

MANDANA MAFY

Personal & Confidential

Date Generated

Feb 18, 2023

Report Number

1592-8324-16

At a Glance **18 Accounts** **0 Public Records** **4 Hard Inquiries**

Personal Information

8 Names 4 Addresses 2 Employers 1 Personal Statements 3 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

| | | | |
|---|---|---------------------------------------|--|
| MANDANA A MAFY Name ID #17431 | MANDANA MAFY Name ID #22873 | MANDA A MAFY Name ID #28940 | MANDA MAFY Name ID #6105 |
| AFSANEH MAFY Name ID #3768 | AFSANEH MANDANA MAFY Name ID #1 | MANDE A MAFY Name ID #9417 | MANDANA AFSANEH MAFY Name ID #1658 |

Addresses

**1414 LAUREN
CT
ENCINITAS CA,
92024-6214**

Address ID
#0458481472
Single family

**2131 HARKINS
AVE
MENLO PARK
CA, 94025-6224**

Address ID
#0189162354
Single family

**119 HILLSIDE
AVE
MENLO PARK
CA, 94025-6537**

Address ID
#0189163343
Single family

**1343 ALMA ST
PALO ALTO CA,
94301-3502**

Address ID
#0190094160
Single family

Year of Birth

1957

Phone Numbers

(650) 380-4183

Cellular

Spouse or Co-Applicant

FREERK

Employers

SILICON GRAPHICS

SILICON GRAPHICS

Personal Statements

FILE FROZEN DUE TO FEDERAL LEGISLATION.

Accounts

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

AMEX/CBNA



Account Info

| | | | |
|----------------|---------------------------------|-----------------|-----------------|
| Account Name | AMEX/CBNA | Balance | - |
| Account Number | 377481XXXXXXXXXX | Balance Updated | - |
| Account Type | Credit card | Recent Payment | - |
| Responsibility | Individual | Monthly Payment | \$0 |
| Date Opened | 12/16/2006 | Credit Limit | \$300 |
| Status | Paid, Closed/Never late. | Highest Balance | \$0 |
| Status Updated | Feb 2018 | Terms | NA |
| | | On Record Until | Feb 2028 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|----|-----|----|----|----|----|----|----|----|----|----|-----|
| 2018 | ✓ | CLS | — | — | — | — | — | — | — | — | — | — |
| 2017 | ND | ND | ND | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2016 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2015 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2014 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CLS |
| 2013 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2012 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2011 | — | — | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed
 ND No data for this period



Contact Info

Address **PO BOX 6789,
SIOUX FALLS SD 57117**
 Phone Number **(800) 243-6552**



Comment

Current:

Closed due to inactivity

Previous:

None

BANK OF AMERICA



Account Info

| | | | |
|----------------|-------------------------|-----------------|-------------------|
| Account Name | BANK OF AMERICA | Balance | \$0 |
| Account Number | 440066XXXXXXXXXX | Balance Updated | 01/24/2023 |
| Account Type | Credit card | Recent Payment | \$0 |
| Responsibility | Authorized user | Monthly Payment | \$0 |
| Date Opened | 06/24/2013 | Credit Limit | \$37,000 |
| Status | Open/Never late. | Highest Balance | \$35,730 |
| Status Updated | Jan 2023 | Terms | NA |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | ✓ | — | — | — | — | — | — | — | — | — | — | — |
| 2022 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2021 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2020 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2018 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2017 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2016 | — | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments



Balance Histories

| Date | Balance | Scheduled Payment | Paid |
|-----------------|------------|-------------------|-------------------------|
| Dec 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Nov 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Oct 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Sep 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Aug 2022 | \$0 | \$0 | \$0 on 8/20/2019 |

| Date | Balance | Scheduled Payment | Paid |
|----------|---------|-------------------|------------------|
| Jul 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Jun 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| May 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Apr 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Mar 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Feb 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Jan 2022 | \$0 | \$0 | \$0 on 8/20/2019 |
| Dec 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| Nov 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| Oct 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| Sep 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| Aug 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| Jul 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| Jun 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| May 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| Apr 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| Mar 2021 | \$0 | \$0 | \$0 on 8/20/2019 |
| Feb 2021 | \$0 | \$0 | \$0 on 8/20/2019 |

Additional info

Between Feb 2021 and Dec 2022, your credit limit/high balance was \$37,000



Contact Info

Address

PO BOX 982238,
EL PASO TX 79998

Phone Number

(800) 421-2110

BLOOMINGDALES/CITIBANK



Account Info

| | | | |
|----------------|---------------------------------|-----------------|-----------------|
| Account Name | BLOOMINGDALES/CITIBANK | Balance | - |
| Account Number | 210225XXXXXX | Balance Updated | - |
| Account Type | Charge Card | Recent Payment | - |
| Responsibility | Individual | Monthly Payment | \$0 |
| Date Opened | 12/16/2006 | Credit Limit | \$100 |
| Status | Paid, Closed/Never late. | Highest Balance | \$299 |
| Status Updated | Feb 2018 | Terms | NA |
| | | On Record Until | Feb 2028 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|-----|-----|----|----|----|----|----|----|----|----|----|----|
| 2018 | ✓ | CLS | - | - | - | - | - | - | - | - | - | - |
| 2017 | ND | ND | ND | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2016 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2015 | CLS | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2014 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2013 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2012 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2011 | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed
 ND No data for this period



Contact Info

Address **PO BOX 6789,
SIOUX FALLS SD 57117**
 Phone Number **(800) 243-6552**



Comment

Current:

Closed due to inactivity

Previous:

None

BLOOMINGDALES/CITIBANK



Account Info

| | | | |
|----------------|---------------------------------|-----------------|-----------------|
| Account Name | BLOOMINGDALES/CITIBANK | Balance | - |
| Account Number | 603534XXXXXXXXXX | Balance Updated | - |
| Account Type | Charge Card | Recent Payment | - |
| Responsibility | Individual | Monthly Payment | \$0 |
| Date Opened | 02/13/2016 | Credit Limit | \$1,500 |
| Status | Paid, Closed/Never late. | Highest Balance | \$1,016 |
| Status Updated | Sep 2018 | Terms | NA |
| | | On Record Until | Sep 2028 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|-----|---|---|---|
| 2018 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CLS | - | - | - |
| 2017 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2016 | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed



Contact Info

Address **PO BOX 6789,
SIOUX FALLS SD 57117**

Phone Number **(800) 243-6552**



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

CAP1/NEIMN



Account Info

| | | | |
|----------------|---------------------------------|-----------------|-----------------|
| Account Name | CAP1/NEIMN | Balance | - |
| Account Number | 499889XXXXX | Balance Updated | - |
| Account Type | Charge Card | Recent Payment | - |
| Responsibility | Individual | Monthly Payment | \$0 |
| Date Opened | 12/18/2000 | Credit Limit | \$3,500 |
| Status | Paid, Closed/Never late. | Highest Balance | \$1,077 |
| Status Updated | Jul 2016 | Terms | NA |
| | | On Record Until | Jul 2026 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|----|----|----|----|----|----|-----|----|----|----|----|----|
| 2016 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CLS | - | - | - | - | - |
| 2015 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2014 | ND | ND | ND | ND | ND | ND | ND | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2013 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2012 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2011 | ✓ | ✓ | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2010 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2009 | - | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed
 ND No data for this period



Contact Info

Address **PO BOX 31293,
 SALT LAKE CITY UT 84131**

Phone Number **(800) 685-6695**



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

CAPITAL ONE



Account Info

| | | | |
|----------------|---------------------------------|-----------------|-----------------|
| Account Name | CAPITAL ONE | Balance | - |
| Account Number | 480213XXXXXXXXXX | Balance Updated | - |
| Account Type | Business Card | Recent Payment | - |
| Responsibility | Individual | Monthly Payment | \$0 |
| Date Opened | 10/18/2004 | Credit Limit | \$7,000 |
| Status | Paid, Closed/Never late. | Highest Balance | \$2,028 |
| Status Updated | Oct 2017 | Terms | NA |
| | | On Record Until | Oct 2027 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|-----|---|---|
| 2017 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CLS | - | - |
| 2016 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2015 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2014 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2013 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2012 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2011 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2010 | - | - | - | - | - | - | - | - | - | - | ✓ | ✓ |

✓ Current on payments CLS Closed



Contact Info

Address **PO BOX 31293,
SALT LAKE CITY UT 84131**

Phone Number **(800) 955-7070**



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

JPMCB CARD



Account Info

| | | | |
|----------------|-------------------------|-----------------|-------------------|
| Account Name | JPMCB CARD | Balance | \$5,664 |
| Account Number | 414720XXXXXXXXXX | Balance Updated | 01/17/2023 |
| Account Type | Credit Card | Recent Payment | \$0 |
| Responsibility | Individual | Monthly Payment | \$56 |
| Date Opened | 10/02/2021 | Credit Limit | \$39,500 |
| Status | Open/Never late. | Highest Balance | \$25,187 |
| Status Updated | Jan 2023 | Terms | NA |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | ✓ | — | — | — | — | — | — | — | — | — | — | — |
| 2022 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2021 | — | — | — | — | — | — | — | — | — | ✓ | ✓ | ✓ |

✓ Current on payments



Balance Histories

| Date | Balance | Scheduled Payment | Paid |
|-----------------|-----------------|-------------------|--------------------------|
| Dec 2022 | \$24,141 | \$241 | \$0 on 12/14/2022 |

| Date | Balance | Scheduled Payment | Paid |
|----------|----------|-------------------|-------------------|
| Nov 2022 | \$11,147 | \$111 | \$0 on 11/14/2022 |
| Oct 2022 | \$10,385 | \$103 | \$0 on 10/10/2022 |
| Sep 2022 | \$17,595 | \$175 | \$0 on 9/14/2022 |
| Aug 2022 | \$1,720 | \$40 | \$0 on 8/12/2022 |
| Jul 2022 | \$13,474 | \$134 | \$0 on 7/14/2022 |
| Jun 2022 | \$24,094 | \$240 | \$0 on 6/14/2022 |
| May 2022 | \$12,796 | \$127 | \$0 on 5/13/2022 |
| Apr 2022 | \$7,331 | \$73 | \$0 on 4/14/2022 |
| Mar 2022 | \$18,156 | \$181 | \$0 on 3/14/2022 |
| Feb 2022 | \$2,445 | \$40 | \$0 on 2/14/2022 |
| Jan 2022 | \$13,148 | \$131 | \$0 on 1/12/2022 |
| Dec 2021 | \$297 | \$40 | \$0 on 12/13/2021 |
| Nov 2021 | \$4,823 | \$48 | \$0 on 11/6/2021 |
| Oct 2021 | \$214 | \$40 | \$0 |

Additional info

Between Sep 2022 and Dec 2022, your credit limit/high balance was \$39,500

Between Feb 2022 and Aug 2022, your credit limit/high balance was \$30,500

Between Oct 2021 and Jan 2022, your credit limit/high balance was \$23,500



Contact Info

Address

PO BOX 15369,
WILMINGTON DE 19850

Phone Number

(800) 945-2000

JPMCB CARD



Account Info

| | | | |
|----------------|-------------------------------|-----------------|-------------------|
| Account Name | JPMCB CARD | Balance | \$365 |
| Account Number | 438857XXXXXXXXXX | Balance Updated | 01/22/2023 |
| Account Type | Credit Card | Recent Payment | \$0 |
| Responsibility | Joint with ERIK MULDER | Monthly Payment | \$35 |
| Date Opened | 02/01/1996 | Credit Limit | \$60,500 |
| Status | Open/Never late. | Highest Balance | \$57,111 |
| Status Updated | Jan 2023 | Terms | NA |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | ✓ | — | — | — | — | — | — | — | — | — | — | — |
| 2022 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2021 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2020 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2018 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2017 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2016 | — | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments



Balance Histories

| Date | Balance | Scheduled Payment | Paid |
|-----------------|-----------------|-------------------|--------------------------|
| Dec 2022 | \$1,029 | \$35 | \$0 on 12/19/2022 |
| Nov 2022 | \$3,121 | \$35 | \$0 on 11/18/2022 |
| Oct 2022 | \$35,527 | \$355 | \$0 on 10/19/2022 |
| Sep 2022 | \$4,119 | \$41 | \$0 on 9/19/2022 |
| Aug 2022 | \$2,942 | \$35 | \$0 on 8/19/2022 |
| Jul 2022 | \$3,210 | \$35 | \$0 on 7/19/2022 |
| Jun 2022 | \$3,089 | \$35 | \$0 on 6/19/2022 |
| May 2022 | \$2,069 | \$35 | \$0 on 5/19/2022 |
| Apr 2022 | \$1,285 | \$35 | \$0 on 4/19/2022 |

| Date | Balance | Scheduled Payment | Paid |
|----------|----------|-------------------|-------------------|
| Mar 2022 | \$3,497 | \$35 | \$0 on 3/18/2022 |
| Feb 2022 | \$20,211 | \$202 | \$0 on 2/18/2022 |
| Jan 2022 | \$2,110 | \$35 | \$0 on 1/17/2022 |
| Dec 2021 | \$1,894 | \$35 | \$0 on 12/13/2021 |
| Nov 2021 | \$12,015 | \$120 | \$0 on 10/28/2021 |
| Oct 2021 | \$2,495 | \$35 | \$0 on 10/18/2021 |
| Sep 2021 | \$34,880 | \$348 | \$0 on 9/4/2021 |
| Aug 2021 | \$35,137 | \$351 | \$0 on 8/13/2021 |
| Jul 2021 | \$12,587 | \$125 | \$0 on 7/19/2021 |
| Jun 2021 | \$6,381 | \$63 | \$0 on 6/18/2021 |
| May 2021 | \$7,729 | \$77 | \$0 on 5/19/2021 |
| Apr 2021 | \$7,724 | \$77 | \$0 on 4/19/2021 |
| Mar 2021 | \$11,065 | \$110 | \$0 on 3/19/2021 |
| Feb 2021 | \$2,708 | \$35 | \$0 on 2/19/2021 |

Additional info

Between Dec 2022 and Dec 2022, your credit limit/high balance was \$60,500

Between Sep 2021 and Nov 2022, your credit limit/high balance was \$57,000

Between Feb 2021 and Aug 2021, your credit limit/high balance was \$50,000



Contact Info

Address

PO BOX 15369,
WILMINGTON DE 19850

Phone Number

(800) 945-2000

JPMCB HOME



Account Info

| | | | |
|----------------|---------------------------------|----------------------|-----------------------|
| Account Name | JPMCB HOME | Balance | - |
| Account Number | 156450XXXXXX | Balance Updated | - |
| Account Type | Mortgage | Recent Payment | - |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$0 |
| Date Opened | 02/18/2009 | Original Balance | \$625,500 |
| Status | Paid, Closed/Never late. | Highest Balance | \$0 |
| Status Updated | June 2015 | Terms | 30 Years |
| | | On Record Until | Jun 2025 |
| | | Mortgage Agency Name | Freddie Mac ID |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|-----|---|---|---|---|---|---|
| 2015 | ✓ | ✓ | ✓ | ✓ | ✓ | CLS | — | — | — | — | — | — |
| 2014 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2013 | — | — | — | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed



Contact Info

Address **700 KANSAS LN,
MONROE LA 71203**

Phone Number **(800) 848-9136**

JPMCB HOME



Account Info

| | | | |
|----------------|---------------------------------|-----------------|------------------|
| Account Name | JPMCB HOME | Balance | - |
| Account Number | 429400XXXXXX | Balance Updated | - |
| Account Type | Home Equity | Recent Payment | - |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$0 |
| Date Opened | 02/21/2006 | Credit Limit | \$150,000 |
| Status | Paid, Closed/Never late. | Highest Balance | \$150,507 |
| Status Updated | June 2015 | Terms | NA |
| | | On Record Until | Jun 2025 |

| | | | |
|----------------|---------------------------------|-----------------|-----------------|
| Account Name | MACYS/CBNA | Balance | - |
| Account Number | 436497XXXXXX | Balance Updated | - |
| Account Type | Charge Card | Recent Payment | - |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$0 |
| Date Opened | 04/07/2012 | Credit Limit | \$100 |
| Status | Paid, Closed/Never late. | Highest Balance | \$256 |
| Status Updated | Feb 2018 | Terms | NA |
| | | On Record Until | Feb 2028 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|----|-----|-----|----|----|----|----|----|----|----|----|----|
| 2018 | ✓ | CLS | — | — | — | — | — | — | — | — | — | — |
| 2017 | ND | ND | ND | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2016 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2015 | ✓ | ✓ | CLS | ND | ND | ND | ND | ND | ND | ND | ND | ND |
| 2014 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2013 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2012 | — | — | — | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed
 ND No data for this period



Contact Info

Address **PO BOX 6789,
 SIOUX FALLS SD 57117**

Phone Number **(800) 243-6552**



Comment

Current:

Closed due to inactivity

Previous:

None

MERCEDES-BENZ FINANCIAL SERVICES



Account Info

| | | | |
|----------------|---|------------------|------------------|
| Account Name | MERCEDES-BENZ FINANCIAL SERVICES | Balance | - |
| Account Number | 700402XXXXXX | Balance Updated | - |
| Account Type | Auto Lease | Recent Payment | - |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$0 |
| Date Opened | 10/21/2014 | Original Balance | \$5,874 |
| Status | Paid, Closed/Never late. | Highest Balance | \$0 |
| Status Updated | Dec 2016 | Terms | 27 Months |
| | | On Record Until | Dec 2026 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|----|---|---|---|---|---|---|-----|
| 2016 | ✓ | ✓ | ✓ | ✓ | ND | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CLS |
| 2015 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2014 | - | - | - | - | - | - | - | - | - | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed

ND No data for this period



Contact Info

Address **13650 HERITAGE VALLEY PARKWAY, FT WORTH TX 76177**

METLIFE HOME LOANS



Account Info

| | | | |
|----------------|--|--------------------------------|---------------------------|
| Account Name | METLIFE HOME LOANS | Balance | - |
| Account Number | 481007XXXXXX | Balance Updated | - |
| Account Type | Mortgage | Recent Payment | - |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$0 |
| Date Opened | 02/18/2009 | Original Balance | \$625,500 |
| Status | Transferred, closed/Never late. | Highest Balance | \$0 |
| Status Updated | Mar 2013 | Terms | 30 Years |
| | | On Record Until | Mar 2023 |
| | | Mortgage Agency Name | Freddie Mac ID |
| | | Mortgage Identification Number | 100749500706544882 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|-----|---|---|---|---|---|---|---|---|---|
| 2013 | ✓ | ✓ | CLS | - | - | - | - | - | - | - | - | - |
| 2012 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2011 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2010 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2009 | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed



Contact Info

Address **7880 BENT BRANCH DR STE
100,
IRVING TX 75063**

Phone Number **(888) 638-6964**



Comment

Current:

Transferred to another lender

Previous:

None

MUFG UNION BANK/PUREPOINT



Account Info

| | | | |
|----------------|----------------------------------|------------------|--------------------|
| Account Name | MUFG UNION BANK/PUREPOINT | Balance | - |
| Account Number | 676000XXXXXX | Balance Updated | - |
| Account Type | Mortgage | Recent Payment | - |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$0 |
| Date Opened | 09/13/2019 | Original Balance | \$1,200,000 |
| Status | Paid, Closed/Never late. | Highest Balance | \$0 |
| Status Updated | Jul 2021 | Terms | 30 Years |
| | | On Record Until | Jul 2031 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|-----|---|---|---|---|---|
| 2021 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CLS | - | - | - | - | - |
| 2020 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2019 | - | - | - | - | - | - | - | - | - | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed



Balance Histories

| Date | Balance | Scheduled Payment | Paid |
|-----------------|--------------------|-------------------|----------------------------|
| Jun 2021 | \$1,200,030 | \$3,625 | \$3,625 on 6/1/2021 |
| May 2021 | \$1,200,000 | \$3,625 | \$3,625 on 5/3/2021 |
| Apr 2021 | \$1,200,000 | \$3,625 | \$3,625 on 4/1/2021 |
| Mar 2021 | \$1,200,000 | \$3,625 | \$3,625 on 3/1/2021 |
| Feb 2021 | \$1,200,000 | \$3,625 | \$3,625 on 2/1/2021 |

Additional info

The original amount of this account was \$1,200,000



Contact Info

Address **PO BOX 85643,
SAN DIEGO CA 92186**

Phone Number **(800) 237-0561**

MUFG UNION BANK/PUREPOINT



Account Info

| | | | |
|----------------|--------------------------------------|-----------------|------------------|
| Account Name | MUFG UNION BANK/PUREPOINT | Balance | - |
| Account Number | 676235XXXXXX | Balance Updated | - |
| Account Type | Home Equity | Recent Payment | - |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$0 |
| Date Opened | 11/29/2019 | Credit Limit | \$250,000 |
| Status | Paid, Closed/Never late. | Highest Balance | \$250,030 |
| Status Updated | Jul 2021 | Terms | NA |
| | | On Record Until | Jul 2031 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|-----|---|---|---|---|---|
| 2021 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CLS | - | - | - | - | - |
| 2020 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2019 | - | - | - | - | - | - | - | - | - | - | - | ✓ |

✓ Current on payments CLS Closed



Balance Histories

| Date | Balance | Scheduled Payment | Paid |
|-----------------|------------------|-------------------|---------------------------|
| Jun 2021 | \$250,030 | \$741 | \$741 on 5/26/2021 |
| May 2021 | \$250,000 | \$741 | \$717 on 4/26/2021 |
| Apr 2021 | \$250,000 | \$717 | \$0 on 12/17/2020 |
| Mar 2021 | \$250,000 | \$0 | \$0 on 12/17/2020 |
| Feb 2021 | \$0 | \$0 | \$0 on 12/17/2020 |

Additional info

Between Feb 2021 and Jun 2021, your credit limit/high balance was \$250,000



Contact Info

Address **PO BOX 85643,
SAN DIEGO CA 92186**

Phone Number **(800) 237-0561**



Comment

Current:

Account closed at consumer's request.

Previous:

None

WELLS FARGO BANK



Account Info

| | | | |
|----------------|---------------------------------|-----------------|------------------|
| Account Name | WELLS FARGO BANK | Balance | - |
| Account Number | 682682XXXXXXXXXX | Balance Updated | - |
| Account Type | Home Equity | Recent Payment | - |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$0 |
| Date Opened | 05/26/2015 | Credit Limit | \$100,000 |
| Status | Paid, Closed/Never late. | Highest Balance | \$99,999 |
| Status Updated | Sep 2019 | Terms | NA |
| | | On Record Until | Sep 2029 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|-----|---|---|---|
| 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CLS | - | - | - |
| 2018 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2017 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2016 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2015 | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed



Contact Info

Address **PO BOX 10335,
DES MOINES IA 50306**

Phone Number **(800) 416-1472**



Comment

Current:

Account closed at consumer's request.

Previous:

None

WELLS FARGO HOME MORTGAGE



Account Info

| | | | |
|----------------|----------------------------------|------------------|------------------|
| Account Name | WELLS FARGO HOME MORTGAGE | Balance | - |
| Account Number | 936042XXXXXX | Balance Updated | - |
| Account Type | Mortgage | Recent Payment | - |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$0 |
| Date Opened | 06/02/2015 | Original Balance | \$805,000 |
| Status | Paid, Closed/Never late. | Highest Balance | \$0 |
| Status Updated | Sep 2019 | Terms | 30 Years |
| | | On Record Until | Sep 2029 |



Payment History

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|-----|---|---|---|
| 2019 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CLS | - | - | - |
| 2018 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2017 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2016 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2015 | - | - | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ |

✓ Current on payments CLS Closed



Contact Info

Address **PO BOX 10335,
DES MOINES IA 50306**

Phone Number **(800) 416-1472**

WELLS FARGO HOME MORTGAGE



Account Info

| | | | |
|----------------|----------------------------------|------------------|--------------------|
| Account Name | WELLS FARGO HOME MORTGAGE | Balance | \$1,982,178 |
| Account Number | 936058XXXXXX | Balance Updated | 02/07/2023 |
| Account Type | Mortgage | Recent Payment | \$10,317 |
| Responsibility | Joint with FREERK MULDER | Monthly Payment | \$10,317 |
| Date Opened | 07/29/2022 | Original Balance | \$2,000,000 |
| Status | Open/Never late. | Highest Balance | \$0 |
| Status Updated | Feb 2023 | Terms | 30 Years |



Payment History

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

✓ Current on payments



Balance Histories

| Date | Balance | Scheduled Payment | Paid |
|-----------------|--------------------|-------------------|------------------------------|
| Jan 2023 | \$1,985,172 | \$10,317 | \$10,317 on 1/1/2023 |
| Dec 2022 | \$1,988,157 | \$10,317 | \$21,105 on 12/7/2022 |
| Nov 2022 | \$1,994,568 | \$10,317 | \$10,317 on 11/1/2022 |

Additional info

The original amount of this account was \$2,000,000



Contact Info

Address **PO BOX 10335,
DES MOINES IA 50306**

Phone Number **(800) 416-1472**

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.

PARTNERS CRED/UNION BANK

Inquired on
08/02/2022

65 E
WACKER PL
STE 1405
CHICAGO IL,
60601

Real Estate.
This inquiry is
scheduled to
continue on

CREDCO/WELLS FARGO MORTG

Inquired on
05/12/2022

PO BOX 509124
SAN DIEGO CA,
92150

Real Estate. This
inquiry is
scheduled to
continue on record
until Jun 2024.

PARTNERS CRED/UNION BANK

Inquired on
03/15/2022

65 E
WACKER PL
STE 1405
CHICAGO IL,
60601

Real Estate.
This inquiry is
scheduled to
continue on

JPMCB CARD

Inquired on
10/02/2021

PO BOX
15077
WILMINGTON
DE, 19850

Credit card with
0 Months
repayment
terms. This
inquiry is
scheduled to
continue on

record until Sep
2024.

record until Apr
2024.

record until Nov
2023.

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.

BK OF AMER

Inquired on
05/19/2022

1000
SAMOSET DR,
NEWARK DE
19713
(800) 421-
2110

CAPITAL ONE

Inquired on
09/15/2022

PO BOX
30281,
SALT LAKE
CITY UT
84130
(804) 967-
1000

**CAPITAL ONE
FINANCIAL**

Inquired on
12/21/2022,
12/08/2022 a
nd 11/16/202
2

PO BOX
26625,
RICHMOND
VA 23261
(804) 965-
8671

**DATAMYX/RO
CKET
MORTGAGE**

Inquired on
08/05/2022,
05/14/2022 a
nd 03/17/202
2

1050
WOODWARD
AVE,
DETROIT MI
48226
(303) 373-
3000

**ECS/ MCE
WEB
AUTHENTICA
T**

Inquired on
02/03/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
02/18/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
02/03/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
02/03/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626
(866) 431-
3471

EXPERIAN

Inquired on
11/16/2022,
08/03/2022,
08/02/2022,
05/12/2022 a

**EXPERIAN
CREDITMATC
H**

Inquired on
02/03/2023

**EXPERIAN CS
IDENTITY**

Inquired on
02/18/2023

535 ANTON
BLVD STE

**EXPERIANHL
TH**

Inquired on
11/11/2022 a
nd 05/05/202
2

nd 03/15/2022

475 ANTON BLVD, COSTA MESA CA 92626

475 ANTON BLVD # D4, COSTA MESA CA 92626

100, COSTA MESA CA 92626

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

On behalf of SRCHAMER/SC RIPPS HEALTH

EXPERIANHLTH

Inquired on 06/22/2022

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

On behalf of SRCHAMER/SC RIPPS HEALTH

INTERSECTIONS

Inquired on 02/18/2023

2553 DULLES VIEW DR STE 400, HERNDON VA 20171

JPMCB

Inquired on 02/01/2023, 01/03/2023, 12/01/2022, 11/01/2022, 10/01/2022, 09/01/2022, 08/01/2022, 07/01/2022, 06/01/2022, 05/01/2022, 04/01/2022 and 03/01/2022

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

JPMCB CARD

Inquired on 12/20/2022

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

JPMCB CARD

Inquired on 11/16/2022

JPMCB CJ

Inquired on 02/01/2023, 01/24/2023,

LENDINGCLUB CORP

Inquired on 02/03/2023

MUFG UNION BANK N.A.

Inquired on 12/05/2022,

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

01/21/2023,
12/29/2022,
12/26/2022,
12/22/2022,
12/01/2022,
11/25/2022,
11/17/2022,
11/03/2022,
10/27/2022,
10/21/2022,
10/06/2022,
09/20/2022,
09/08/2022,
08/22/2022,
08/21/2022,
08/02/2022,
07/31/2022,
07/11/2022,
06/24/2022,
06/12/2022,
05/21/2022,
05/14/2022,
05/13/2022,
04/24/2022,
04/23/2022,
03/25/2022,
03/20/2022,
03/18/2022,
03/17/2022,
02/26/2022 a
nd 02/20/202
2

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

595 MARKET
ST # 200,
SAN
FRANCISCO
CA 94105

10/27/2022,
09/09/2022,
08/10/2022,
07/11/2022,
05/12/2022 a
nd 04/13/202
2

350
CALIFORNIA
ST,
SAN
FRANCISCO
CA 94104

**SANTANDER
BANK NA**

**WELLS
FARGO BANK**

WFBNA

WFNA

Inquired on
06/02/2022

525
LANCASTER
AVE,
READING PA
19611
(610) 320-
8400

MTG
Inquired on
12/05/2022

PO BOX
29482,
DES MOINES
IA 50306
(800) 288-
3212

Inquired on
09/19/2022 a
nd 07/27/202
2

11625 N
COMMUNITY
HOUSE RD,
CHARLOTTE
NC 28277
(855) 329-
9605

Inquired on
02/11/2023,
01/11/2023,
12/11/2022,
11/11/2022,
10/11/2022,
09/11/2022,
08/11/2022,
07/11/2022 a
nd 06/12/202
2

11625 N
COMMUNITY
HOUSE RD,
CHARLOTTE
NC 28277
(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 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

Phone

Monday - Friday
9am to 5pm
(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 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 or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

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

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

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

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

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

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

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

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

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

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

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

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:

PLEASE CONTACT:

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

b. Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group

| | |
|--|---|
| <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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</p> <p>c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p> | <p>1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p> |
| <p>3. Air carriers</p> | <p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p> |
| <p>4. Creditors Subject to Surface Transportation Board</p> | <p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW</p> |

Washington, DC 20423

5. Creditors Subject to Packers and Stockyards ActNearest Packers and
Stockyards Administration
area supervisor**6. Small Business Investment Companies**Associate Deputy
Administrator for Capital
Access
United States Small Business
Administration
409 Third Street, SW, 8th
Floor
Washington, DC 20416**7. Brokers and Dealers**Securities and Exchange
Commission
100 F St 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