

**CHRISTIAN LAMB**

**Personal & Confidential**

**Date Generated** Oct 22, 2023

**Report Number** 3297-3633-79

**At a Glance**      **1 Accounts**      **0 Public Records**      **0 Hard Inquiries**

**Personal Information**

2 Names

1 Addresses

3 Employers

2 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**

**CHRISTIAN LAMB**

Name ID #3821

**CHRISTIAN W LAMB**

Name ID #20389

**Addresses**

**208 PAREDES LINE RD APT1  
BROWNSVILLE TX, 78521-2211**

Address ID #0363347828

Apartment complex

### Year of Birth

1985

### Phone Numbers

(956) 336-4096

Cellular

### Employers

SSI

JEWELRY RETAIL

SOCIAL SECURITY-  
UNEMPLO

### Accounts

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

### WEBBANK/FINGERHUT FRESHS



#### Account Info

Account Name	WEBBANK/FINGERHUT FRESHS
Account Number	636992XXXXXXXXXX
Account Type	Sales Contract
Responsibility	Individual
Date Opened	07/02/2017
Status	Paid, Closed/Never late.
Status Updated	Mar 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$77

Highest Balance -  
 Terms **6 Months**  
 On Record Until **Mar 2028**

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2017	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met    CLS Closed

This account is scheduled to continue on record until Mar 2028.

 **Contact Info**

Address **6250 RIDGEWOOD RD,  
 SAINT CLOUD MN 56303**

 **Comment**

**Current:**

Affected by natural or declared disaster.

**Previous:**

None

**Public Records**

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

**No public records reported.**

**Hard Inquiries**

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

**You do not have any hard inquiries**

## 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.

### CONN APPLIANCES INC

Inquired on 09/22/2023

2445 TECHNOLOGY FOREST BLVD800,  
THE WOODLANDS TX 77381

### EXPERIAN

Inquired on 10/22/2023

475 ANTON BLVD,  
COSTA MESA CA 92626

## Important Messages

### Medical Information

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

### Public Records Information

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

## Contact Experian

### Online

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

### Mail

### Phone

**Monday - Friday**  
9am to 5pm  
[\(855\) 414-6047](tel:(855)414-6047)

**Experian**

PO Box 9701  
Allen, TX 75013

## Know Your Rights

### Fair Credit Reporting Act (FCRA)

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

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

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

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

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

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

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

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

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

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

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

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

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

**You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

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

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

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

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

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

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

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

**FOR QUESTIONS OR CONCERNS REGARDING:**

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

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

**2.** To the extent not included in item 1 above:

**a.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks

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

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

**d.** Federal Credit Unions

**PLEASE CONTACT:**

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

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

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

**b.** Federal Reserve Consumer Help Center  
PO Box 1200  
Minneapolis, MN 55480

**c.** Division of Depositor and Consumer Protection  
National Center for Consumer and Depositor Assistance  
Federal Deposit Insurance Corporation  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

**d.** National Credit Union Administration  
Office of Consumer Financial Protection  
1775 Duke Street  
Alexandria, VA 22314

<b>3. Air carriers</b>	Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
<b>4. Creditors Subject to Surface Transportation Board</b>	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
<b>5. Creditors Subject to Packers and Stockyards Act</b>	Nearest Packers and Stockyards Division Regional Office
<b>6. Small Business Investment Companies</b>	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
<b>7. Brokers and Dealers</b>	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
<b>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</b>	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
<b>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</b>	FTC Regional Office for region in which the creditor operates <b>or</b> 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](#)