Loan Type	AUTOMOBILE
Balance	\$19,928
Date Updated	11/30/2024
Payment Received	\$0
Last Payment Made	06/29/2024
Pay Status	>Repossession<

Terms	\$0 per month, paid Monthly for 86 months
Date Closed	09/30/2024
	High balance of \$25,720 from 06/2022 to 10/2023;
High Balance (Hist.)	\$25,720 from 03/2024 to 11/2024

November 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Balance 	Balance 	Balance 	Balance 	Balance 	Balance
Past Due					
Amount Paid					
Scheduled Payment					
Remarks 	Remarks	Remarks 	Remarks 	Remarks 	Remarks
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating 30
May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
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
Amount Paid Scheduled Payment					
Amount Paid Scheduled Payment Remarks					

November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
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 30	Rating 60	Rating OK	Rating OK	Rating OK	Rating OK
May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
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				
Remarks 	Remarks 	Remarks 	Remarks 	Remarks 	Remarks
Rating	Rating	Rating	Rating	Rating	Rating

November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
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				
Remarks 	Remarks 	Remarks 	Remarks 	Remarks 	Remarks
Rating	Rating	Rating	Rating	Rating	Rating
30	60	60	30	30	30
May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
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 Paymen
	Remarks	Remarks	Remarks	Remarks	Remarks
Remarks 					
		Rating	 Rating	Rating	Rating

November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
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 Paymen
Remarks	Remarks	Remarks 	Remarks 	Remarks 	Remarks
Rating	Rating	Rating	Rating	Rating	Rating
60	30	30	30	30	30
May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance 	Balance \$22,097	Balance \$21,684	Balance \$21,112	Balance \$21,251	Balance \$20,947
Past Due 	Past Due \$1,019	Past Due \$874	Past Due \$573	Past Due \$997	Past Due \$970
Amount Paid 	Amount Paid \$700	Amount Paid \$718	Amount Paid \$874	Amount Paid \$350	Amount Paid \$600
Scheduled Payment 	Scheduled Payment \$573	Scheduled Payment \$573	Scheduled Payment \$573	Scheduled Payment \$573	Scheduled Paymen \$573
Remarks	Remarks	Remarks	Remarks 	Remarks 	Remarks
	 Rating	Rating	Rating	Rating	Rating

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance	Balance	Balance	Balance	Balance	Balance
\$20,455	\$19,779	\$19,442	\$19,347	\$19,619	\$19,310
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$770	\$384	\$342	\$573	\$1,146	\$1,146
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$773	\$959	\$1,094	\$821	\$573	\$573
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
\$573	\$573	\$573	\$573	\$573	\$573
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
	DRG	DRG	DRG	DRG	DRG
Rating	Rating	Rating	Rating	Rating	Rating
60	30	30	30	60	60
May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance	Balance	Balance	Balance	Balance	Balance
\$19,540	\$19,346	\$19,442	\$19,538	\$19,072	\$19,340
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$286	Past Due \$0	Past Due \$459
\$0	\$0	\$0	\$286	\$0	\$459
\$0 Amount Paid \$586	\$0 Amount Paid	\$0 Amount Paid	\$286 Amount Paid	\$0 Amount Paid	\$459 Amount Paid \$400
\$0 Amount Paid \$586	\$0 Amount Paid \$286	\$0 Amount Paid \$0	\$286 Amount Paid \$0	\$0 Amount Paid \$573	\$459 Amount Paid \$400
\$0 Amount Paid \$586 Scheduled Payment	\$0 Amount Paid \$286 Scheduled Payment	\$0 Amount Paid \$0 Scheduled Payment	\$286 Amount Paid \$0 Scheduled Payment	\$0 Amount Paid \$573 Scheduled Payment	\$459 Amount Paid \$400 Scheduled Paymen
\$0 Amount Paid \$586 Scheduled Payment \$286	\$0 Amount Paid \$286 Scheduled Payment \$286	\$0 Amount Paid \$0 Scheduled Payment \$286	\$286 Amount Paid \$0 Scheduled Payment \$286	\$0 Amount Paid \$573 Scheduled Payment \$286	\$459 Amount Paid \$400 Scheduled Paymen \$286
\$0 Amount Paid \$586 Scheduled Payment \$286 Remarks	\$0 Amount Paid \$286 Scheduled Payment \$286 Remarks	\$0 Amount Paid \$0 Scheduled Payment \$286 Remarks	\$286 Amount Paid \$0 Scheduled Payment \$286 Remarks	\$0 Amount Paid \$573 Scheduled Payment \$286 Remarks	\$459 Amount Paid \$400 Scheduled Paymen \$286 Remarks

November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance	Balance	Balance	Balance	Balance	Balance
				\$19,526	\$19,237
Past Due	Past Due				
				\$1,719	\$1,719
Amount Paid	Amount Paid				
				\$0	\$573
Scheduled Payment	Scheduled Paymen				
				\$573	\$573
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
DRG	DRG	DRG	DRG		PRL<
Rating	Rating	Rating	Rating	Rating	Rating
N/R	N/R	N/R	N/R	90	90
May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance	Balance	Balance	Balance	Balance	Balance
\$18,350	\$18,318	\$16,589	\$17,884	\$15,353	\$18,367
Past Due	Past Due				
\$1,145	\$1,438	\$0	\$1,621	\$15,353	\$18,367
Amount Paid	Amount Paid				
\$1,146	\$280	\$2,010	\$200	\$2,767	\$0
Scheduled Payment	Scheduled Paymen				
\$57 3	\$573	\$573	\$573	\$0	\$0
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
DRG/>		PRL<	DRG/>		RPO<
Rating	Rating	Rating	Rating	Rating	Rating

N	lovember 2024
	Balance
	\$19,928
	Past Due
	\$4,303
	Amount Paid
	\$0
Sch	neduled Payment
	\$0
	Remarks
	DRG/>
	Rating
	RPO

Last Payment Made

Total Month

08/28/2023

DEPT OF ED/AIDV 96519741071E0022011****	
Account Information	
Address	1891 METRO CENTER DR RESTON, VA 20190
Phone	(800) 722-1300
Monthly Payment	\$0
Date Opened	12/15/2011
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$12,645
Date Updated	11/30/2024
Payment Received	\$0

Current; Paid or Paying as Agreed

Terms

\$0 per month for 240 months, Deferred

High Balance (Hist.)

High balance of \$7,748 from 06/2022 to 08/2023; \$7,748 from 10/2023 to 11/2024

January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
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 Paymen
Remarks 	Remarks 	Remarks 	Remarks 	Remarks 	Remarks
Rating	Rating	Rating	Rating	Rating	Rating
ОК	ок	ОК	ОК	ОК	ок
July 2018	August 2018	September 2018	October 2018	November 2018	December 2018
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 Paymen
Remarks	Remarks 	Remarks 	Remarks 	Remarks 	Remarks
Rating	Rating	Rating	Rating	Rating	Rating
ОК	ОК	ОК	ОК	ОК	ОК

January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
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	Rating	Rating	Rating	Rating	Rating
ок	ок	ОК	90	120	120
July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
July 2019 Balance	August 2019 Balance	September 2019 Balance	October 2019 Balance	November 2019 Balance	December 2019 Balance
Balance	Balance	Balance	Balance	Balance	Balance
Balance Past Due	Balance Past Due	Balance Past Due	Balance Past Due	Balance Past Due	Balance Past Due
Balance Past Due Amount Paid	Balance Past Due Amount Paid	Balance Past Due Amount Paid	Balance Past Due Amount Paid	Balance Past Due Amount Paid	Balance Past Due Amount Paid
Balance Past Due Amount Paid	Balance Past Due Amount Paid Scheduled Payment	Balance Past Due Amount Paid Scheduled Payment	Balance Past Due Amount Paid Scheduled Payment	Balance Past Due Amount Paid Scheduled Payment	Balance Past Due Amount Paid Scheduled Payment
Balance Past Due Amount Paid Scheduled Payment Remarks	Balance Past Due Amount Paid Scheduled Payment Remarks	Balance Past Due Amount Paid Scheduled Payment	Balance Past Due Amount Paid Scheduled Payment Remarks	Balance Past Due Amount Paid Scheduled Payment Remarks	Balance Past Due Amount Paid Scheduled Payment

January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
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 X	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
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				
	Damada	Remarks	Remarks	Remarks	Remarks
Remarks 	Remarks 				
		 Rating	 Rating	Rating	Rating

January 2021	February 2021	March 2021	April 2021	May 2021	June 2021
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 OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
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
Scheduled Payment Remarks	Scheduled Payment Remarks	Scheduled Payment Remarks	Scheduled Payment Remarks	Scheduled Payment Remarks	Scheduled Paymen Remarks

January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance	Balance	Balance	Balance	Balance	Balance
					\$11,748
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
					\$0
Scheduled Payment 	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen \$0
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
Rating	Rating	Rating	Rating	Rating	Rating
ОК	ок	ок	ок	ок	ОК
July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance	Balance	Balance	Balance	Balance	Balance
\$11,748	\$11,748	\$11,748	\$11,748	\$11,748	\$11,748
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
\$0	\$0	\$0	\$0	\$0	\$0
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
Rating	Rating	Rating	Rating	Rating	Rating
racing	racing	racing	racing	racing	racing

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance	Balance	Balance	Balance	Balance	Balance
\$11,748	\$11,748	\$11,748	\$11,748	\$11,748	\$11,748
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
\$0	\$0	\$0	\$0	\$0	\$0
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
Rating	Rating	Rating	Rating	Rating	Rating
ОК	ОК	ОК	ОК	ОК	ОК
July 2023	August 2023	Sentember 2023	October 2023	November 2023	December 2023
July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
July 2023 Balance	August 2023 Balance	September 2023 Balance	October 2023 Balance	November 2023 Balance	December 2023 Balance
<u> </u>	<u> </u>	<u> </u>			
Balance	Balance	Balance	Balance	Balance	Balance
Balance \$11,748	Balance \$11,748	Balance 	Balance \$11,867	Balance \$11,927	Balance \$11,987
Balance \$11,748 Past Due	Balance \$11,748 Past Due	Balance Past Due	Balance \$11,867 Past Due	Balance \$11,927 Past Due	Balance \$11,987 Past Due
Balance \$11,748 Past Due \$0	Balance \$11,748 Past Due \$0	Balance Past Due 	Balance \$11,867 Past Due \$0	Balance \$11,927 Past Due \$0	Balance \$11,987 Past Due \$0
Balance \$11,748 Past Due \$0 Amount Paid	Balance \$11,748 Past Due \$0 Amount Paid	Balance Past Due 	Balance \$11,867 Past Due \$0 Amount Paid	Balance \$11,927 Past Due \$0 Amount Paid	Balance \$11,987 Past Due \$0 Amount Paid
Balance \$11,748 Past Due \$0 Amount Paid \$0	Balance \$11,748 Past Due \$0 Amount Paid \$0	Balance Past Due Amount Paid	Balance \$11,867 Past Due \$0 Amount Paid \$0	Balance \$11,927 Past Due \$0 Amount Paid \$0	Balance \$11,987 Past Due \$0 Amount Paid \$0
Balance \$11,748 Past Due \$0 Amount Paid \$0 Scheduled Payment	Balance \$11,748 Past Due \$0 Amount Paid \$0 Scheduled Payment	Balance Past Due Amount Paid Scheduled Payment	Balance \$11,867 Past Due \$0 Amount Paid \$0 Scheduled Payment	Balance \$11,927 Past Due \$0 Amount Paid \$0 Scheduled Payment	Balance \$11,987 Past Due \$0 Amount Paid \$0 Scheduled Paymer
Balance \$11,748 Past Due \$0 Amount Paid \$0 Scheduled Payment \$0	Balance \$11,748 Past Due \$0 Amount Paid \$0 Scheduled Payment \$0	Balance Past Due Amount Paid Scheduled Payment	Balance \$11,867 Past Due \$0 Amount Paid \$0 Scheduled Payment \$0	Balance \$11,927 Past Due \$0 Amount Paid \$0 Scheduled Payment \$0	Balance \$11,987 Past Due \$0 Amount Paid \$0 Scheduled Paymer \$0
Balance \$11,748 Past Due \$0 Amount Paid \$0 Scheduled Payment \$0 Remarks	Balance \$11,748 Past Due \$0 Amount Paid \$0 Scheduled Payment \$0 Remarks	Balance Past Due Amount Paid Scheduled Payment Remarks	Balance \$11,867 Past Due \$0 Amount Paid \$0 Scheduled Payment \$0	Balance \$11,927 Past Due \$0 Amount Paid \$0 Scheduled Payment \$0 Remarks	Balance \$11,987 Past Due \$0 Amount Paid \$0 Scheduled Paymer \$0

January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance	Balance	Balance	Balance	Balance	Balance
\$12,048	\$12,105	\$12,166	\$12,224	\$12,286	\$12,345
Past Due	Past Due				
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid				
\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment	Scheduled Paymen				
\$0	\$0	\$0	\$0	\$0	\$0
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
PDE	PDE	PDE	PDE	PDE	PDE
Rating	Rating	Rating	Rating	Rating	Rating
x	х	х	х	х	x
July 2024	August 2024	September 2024	October 2024	November 2024	
	D. I.	D. I.	D. I.	D. I.	

July 2024	August 2024	September 2024	October 2024	November 2024
Balance	Balance	Balance	Balance	Balance
\$12,405	\$12,466	\$12,525	\$12,586	\$12,645
Past Due				
\$0	\$0	\$0	\$0	\$0
Amount Paid				
\$0	\$0	\$0	\$0	\$0
Scheduled Payment				
\$0	\$0	\$0	\$0	\$0
Remarks	Remarks	Remarks	Remarks	Remarks
PDE	PDE	PDE	PDE	PDE
Rating	Rating	Rating	Rating	Rating
X	X	X	X	ОК

Total Month

FIRST PREMIER BANK 517800694947****

Account Information

Address

3820 N LOUISE AVE SIOUX FALLS, SD 57107

Phone

(800) 987-5521

Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$583
Date Updated	12/08/2024
Payment Received	\$0
Last Payment Made	11/09/2023
Pay Status	>Charge-off<
Terms	Paid Monthly
Date Closed	06/09/2024
Credit Limit (Hist.)	Credit limit of \$300 from 06/2022 to 12/2024
Estimated month and year this item will be removed	12/2030

June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance	Balance	Balance	Balance	Balance	Balance
\$75	\$224	\$264	\$280	\$341	\$304
High Credit	High Credit	High Credit	High Credit	High Credit	High Credit
\$75	\$298	\$298	\$299	\$341	\$341
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$0	\$75	\$30	\$30	\$0	\$50
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
\$30	\$30	\$30	\$30	\$30	\$30
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
			CLS<	>	
Rating	Rating	Rating	Rating	Rating	Rating
ОК	ок	ок	ок	ок	ок
December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
December 2022 Balance	January 2023 Balance	February 2023 Balance	March 2023 Balance	April 2023 Balance	May 2023 Balance
	<u> </u>	<u> </u>			<u> </u>
Balance	Balance	Balance	Balance	Balance	Balance
Balance \$346	Balance \$238	Balance \$277	Balance \$311	Balance \$353	Balance \$407
Balance \$346 High Credit	Balance \$238 High Credit	Balance \$277 High Credit	Balance \$311 High Credit	Balance \$353 High Credit	Balance \$407 High Credit
Balance \$346 High Credit \$346	Balance \$238 High Credit \$346	Balance \$277 High Credit \$346	Balance \$311 High Credit \$346	Balance \$353 High Credit \$353	Balance \$407 High Credit \$407
Balance \$346 High Credit \$346 Past Due \$0 Amount Paid	Balance \$238 High Credit \$346 Past Due \$0	Balance \$277 High Credit \$346 Past Due \$0	Balance \$311 High Credit \$346 Past Due \$0	Balance \$353 High Credit \$353 Past Due \$0	Balance \$407 High Credit \$407 Past Due \$60 Amount Paid
Balance \$346 High Credit \$346 Past Due \$0	Balance \$238 High Credit \$346 Past Due \$0	Balance \$277 High Credit \$346 Past Due \$0	Balance \$311 High Credit \$346 Past Due \$0	Balance \$353 High Credit \$353 Past Due \$0	Balance \$407 High Credit \$407 Past Due \$60
Balance \$346 High Credit \$346 Past Due \$0 Amount Paid \$0	Balance \$238 High Credit \$346 Past Due \$0	Balance \$277 High Credit \$346 Past Due \$0	Balance \$311 High Credit \$346 Past Due \$0	Balance \$353 High Credit \$353 Past Due \$0	Balance \$407 High Credit \$407 Past Due \$60 Amount Paid \$0
Balance \$346 High Credit \$346 Past Due \$0 Amount Paid \$0 Scheduled Payment	Balance \$238 High Credit \$346 Past Due \$0 Amount Paid \$120 Scheduled Payment	Balance \$277 High Credit \$346 Past Due \$0 Amount Paid \$0 Scheduled Payment	Balance \$311 High Credit \$346 Past Due \$0 Amount Paid \$60 Scheduled Payment	Balance \$353 High Credit \$353 Past Due \$0 Amount Paid \$0 Scheduled Payment	Balance \$407 High Credit \$407 Past Due \$60 Amount Paid \$0 Scheduled Paymer
Balance \$346 High Credit \$346 Past Due \$0 Amount Paid \$0 Scheduled Payment \$30	Balance \$238 High Credit \$346 Past Due \$0 Amount Paid \$120 Scheduled Payment \$30	Balance \$277 High Credit \$346 Past Due \$0 Amount Paid \$0 Scheduled Payment \$30	Balance \$311 High Credit \$346 Past Due \$0 Amount Paid \$60 Scheduled Payment \$30	Balance \$353 High Credit \$353 Past Due \$0 Amount Paid \$0 Scheduled Payment \$30	Balance \$407 High Credit \$407 Past Due \$60 Amount Paid \$0 Scheduled Paymer \$30
Balance \$346 High Credit \$346 Past Due \$0 Amount Paid \$0 Scheduled Payment \$30 Remarks	Balance \$238 High Credit \$346 Past Due \$0 Amount Paid \$120 Scheduled Payment \$30 Remarks	Balance \$277 High Credit \$346 Past Due \$0 Amount Paid \$0 Scheduled Payment \$30 Remarks	Balance \$311 High Credit \$346 Past Due \$0 Amount Paid \$60 Scheduled Payment \$30	Balance \$353 High Credit \$353 Past Due \$0 Amount Paid \$0 Scheduled Payment \$30	Balance \$407 High Credit \$407 Past Due \$60 Amount Paid \$0 Scheduled Paymer \$30

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$458	Balance \$483	Balance \$417	Balance \$377	Balance \$395	Balance \$362
High Credit \$458	High Credit \$483	High Credit \$483	High Credit \$483	High Credit \$483	High Credit \$483
Past Due \$90	Past Due \$123	Past Due \$67	Past Due \$37	Past Due \$67	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$90	Amount Paid \$60	Amount Paid \$0	Amount Paid \$80
Scheduled Payment \$33	Scheduled Payment \$34	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Paymer \$30
Remarks >	Remarks 	Remarks PRL<	Remarks >	Remarks 	Remarks PRL<
Rating	Rating	Rating	Rating	Rating	Rating
60	90	30	30	60	ок
December 2023	January 2024	February 2024	March 2024	April 2024	May 2024
Balance \$345	Balance \$396	Balance \$456	Balance \$515	Balance \$538	Balance \$561
\$345 High Credit	\$396 High Credit	\$456 High Credit	\$515 High Credit	\$538 High Credit	\$561 High Credit
\$345 High Credit \$483 Past Due	\$396 High Credit \$483 Past Due	\$456 High Credit \$483 Past Due	\$515 High Credit \$515 Past Due	\$538 High Credit \$538 Past Due	\$561 High Credit \$561 Past Due
\$345 High Credit \$483 Past Due \$0 Amount Paid \$80	\$396 High Credit \$483 Past Due \$0 Amount Paid	\$456 High Credit \$483 Past Due \$60 Amount Paid	\$515 High Credit \$515 Past Due \$92 Amount Paid	\$538 High Credit \$538 Past Due \$129 Amount Paid	\$561 High Credit \$561 Past Due \$167 Amount Paid \$0
\$345 High Credit \$483 Past Due \$0 Amount Paid \$80 Scheduled Payment	\$396 High Credit \$483 Past Due \$0 Amount Paid \$0 Scheduled Payment	\$456 High Credit \$483 Past Due \$60 Amount Paid \$0 Scheduled Payment	\$515 High Credit \$515 Past Due \$92 Amount Paid \$0 Scheduled Payment	\$538 High Credit \$538 Past Due \$129 Amount Paid \$0 Scheduled Payment	\$561 High Credit \$561 Past Due \$167 Amount Paid \$0 Scheduled Payment
\$345 High Credit \$483 Past Due \$0 Amount Paid \$80 Scheduled Payment \$30 Remarks	\$396 High Credit \$483 Past Due \$0 Amount Paid \$0 Scheduled Payment \$30 Remarks	\$456 High Credit \$483 Past Due \$60 Amount Paid \$0 Scheduled Payment \$32 Remarks	\$515 High Credit \$515 Past Due \$92 Amount Paid \$0 Scheduled Payment \$37 Remarks	\$538 High Credit \$538 Past Due \$129 Amount Paid \$0 Scheduled Payment \$38 Remarks	\$561 High Credit \$561 Past Due \$167 Amount Paid \$0 Scheduled Paymer \$40 Remarks

June 2024	July 2024	August 2024	September 2024	October 2024	November 2024
Balance	Balance	Balance	Balance	Balance	Balance
\$583	\$58 3	\$583	\$583	\$583	\$583
High Credit					
\$583	\$583	\$583	\$583	\$583	\$583
Past Due					
\$583	\$583	\$583	\$583	\$583	\$583
Amount Paid					
\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment					
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
>		PRL<	>		PRL<
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O

December 2024

Balance \$583

High Credit \$583

Past Due \$583

Amount Paid \$0

Scheduled Payment

- - -

Remarks

>

Rating

C/0

Total Montl

Account Information	
Address	4524 SOUTHLAKE PARKWAY,SUITE 15 HOOVER, AL 35244
Phone	(205) 322-4110
Date Opened	10/15/2024
Responsibility	Individual Account
Account Type	Open Account
Loan Type	COLLECTION AGENCY/ATTORNEY
Balance	\$777
Date Updated	12/16/2024
High Balance	\$777
Original Creditor	T MOBILE
Past Due	\$777
Pay Status	>Collection<
Estimated month and year this item will be removed	11/2030
Remarks	>PLACED FOR COLLECTION<

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	
SELF/SOUTH STATE BANK CBA00000001673****	
Account Information	
Address	515 CONGRESS AVE AUSTIN, TX 78701

Phone	(877) 883-0999
Monthly Payment	\$0
Date Opened	03/08/2022
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	SECURED
Balance	\$0
Date Updated	03/08/2024
Payment Received	\$70
Last Payment Made	03/08/2024
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 24 months
Date Closed	03/08/2024
High Balance (Hist.)	High balance of \$724 from 06/2022 to 03/2024
Remarks	CLOSED

March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance	Balance	Balance	Balance	Balance	Balance
			\$645	\$618	\$590
Past Due	Past Due				
			\$0	\$0	\$0
Amount Paid	Amount Paid				
			\$35	\$35	\$35
Scheduled Payment	Scheduled Payment				
			\$35	\$35	\$35
Rating	Rating	Rating	Rating	Rating	Rating
ОК	ОК	ОК	ОК	ок	ок
September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
				•	,
Balance	Balance	Balance	Balance	Balance	Balance
Balance \$562	Balance \$534	Balance \$506	Balance \$477	<u> </u>	<u> </u>
\$562 Past Due				Balance	Balance
\$562	\$534	\$506	\$477	Balance \$448	Balance \$418
\$562 Past Due	\$534 Past Due	\$506 Past Due	\$477 Past Due	Balance \$448 Past Due	Balance \$418 Past Due
\$562 Past Due \$0	\$534 Past Due \$0	\$506 Past Due \$0	\$477 Past Due \$0	Balance \$448 Past Due \$0	Balance \$418 Past Due \$0
\$562 Past Due \$0 Amount Paid \$35 Scheduled Payment	\$534 Past Due \$0 Amount Paid	\$506 Past Due \$0 Amount Paid \$35 Scheduled Payment	\$477 Past Due \$0 Amount Paid	Balance \$448 Past Due \$0 Amount Paid	Balance \$418 Past Due \$0 Amount Paid
\$562 Past Due \$0 Amount Paid \$35	\$534 Past Due \$0 Amount Paid \$35	\$506 Past Due \$0 Amount Paid \$35	\$477 Past Due \$0 Amount Paid \$35	Balance \$448 Past Due \$0 Amount Paid \$35	Balance \$418 Past Due \$0 Amount Paid \$35
\$562 Past Due \$0 Amount Paid \$35 Scheduled Payment	\$534 Past Due \$0 Amount Paid \$35 Scheduled Payment	\$506 Past Due \$0 Amount Paid \$35 Scheduled Payment	\$477 Past Due \$0 Amount Paid \$35 Scheduled Payment	Balance \$448 Past Due \$0 Amount Paid \$35 Scheduled Payment	Balance \$418 Past Due \$0 Amount Paid \$35 Scheduled Payment

March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance	Balance	Balance	Balance	Balance	Balance
\$388	\$358	\$358	\$297	\$265	\$233
Past Due					
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid					
\$35	\$35	\$0	\$70	\$35	\$35
Scheduled Payment					
\$35	\$35	\$35	\$35	\$35	\$35
Rating	Rating	Rating	Rating	Rating	Rating
ок	ок	ок	ок	ок	ок
September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance	Balance	Balance	Balance	Balance	Balance
\$201	\$169	\$136	\$102	\$102	\$69
Past Due					
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid					
\$35	\$35	\$35	\$35	\$0	\$35
Scheduled Payment					
\$35	\$35	\$35	\$35	\$35	\$35
Rating	Rating	Rating	Rating	Rating	Rating

	_
March 2024	
Balance \$0	-
Past Due \$0	_
Amount Paid \$70	-
Scheduled Payment \$0	-
Rating	-
ОК	
SELF/SOUTH STAT	E BANK CRD0000000071966****
Account Infor	mation

Payment Received

Last Payment Made

Pay Status

Terms

Total Month

\$0

07/26/2023

Paid Monthly

Paid, Closed; was Paid as agreed

7 toooane zinonnation	
Address	515 CONGRESS AVE AUSTIN, TX 78701
Phone	(877) 883-0999
Date Opened	08/13/2022
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	SECURED CREDIT CARD
Balance	\$0
Date Updated	08/31/2023

Date Closed 08/10/2023

Date Paid 07/26/2023

High balance of \$30 from 08/2022 to 08/2022; \$93 from 09/2022 to 09/2022; \$125 from 10/2022 to 10/2022; \$126 from 11/2022 to 08/2023

High Balance (Hist.)

Credit Limit (Hist.)

Credit limit of \$125 from 08/2022 to 08/2023

Remarks

Account closed at consumer's request; CLOSED

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance	Balance	Balance	Balance	Balance	Balance
\$30	\$93	\$73	\$68	\$54	\$97
Past Due	Past Due				
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid				
\$0	\$0	\$52	\$26	\$26	\$26
Scheduled Payment	Scheduled Paymen				
\$0	\$26	\$52	\$26	\$26	\$26
Rating	Rating	Rating	Rating	Rating	Rating
ок	ок	ок	ок	ок	ОК
February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance	Balance	Balance	Balance	Balance	Balance
\$90	\$81	\$97	\$89	\$66	\$0
Past Due	Past Due				
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid				
\$26	\$26	\$26	\$26	\$26	\$68
Scheduled Payment \$26	Scheduled Paymen				
Rating	Rating	Rating	Rating	Rating	Rating
ок	ок	ок	ок	ОК	ок

August 2023

Balance
\$0

Past Due
\$0

Amount Paid
\$0

Scheduled Payment
--
Rating
OK

Total Montl

☑ Inquiries

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name		
CAPITAL ONE VIA DEALER		
Location PO BOX 259407 PLANO, TX 75025	Requested On 07/12/2023	Phone (800) 946-0332
Inquiry Type Individual		
Location 1424 E FIRE TOWER GREENVILLE, NC 27858	Requested On 07/12/2023	Phone (919) 766-1388
Inquiry Type Individual		
GRIECO CHEVROLET OF via 700	CRGRIECO CHEVROLET OF	

Location 1640 N STATE ROAD 7 LAUDERHILL, FL 33313 Requested On 07/12/2023

Phone (954) 733-6000

Inquiry Type Permissible Purpose Individual CREDIT TRANSACTION

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name

PROGRESSIVE INSURANCE

Location Requested On Phone

PO BOX 43258 08/20/2024, 04/23/2024 (216) 732-3038

RICHMOND HEIG, OH 44123

TBOM - MILESTONE

Location Requested On Phone

PO BOX 4499 01/12/2024 (800) 305-0330

BEAVERTON, OR 97076

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

CREDITWISE CAPITAL1 TU-C

Location Requested On Phone

CAPITAL ONE N.A. 12/19/2024 (877) 383-4802

PO BOX 85870

RICHMOND. VA 23285

TRANSUNION CONSUMER INTE

Location Requested On Phone

760 MARKET STREET 10TH FLOOR 12/19/2024 (844) 580-6816

SAN FRANCISCO, CA 94102

TRANSUNION CONSUMER INTE

Requested On Location Phone 12/14/2024 100 CROSS STREET (805) 782-8282 SAN LUIS OBISP. CA 93401 MAXIMUS, INC Location Requested On Phone 1600 TYSONS BLVD 08/12/2024 (703) 251-8500 **SUITE 1400** MC LEAN, VA 22102 T-MOBILE Requested On Phone Location 12920 SE 38TH ST 07/02/2024 (800) 937-8997 BELLEVIEW, WA 98006 PREMIER BANK CARD - POST Location Requested On Phone 04/02/2024 (800) 987-5521 3820 N LOUISE AVE SIOUX FALLS, SD 57107 BRITTNEY BRADWELL via TRANSUNION INTERACTIVE IN Phone Location Requested On 100 CROSS ST 12/27/2024, 12/27/2024 (855) 681-3196 STE 202 SAN LUIS OBISPO, CA 93401 BRITTNEY BRADWELL via CREDITWISE CAPITAL1 TU-A Location Requested On Phone CAPITAL ONE N.A. 12/20/2024, 11/22/2024, 10/26/2024, (877) 383-4802 PO BOX 85870 09/28/2024, 08/31/2024, RICHMOND, VA 23285 08/03/2024, 07/05/2024, 06/07/2024, 05/11/2024, 04/12/2024, 03/16/2024, 02/16/2024, 01/19/2024, 12/23/2023, 11/24/2023, 10/28/2023, 09/29/2023, 09/01/2023, 08/05/2023, 07/07/2023, 06/10/2023, 05/12/2023, 04/14/2023, 03/18/2023. 02/17/2023. 01/21/2023

CREDIT KARMA via TUCI CREDIT KARMA TUNA

Location Requested On Phone

100 CROSS STREET 12/20/2024 (844) 580-6816

SUITE 101

SAN LUIS OBISPO, CA 93401

380887082 via TRANSUNION INTERACTIVE

Location

100 CROSS STREET 202

SAN LUIS OBISPO. CA 93401

Requested On

12/18/2024

Phone

(844) 580-6816

NATIONAL GENERAL INSURANCE COMPA

Location

Requested On

12/16/2024, 12/16/2024, 12/16/2024,

STE 101

12/16/2024

WINSTON-SALEM, NC 27105

450 W HANES MILL RD

(877) 468-3466

Phone

317619161 via CREDITWISE CAPITAL1 TU-B

Location CAPITAL ONE N.A.

PO BOX 85870

RICHMOND, VA 23285

Requested On

12/13/2024

(877) 383-4802

Phone

Phone

(888) 397-3742

CONSUMERINFO.COM

Location

475 ANTON BLVD

COSTA MESA, CA 92626

Requested On

12/11/2024, 12/10/2024, 12/07/2024, 10/28/2024, 10/14/2024, 09/09/2024,

08/18/2023, 08/17/2023, 08/15/2023,

08/14/2023, 08/13/2023,

08/04/2023. 08/02/2023. 07/12/2023

BRITTNEY BRADWELL via KARMATRANSUNION INTERACT

Location

100 CROSS STREET

SAN LUIS OBISPO, CA 93401

Requested On

11/29/2024

Phone

Phone

(844) 580-6816

(866) 735-2901

TURO INC.

Location

667 MISSION STREET

4TH FLOOR

SAN FRANCISCO, CA 94105

Requested On

11/19/2024, 11/19/2024, 11/19/2024,

11/19/2024, 11/19/2024, 11/19/2024,

11/19/2024

AMSHER COLLECTIONS

Location

4524 SOUTHLAKE PARKWAY

SUITE 15

HOOVER, AL 35244

Requested On

10/16/2024

Phone

(800) 955-7632

CONSUMERAFFAIRS

Location

600 EAST 4TH STREET

TULSA, OK 74120

Requested On

Phone

(866) 773-0221

09/12/2024

FRONTLINE ASSET STRATEGIE

Location

2700 SNELLING AVE N. SUI

TE 250

ROSEVILLE. MN 55113

Requested On Phone

(877) 258-1590

Phone number not available

Phone

NATIONAL GENERAL INS

Requested On Phone Location

500 W 5TH ST 03/06/2024, 03/06/2024, (877) 468-3466

04/15/2024

WINSTON SALEM, NC 27101 07/13/2023, 05/04/2023, 03/14/2023

PROGBEST BUY

Location Requested On Phone

02/28/2024 (877) 898-1970 256 W DATA DRIVE

DRAPER, UT 84020

UNITED AUTO INSURANC via UNITED AUTO INS

Requested On Phone Location

1313 NORTH WEST 12/14/2023 (630) 282-1807

167TH STREET

MIAMI GARDENS, FL 33169

RENTLY via SHAREABLE FOR RENTALS

Requested On Phone Location

6430 S FIDDLERS GREEN CIR 09/26/2023

SUITE 500

GREENWOOD VILLAGE, CO 80111

Requested On 6430 S FIDDLERS GREEN CIR 09/26/2023 (866) 775-0961

SUITE 500

Location

SMARTMOVE

GREENWOOD VILLAGE, CO 80129

PMSIONLINE via VERIFY SCREENING SOLUTION

Requested On Phone Location

08/30/2023 (888) 983-9511 140 S DIXIE HWY UNIT 104

HOLLYWOOD, FL 33020

ENVISION via ECENVISION HEALTHCARE CO

Requested On Phone Location

1A BURTON HILLS BLVD 08/01/2023 (615) 665-1283

NASHVILLE. TN 37215

·		
PERMANENT GENERAL		
Location 2636 ELM HILL PIKE NASHVILLE, TN 37214	Requested On 07/13/2023	Phone (615) 744-1000
ALLSTATE		
Location 1819 ELECTRIC RD ROANOKE, VA 24018	Requested On 07/13/2023	Phone (800) 255-7828
GMFINANCIAL		
Location 801 CHERRY STREET FORT WORTH, TX 76102	Requested On 07/12/2023	Phone (800) 284-2271
PAGAYA		
Location 90 PARK AVENUE NEW YORK, NY 10016	Requested On 07/12/2023	Phone (646) 606-2808
ALLY FINANCIAL		
Location 200 RENAISSANCE CTR DETROIT, MI 48265	Requested On 07/12/2023	Phone (866) 710-4623
CAPITAL ONE		
Location 15060 CAPITAL ONE DRIVE RICHMOND, VA 23238	Requested On 05/21/2023	Phone (800) 689-1789
AMWINS CV FLORIDA		
Location 2600 N CENTRAL EXPRESSWAY RICHARDSON, TX 75080	Requested On 05/04/2023, 03/14/2023	Phone (704) 749-2700

V 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: Requested on: TRANSUNION CONSUMER INTE 11/04/2024

Number of Accounts Consumer is Identified On: Bank Account Closures Identified as Fraudulent:

0

Paid Checks in the Last 3 Years: Open (Unpaid) Checks in the Last 3 Years:

Checks Ordered in the Last Month: Checks Ordered in the Last 2 Months:

0 0

Checks Ordered in the Last 3 Months: Checks Ordered in the Last 6 Months:

0 0

Check Orders in the Last Year: Check Orders in the Last 2 Years:

0

Check Orders in the Last 3 Years: Quantity of Checks Ordered in the Last 3 Years:

0

Average Checks Ordered in the Last 3 Years: Smallest Number of Checks Ordered:

.00000

Largest Number of Checks Ordered: Checking Account Closures in the Last Month:

Checking Account Closures in the Last 2 Months: Checking Account Closures in the Last 3 Months:

Checking Account Closures in the Last Year: Checking Account Closures in the Last 2 Years:

0

Checking Account Closures in the Last 3 Years: DDA Closures in Last 180 Days:

0

DDA Closure in Last 5 Years: Paid DDA Closures in Last 5 Years:

0

Unpaid DDA Closures in Last 2 Years: Unpaid DDA Closures in Last 5 Years:

Unpaid DDA Closures in Last 4 Years: Checking Account Inquiries in the Last Month:

\$00000000.00

Checking Account Inquiries in the Last 2 Months: Checking Account Inquiries in the Last 3 Months:

0

0

Checking Account Inquiries in the Last 6 Months:	Checking Account Inquiries in the Last Year:			
Checking Account Inquiries in the Last 2 Years:	DDA Inquiries in the Last 3 Years:			
Total Days Since First Checking Account Inquiry: 86	Days Since Most Recent DDA Inquiry: 86			
Credit Inquiries in the Last Year:	Credit Inquiries in the Last 3 Years: 2			
Auto Inquiries in the Last 3 Years:	Credit Issuance Inquiries in the Last Year:			
Credit Issuance Inquiries in the Last 3 Years:	Payday Inquiries in the Last 3 Years: 0			
Utility Inquiries in the Last 3 Years: 0	Other Credit Inquiries in the Last 2 years: 0			
Other Credit Inquiries in the Last 3 Years:	DDA & Credit/Non-DDA Inquiries in Last 3 Years:			
Open (Unpaid) NSFs in the Last Month:	Open (Unpaid) NSFs in the Last 2 Months:			
Open (Unpaid) NSFs in the Last 3 Months:	Open (Unpaid) NSFs in the Last 6 Months:			
Open (Unpaid) NSFs in the Last Year: 0	Open (Unpaid) NSFs in the Last 2 Years:			
Open (Unpaid) NSFs in the Last Month: \$000000000.00	Open (Unpaid) NSFs in the Last 2 Months: \$0000000000.00			
Open (Unpaid) NSFs in the Last 3 Months: \$000000000.00	Open (Unpaid) NSFs in the Last 6 Months: \$0000000000000			
Open (Unpaid) NSFs in the Last Year: \$000000000000	Open (Unpaid) NSFs in the Last 2 Years: \$0000000000.00			
Open (Unpaid) NSFs in the Last 3 Years: \$000000000.00	Paid NSFs in the Last Month: 0			
Paid NSFs in the Last 2 Months: 0	Paid NSFs in the Last 3 Months: 0			
Paid NSFs in the Last 6 Months:	Paid NSFs in the Last Year: 0			
Paid NSFs in the Last 2 Years:	Paid NSFs in the Last Month: \$000000000.00			
Paid NSFs in the Last 2 Months: \$000000000.00	Total Paid NSFs in the Last 3 Months: \$0000000000000			
Total Paid NSFs in the Last 6 Months: \$000000000.00	Total Paid NSFs in the Last Year: \$00000000000			

Total Paid NSFs in the Last 2 Years:

\$00000000.00

Largest Opened (Unpaid) NSF Check:

\$000000000000

Total Paid NSFs in the Last 3 Years:

\$00000000.00

Largest Paid NSF Check:

\$000000000000

Supplemental Consumer Credit Information

Data Source:

Teletrack ((PO Box 740008,	Atlanta (GA 30374	(877	309-5226)
i ete ti ack ((FO DOX / 40000,	Attairta,	$C \subset C \cup C \cup T$	(0//	, 30 / 3220)

Requested on: Requested by: CONSUMER PORTFOLIO SERVI 08/19/2021

Auto Finance Inquiries in the Last 3 Months: Auto Finance Inquiries in the Last 6 Months:

Auto Finance Inquiries in the Last 9 Months: Auto Finance Inquiries in the Last 12 Months:

Auto Finance Inquiries in the Last 7 Years: Auto Finance Inquiries in the Last 24 Months:

0

Cash Advance Inquiries in the Last 3 Months: Cash Advance Inquiries in the Last 6 Months:

O

Cash Advance Inquiries in the Last 9 Months: Cash Advance Inquiries in the Last 12 Months:

Cash Advance Inquiries in the Last 24 Months: Cash Advance Inquiries in the Last 7 Years:

0

Misc Financial Services in the Last 7 Years: Rent-to-Own Inquiries in the Last 3 Months:

0

Rent-to-Own Inquiries in the Last 6 Months: Rent-to-Own Inquiries in the Last 9 Months:

Rent-to-Own Inquiries in the Last 12 Months: Rent-to-Own Inquiries in the Last 24 Months:

0

All Alternative Credit Inquiries in the Last 3 months: Rent-to-Own Inquiries in the Last 7 Years:

O

All Alternative Credit Inquiries in the Last 6 Months: All Alternative Credit Inquiries in the Last 24 Months:

All Alternative Credit Inquiries in the Last 7 Years: Paid Auto Finance Charge-offs in the Last 24 Months:

Paid Payday Loan Charge-offs in the Last 24 Months: Paid Rent-to-Own Charge-offs in the Last 24 Months: O

All Paid Charge-offs in the Last 3 Months: All Paid Charge-offs in the Last 24 Months:

All Paid Charge-offs in the Last 7 Years: Open Auto Finance Charge-offs in the Last 24 Months:

O

0

0

Open Payday Loan Charge-offs in the Last 24 months: Open Rent-to-Own Charge-offs in the Last 24 Months:

0

0

All Open Charge-offs in the Last 3 Months:

All Open Charge-offs in the Last 6 Months:

All Open Charge-offs in the Last 12 Months:

All Open Charge-offs in the Last 9 Months:

All Open Charge-offs in the Last 24 Months:

All Open Charge-offs in the Last 7 Years:

0

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

Online:

To report an inaccuracy, please visit: service.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 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 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 or 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 or for an explanation of dispute procedures.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- You may limit prescreened offers of credit and insurance you get based on information in your credit report. Unsolicited prescreened offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form 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:
- 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

• Experian: 1-888-397-3742; <u>www.experian.com</u>

• TransUnion: 1-800-680-7289; 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.

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

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

a. Consumer Financial Protection Bureau

1700 G Street, N.W. Washington, DC 20552

b. Federal Trade Commission

Consumer Response

Center

600 Pennsylvania

Avenue, N.W.

Washington, DC 20580

(877) 382-4357 a. Office of the

Comptroller of the

Currency

Customer Assistance

Group

P.O. Box 53570

Houston, TX 77052 b. Federal Reserve

Consumer Help Center

owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.	P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit
Savings associations	Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union
d. Federal Credit Unions	Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314 Asst. General Counsel for Office of Aviation Protection
3. Air carriers	Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 Office of Public Assistance, Governmental Affairs,
4. Creditors Subject to the Surface Transportation Board	and Compliance Surface Transportation Board 395 E Street, S.W. Washington, DC 20423 Nearest Packers and
5. Creditors Subject to the Packers and Stockyards Act, 1921	Stockyards Division Regional Office Associate Administrator, Office of Capital Access United States Small
6. Small Business Investment Companies	Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416 Securities and Exchange Commission
7. Brokers and Dealers	100 F Street, N.E. Washington, DC 20549 Farm Credit
8. Institutions that are members of the Farm Credit System	Administration

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

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

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite 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 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 that 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 <u>initial fraud alert</u> 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 <u>extended fraud alert</u>, 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 <u>extended alert</u>, you will have to provide an

identity theft report. An <u>identity theft report</u> 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 <u>identity theft report</u>, visit <u>www.consumerfinance.gov/learnmore</u> .

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

• Experian: 1-888-397-3742; <u>www.experian.com</u> []

• TransUnion: 1-800-680-7289; 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
- 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.
- 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 <u>identity theft report</u>.

To learn more about identity theft and how to deal with its consequences, visit 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.