

KRISTINA ABRAMS

Personal & Confidential

Date Generated Aug 28, 2024

Report Number 2057-8449-07

At a Glance **25 Accounts** **0 Public Records** **1 Hard Inquiries**

Personal Information

5 Names

7 Addresses

1 Employers

5 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

**KRISTINA J
ABRAMS**

Name ID #28154

**KRISTINA
ABRAMS**

Name ID #32114

**KRISTINA J
ROBINSON**

Name ID #1174

**KRISTINA
ROBINSON**

Name ID #18040

**KRISTINA A
ABRAMS**

Name ID #21218

Addresses

**2202 E MORTON
ST
TACOMA WA,
98404-4857**

Address ID
#0203860968
Single family

**PO BOX 1315
RENTON WA,
98057-1315**

Address ID
#0200786815
Post office box

**316 TAYLOR NW
AVE
RENTON WA,
98057-5114**

Address ID
#0200748793
Single family

**1243 5TH N AVE
APT5
SEATTLE WA,
98109-3306**

Address ID
#0201044098
Apartment
complex

**6834 37TH NE
AVE
SEATTLE WA,
98115-7434**

Address ID
#0201113384
Single family

**2210 E MORTON
ST
TACOMA WA,
98404-4857**

Address ID
#0398897412
Single family

**15 N E ST APT25
TACOMA WA,
98403-3102**

Address ID
#0203846912
Apartment
complex

Year of Birth

1974

Phone Numbers

(206) 948-6969

Cellular

(425) 271-1198

Residential

(425) 271-1053

Residential

Spouse or Co-Applicant

JEFFREY

Employers

TOMMY HILFIGER

Accounts

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

ADS/COMENITY/LNBRYANT



Account Info

Account Name	ADS/COMENITY/LNBRYANT
Account Number	697800XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	06/10/2011
Status	Paid, Closed/Never late.
Status Updated	Apr 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$1,000
Highest Balance	\$158
Terms	-
On Record Until	Apr 2028



Payment History

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

2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

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



Contact Info

Address

PO BOX 182789,
COLUMBUS OH 43218



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

AMERICAN HONDA FINANCE



Account Info

Account Name	AMERICAN HONDA FINANCE
Account Number	43943XXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	02/28/2020
Status	Open/Never late.
Status Updated	Aug 2024
Balance	\$13,081
Balance Updated	08/12/2024
Recent Payment	\$711 as of 8/5/2024
Monthly Payment	\$711
Original Balance	\$45,826
Highest Balance	-
Terms	72 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jul 2024	\$13,749	\$711	\$711 on 7/5/2024
Jun 2024	\$14,416	\$711	\$711 on 6/5/2024
May 2024	\$15,077	\$711	\$711 on 5/3/2024
Apr 2024	\$15,744	\$711	\$711 on 4/5/2024
Mar 2024	\$16,403	\$711	\$711 on 3/5/2024
Feb 2024	\$17,064	\$711	\$711 on 2/5/2024
Jan 2024	\$17,720	\$711	\$711 on 1/5/2024
Dec 2023	\$18,373	\$711	\$711 on 12/5/2023
Nov 2023	\$19,022	\$711	\$711 on 11/3/2023
Oct 2023	\$19,675	\$711	\$711 on 10/5/2023
Sep 2023	\$20,324	\$711	\$711 on 9/5/2023
Aug 2023	\$20,967	\$711	\$711 on 8/4/2023
Jul 2023	\$21,612	\$711	\$711 on 7/5/2023
Jun 2023	\$22,255	\$711	\$711 on 6/5/2023
May 2023	\$22,894	\$711	\$711 on 5/5/2023
Apr 2023	\$23,533	\$711	\$711 on 4/5/2023
Mar 2023	\$24,163	\$711	\$711 on 3/3/2023
Feb 2023	\$24,803	\$711	\$711 on 2/3/2023
Jan 2023	\$25,439	\$711	\$711 on 1/5/2023

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$26,068	\$711	\$711 on 12/5/2022
Nov 2022	\$26,695	\$711	\$711 on 11/4/2022
Oct 2022	\$27,322	\$711	\$711 on 10/5/2022
Sep 2022	\$27,939	\$711	\$711 on 9/2/2022
Aug 2022	\$28,569	\$711	\$711 on 8/5/2022

Additional info

The original amount of this account was \$45,826



Contact Info

Address

PO BOX 168128,
IRVING TX 75016

Phone Number

[\(510\) 830-1108](tel:(510)830-1108)

BANK OF AMERICA



Account Info

Account Name	BANK OF AMERICA
Account Number	414734XXXXXXXXXX
Account Type	Credit card
Responsibility	Authorized user
Date Opened	12/31/2001
Status	Open/Never late.
Status Updated	Aug 2024
Balance	\$3,535
Balance Updated	08/04/2024
Recent Payment	-
Monthly Payment	\$35
Credit Limit	\$35,000
Highest Balance	\$32,292
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-	-

2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jul 2024	\$3,910	\$39	\$0 on 7/1/2024
Jun 2024	\$2,198	\$25	\$0 on 5/31/2024
May 2024	\$3,864	\$38	\$0 on 4/30/2024
Apr 2024	\$6,215	\$62	\$0 on 4/1/2024
Mar 2024	\$5,118	\$51	\$0 on 2/28/2024
Feb 2024	\$4,905	\$111	\$0 on 1/29/2024
Jan 2024	\$9,295	\$189	\$0 on 12/28/2023
Dec 2023	\$18,025	\$385	\$0 on 11/28/2023
Nov 2023	\$13,435	\$263	\$0 on 10/28/2023
Oct 2023	\$7,083	\$229	\$0 on 9/29/2023
Sep 2023	\$26,067	\$564	\$0 on 8/28/2023
Aug 2023	\$17,784	\$358	\$0 on 7/28/2023
Jul 2023	\$10,490	\$104	\$0 on 6/28/2023
Jun 2023	\$4,179	\$124	\$0 on 5/29/2023
May 2023	\$8,686	\$175	\$0 on 4/28/2023
Apr 2023	\$5,300	\$53	\$0 on 3/29/2023
Mar 2023	\$8,231	\$82	\$0 on 2/28/2023
Feb 2023	\$4,461	\$79	\$0 on 1/28/2023
Jan 2023	\$7,539	\$137	\$0 on 12/28/2022

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$3,036	\$30	\$0 on 12/1/2022
Nov 2022	\$4,706	\$47	\$0 on 10/28/2022
Oct 2022	\$4,684	\$46	\$0 on 9/28/2022
Sep 2022	\$5,769	\$57	\$0 on 8/29/2022
Aug 2022	\$8,101	\$174	\$0 on 7/28/2022

Additional info

Between May 2023 and Jul 2024, your credit limit/high balance was \$35,000

Between Aug 2022 and Apr 2023, your credit limit/high balance was \$30,000



Contact Info

Address

**PO BOX 982238,
EL PASO TX 79998**

Phone Number

[**\(800\) 421-2110**](tel:(800)421-2110)

BOEING EMPLOYEES C U



Account Info

Account Name	BOEING EMPLOYEES C U
Account Number	201062XXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	01/26/2017
Status	Paid, Closed/Never late.
Status Updated	Mar 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$39,638
Highest Balance	-
Terms	72 Months
On Record Until	Mar 2030



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

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



Contact Info

Address

PO BOX 97050,
SEATTLE WA 98124

CAPITAL ONE



Account Info

Account Name	CAPITAL ONE
Account Number	539277XXXXXXXXXX
Account Type	Credit Card
Responsibility	Authorized user
Date Opened	08/03/2021
Status	Open/Never late.
Status Updated	Jul 2024
Balance	\$2,804
Balance Updated	07/27/2024
Recent Payment	-
Monthly Payment	\$74
Credit Limit	\$20,000
Highest Balance	\$2,829
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Jun 2024	\$2,791	\$71	\$0 on 6/22/2024
May 2024	\$2,577	\$65	\$0 on 5/22/2024
Apr 2024	\$2,814	\$72	\$0 on 4/22/2024
Mar 2024	\$2,679	\$53	\$0 on 3/22/2024
Feb 2024	\$807	\$29	\$0 on 2/22/2024
Jan 2024	\$398	\$29	\$0 on 1/22/2024
Dec 2023	\$235	\$29	\$0 on 12/22/2023
Nov 2023	\$707	\$29	\$0 on 11/22/2023
Oct 2023	\$672	\$29	\$0 on 10/23/2023
Sep 2023	\$1,523	\$31	\$0 on 9/22/2023
Aug 2023	\$887	\$29	\$0 on 7/24/2023
Jul 2023	\$0	\$0	\$0 on 7/24/2023
Jun 2023	\$417	\$29	\$0 on 6/22/2023
May 2023	\$1,705	\$29	\$0 on 5/22/2023
Apr 2023	\$872	\$29	\$0 on 2/22/2023
Mar 2023	\$0	\$0	\$0 on 2/22/2023
Feb 2023	\$0	\$0	\$0 on 2/22/2023
Jan 2023	\$28	\$28	\$0 on 1/10/2023
Dec 2022	\$226	\$35	\$0 on 10/26/2022
Nov 2022	\$194	\$29	\$0 on 10/26/2022
Oct 2022	\$0	\$0	\$0 on 10/26/2022
Sep 2022	\$430	\$38	\$0 on 8/13/2022
Aug 2022	\$246	\$29	\$0 on 8/13/2022

Additional info

Between Aug 2022 and Jun 2024, your credit limit/high balance was \$20,000



Contact Info

Address

PO BOX 31293,
SALT LAKE CITY UT 84131

Phone Number

[\(800\) 955-7070](tel:(800)955-7070)

CITIMORTGAGE INC



Account Info

Account Name	CITIMORTGAGE INC
Account Number	112201XXXX
Account Type	Mortgage
Responsibility	Joint with JEFF ABRAMS
Date Opened	05/20/2010
Status	Transferred,closed/Never late.
Status Updated	Apr 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$166,500
Highest Balance	-
Terms	30 Years
On Record Until	Apr 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 / Terms met CLS Closed

This account is scheduled to continue on record until Apr 2027.



Contact Info

Address

PO BOX 10002,
HAGERSTOWN MD 21747

Phone Number

[\(800\) 248-4638](tel:(800)248-4638)



Comment

Current:

Transferred to another lender

Previous:

None

COMENITY BANK/PIER 1



Account Info

Account Name	COMENITY BANK/PIER 1
Account Number	585637XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	01/31/2010
Status	Paid, Closed/Never late.
Status Updated	May 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$2,100
Highest Balance	\$1,642
Terms	-
On Record Until	May 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	ND	ND	ND	ND	ND	✓	✓	✓	✓	✓	✓	✓
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

2014	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	✓	✓	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND
2012	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

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



Contact Info

Address

PO BOX 182789,
COLUMBUS OH 43218



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

COMENITY BANK/PTTRYBRN



Account Info

Account Name	COMENITY BANK/PTTRYBRN
Account Number	585637XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	10/23/2011
Status	Paid, Closed/Never late.
Status Updated	Apr 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$3,000
Highest Balance	\$802
Terms	-
On Record Until	Apr 2028



Payment History

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

✓ Current / Terms met CLS Closed

ND No data for this period

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



Contact Info

Address

PO BOX 182789,
COLUMBUS OH 43218



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

CREDIT FIRST NA/ FIRESTONE



Account Info

Account Name

CREDIT FIRST NA/ FIRESTONE

Account Number

54332XXXX

Account Type

Charge Card

Responsibility

Joint with JEFF M ABRAMS

Date Opened

12/05/2002

Status

Paid, Closed/Never late.

Status Updated	Mar 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$2,000
Highest Balance	\$834
Terms	-
On Record Until	Mar 2028

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2018	ND	ND	CLS	—	—	—	—	—	—	—	—	—
2017	ND	ND	ND	ND	ND	ND	ND	ND	ND	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	✓	✓	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND	✓	✓
2012	✓	✓	✓	ND	✓	✓	ND	✓	✓	✓	✓	✓
2011	—	—	—	—	✓	✓	✓	✓	✓	ND	ND	✓

✓ Current / Terms met CLS Closed
 ND No data for this period

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

 **Contact Info**

Address **PO BOX 81083,
 CLEVELAND OH 44181**

Phone Number [\(216\) 362-3479](tel:(216)362-3479)

 **Comment**

Current:

Closed due to inactivity

Previous:

None

DISCOVER BANK



Account Info

Account Name	DISCOVER BANK
Account Number	601100XXXXXXXXXX
Account Type	Credit card
Responsibility	Authorized user
Date Opened	09/06/2002
Status	Open/Never late.
Status Updated	Aug 2024
Balance	\$0
Balance Updated	08/05/2024
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$15,500
Highest Balance	\$10,000
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jul 2024	\$0	\$0	\$0 on 2/2/2024
Jun 2024	\$0	\$0	\$0 on 2/2/2024
May 2024	\$0	\$0	\$0 on 2/2/2024

Date	Balance	Scheduled Payment	Paid
Apr 2024	\$0	\$0	\$0 on 2/2/2024
Mar 2024	\$0	\$0	\$0 on 2/2/2024
Feb 2024	\$0	\$0	\$0 on 2/2/2024
Jan 2024	\$30	\$30	\$0 on 12/3/2023
Dec 2023	\$0	\$0	\$0 on 12/3/2023
Nov 2023	\$30	\$30	\$0 on 6/2/2023
Oct 2023	\$0	\$0	\$0 on 6/2/2023
Sep 2023	\$0	\$0	\$0 on 6/2/2023
Aug 2023	\$0	\$0	\$0 on 6/2/2023
Jul 2023	\$0	\$0	\$0 on 6/2/2023
Jun 2023	\$0	\$0	\$0 on 6/2/2023
May 2023	\$30	\$30	\$0 on 4/2/2023
Apr 2023	\$0	\$0	\$0 on 4/2/2023
Mar 2023	\$30	\$30	\$0 on 2/2/2023
Feb 2023	\$0	\$0	\$0 on 2/2/2023
Jan 2023	\$26	\$26	\$0 on 10/19/2022
Dec 2022	\$0	\$0	\$0 on 10/19/2022
Nov 2022	\$0	\$0	\$0 on 10/19/2022
Oct 2022	\$0	\$0	\$0 on 10/2/2022
Sep 2022	\$3	\$3	\$0 on 9/2/2022
Aug 2022	\$38	\$35	\$0 on 8/2/2022

Additional info

Between Aug 2022 and Jul 2024, your credit limit/high balance was \$15,500



Contact Info

Address

PO BOX 30939,
SALT LAKE CITY UT 84130

Phone Number

[\(800\) 347-2683](tel:(800)347-2683)

HOME ACCEPTANCE CORP



Account Info

Account Name	HOME ACCEPTANCE CORP
Account Number	12XXXX
Account Type	Charge Card
Responsibility	Joint with JEFFREY M ABRAMS
Date Opened	01/21/2012
Status	Paid, Closed/Never late.
Status Updated	Nov 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$2,500
Highest Balance	\$4,105
Terms	-
On Record Until	Nov 2025



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Nov 2025.



Contact Info

Address	1061 N KRAEMER PL STE G, ANAHEIM CA 92806
Phone Number	(714) 630-6441

HOME ACCEPTANCE CORP



Account Info

Account Name	HOME ACCEPTANCE CORP
Account Number	54XXXX
Account Type	Sales Contract
Responsibility	Joint
Date Opened	07/11/2014
Status	Paid, Closed/Never late.
Status Updated	Jan 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$2,648
Highest Balance	-
Terms	6 Months
On Record Until	Jan 2025



Payment History

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

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Jan 2025.



Contact Info

Address	1061 N KRAEMER PL STE G, ANAHEIM CA 92806
Phone Number	(714) 630-6441

HOME ACCEPTANCE CORP



Account Info

Account Name	HOME ACCEPTANCE CORP
Account Number	55XXXX
Account Type	Sales Contract
Responsibility	Joint
Date Opened	03/06/2015

Status	Paid, Closed/Never late.
Status Updated	Aug 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$2,172
Highest Balance	-
Terms	6 Months
On Record Until	Aug 2025

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2015	-	-	✓	✓	✓	✓	✓	CLS	-	-	-	-

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Aug 2025.

 **Contact Info**

Address **1061 N KRAEMER PL STE G,
ANAHEIM CA 92806**

Phone Number [**\(714\) 630-6441**](tel:(714)630-6441)

JPMCB CARD

 **Account Info**

Account Name	JPMCB CARD
Account Number	426684XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	06/26/2011
Status	Paid, Closed/Never late.
Status Updated	Sep 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$5,000
Highest Balance	\$10,573

Terms

-

On Record Until

Sep 2033



Payment History

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

✓ Current / Terms met CLS Closed

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



Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2023	\$0	\$0	\$0 on 3/2/2021
Jul 2023	\$0	\$0	\$0 on 3/2/2021
Jun 2023	\$0	\$0	\$0 on 3/2/2021
May 2023	\$0	\$0	\$0 on 3/2/2021
Apr 2023	\$0	\$0	\$0 on 3/2/2021
Mar 2023	\$0	\$0	\$0 on 3/2/2021
Feb 2023	\$0	\$0	\$0 on 3/2/2021
Jan 2023	\$0	\$0	\$0 on 3/2/2021
Dec 2022	\$0	\$0	\$0 on 3/2/2021
Nov 2022	\$0	\$0	\$0 on 3/2/2021
Oct 2022	\$0	\$0	\$0 on 3/2/2021
Sep 2022	\$0	\$0	\$0 on 3/2/2021

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$0	\$0	\$0 on 3/2/2021

Additional info

Between Aug 2022 and Aug 2023, your credit limit/high balance was \$5,000



Contact Info

Address **PO BOX 15369,
WILMINGTON DE 19850**

Phone Number [**\(800\) 945-2000**](tel:(800)945-2000)



Comment

Current:

Closed due to inactivity

Previous:

None

JPMCB CARD



Account Info

Account Name **JPMCB CARD**

Account Number **435787XXXXXXXXXX**

Account Type **Credit card**

Responsibility **Individual**

Date Opened **08/19/2004**

Status **Paid, Closed/Never late.**

Status Updated **Sep 2019**

Balance **-**

Balance Updated **-**

Recent Payment **-**

Monthly Payment **-**

Credit Limit **\$3,100**

Highest Balance **\$7,629**

Terms **-**

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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Sep 2029.



Contact Info

Address

PO BOX 15369,
WILMINGTON DE 19850

Phone Number

[\(800\) 945-2000](tel:(800)945-2000)



Comment

Current:

Account closed at consumer's request.

Previous:

None

KEYBANK NA



Account Info

Account Name

KEYBANK NA

Account Number

964731XXXXXXXX

Account Type

Line of Credit

Responsibility

Joint with JEFFREY ABRAMS

Date Opened

03/25/2016

Status

Paid, Closed/Never late.

Status Updated

Oct 2019

Balance

-

Balance Updated

-

Recent Payment	-
Monthly Payment	-
Credit Limit	\$15,000
Highest Balance	\$15,186
Terms	-
On Record Until	Oct 2029

 **Payment History**

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

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Oct 2029.

 **Contact Info**

Address **127 PUBLIC SQ,
CLEVELAND OH 44114**

Phone Number [**\(800\) 539-2968**](tel:(800)539-2968)

 **Comment**

Current:

Account closed at consumer's request.

Previous:

None

KEYBANK NA

 **Account Info**

Account Name **KEYBANK NA**

Account Number **375830XXXXXX**

Account Type **Home Equity**




Responsibility **Joint with JEFFREY ABRAMS**

Date Opened **09/14/2019**

Status	Paid, Closed/Never late.
Status Updated	Mar 2021
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$100,000
Highest Balance	\$100,000
Terms	-
On Record Until	Mar 2031

 **Payment History**

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

 Current / Terms met
  CLS
  Closed

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

 **Contact Info**

Address **4910 TIEDEMAN RD,
BROOKLYN OH 44144**

Phone Number [**\(800\) 539-2968**](tel:(800)539-2968)

 **Comment**

Current:

Account closed at consumer's request.

Previous:

None

MACYS/CBNA

POTENTIALLY NEGATIVE

 **Account Info**

Account Name **MACYS/CBNA**

Account Number	603534XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	05/09/2014
Status	Open.
Status Updated	Aug 2022
Balance	\$0
Balance Updated	08/17/2024
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$1,100
Highest Balance	\$1,472
Terms	-

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	30	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met **30** Past due 30 days

Payment history guide

30 days past due as of Jul 2022, Jan 2022

By Mar 2029, this account is scheduled to go to a positive status.

 **Contact Info**

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

Phone Number [**\(800\) 243-6552**](tel:(800)243-6552)

NATIONSTAR MORTGAGE



Account Info

Account Name	NATIONSTAR MORTGAGE
Account Number	63730XXXX
Account Type	Mortgage
Responsibility	Joint with JEFF ABRAMS
Date Opened	05/20/2010
Status	Paid, Closed/Never late.
Status Updated	Dec 2021
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$166,500
Highest Balance	-
Terms	30 Years
On Record Until	Dec 2031



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

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



Contact Info

Address **8950 CYPRESS WATERS BLVD,
COPPELL TX 75019**

Phone Number **[\(888\) 480-2432](tel:(888)480-2432)**

NORDSTROM/TD BANK USA



Account Info

Account Name **NORDSTROM/TD BANK USA**

Account Number	414721XXXXXXXXXX
Account Type	Credit Card
Responsibility	Authorized user
Date Opened	07/28/2007
Status	Open/Never late.
Status Updated	Jul 2024
Balance	\$2,893
Balance Updated	07/30/2024
Recent Payment	\$72 as of 7/25/2024
Monthly Payment	\$89
Credit Limit	\$17,600
Highest Balance	\$21,054
Terms	-

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Jun 2024	\$2,535	\$72	\$46 on 6/25/2024
May 2024	\$2,220	\$46	\$40 on 5/24/2024
Apr 2024	\$187	\$40	\$25 on 4/25/2024
Mar 2024	\$25	\$25	\$25 on 3/25/2024
Feb 2024	\$25	\$25	\$25 on 2/25/2024
Jan 2024	\$25	\$25	\$25 on 1/25/2024

Date	Balance	Scheduled Payment	Paid
Dec 2023	\$25	\$25	\$25 on 12/25/2023
Nov 2023	\$25	\$25	\$17 on 11/24/2023
Oct 2023	\$17	\$17	\$18 on 10/25/2023
Sep 2023	\$18	\$18	\$40 on 9/25/2023
Aug 2023	\$40	\$40	\$40 on 8/25/2023
Jul 2023	\$61	\$40	\$44 on 7/25/2023
Jun 2023	\$87	\$44	\$2,370 on 6/27/2023
May 2023	\$2,397	\$73	\$52 on 5/25/2023
Apr 2023	\$2,203	\$52	\$40 on 4/25/2023
Mar 2023	\$821	\$40	\$220 on 3/29/2023
Feb 2023	\$220	\$40	\$1,692 on 2/22/2023
Jan 2023	\$1,692	\$51	\$51 on 1/25/2023
Dec 2022	\$1,692	\$51	\$239 on 12/15/2022
Nov 2022	\$1,850	\$42	\$40 on 11/25/2022
Oct 2022	\$279	\$40	\$512 on 10/19/2022
Sep 2022	\$512	\$40	\$431 on 9/19/2022
Aug 2022	\$416	\$40	\$40 on 8/25/2022

Additional info

Between Aug 2022 and Jun 2024, your credit limit/high balance was \$17,600



Contact Info

Address

13531 E CALEY AVE,
ENGLEWOOD CO 80111

SYNCB/CARE CREDIT



Account Info

Account Name

SYNCB/CARE CREDIT

Account Number

601918XXXXXXXXXX

Account Type

Charge Card

Responsibility	Individual
Date Opened	03/04/2024
Status	Open/Never late.
Status Updated	Aug 2024
Balance	\$13,218
Balance Updated	08/09/2024
Recent Payment	\$443 as of 8/5/2024
Monthly Payment	\$430
Credit Limit	\$17,500
Highest Balance	\$14,960
Terms	-



Payment History

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

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jul 2024	\$13,618	\$443	\$457 on 7/4/2024
Jun 2024	\$14,032	\$457	\$471 on 6/5/2024
May 2024	\$14,473	\$471	\$487 on 4/29/2024
Apr 2024	\$14,960	\$487	\$0
Mar 2024	\$14,960	\$0	\$0

Additional info

Between Mar 2024 and Jul 2024, your credit limit/high balance was \$17,500



Contact Info

Address **C/O P O BOX 965036,
ORLANDO FL 32896**

Phone Number **[\(866\) 396-8254](tel:(866)396-8254)**

SYNCB/HOME DESIGN HI PJL



Account Info

Account Name	SYNCB/HOME DESIGN HI PJL
Account Number	603462XXXXXXXXXX
Account Type	Charge Card
Responsibility	Joint with JEFFREY ABRAMS
Date Opened	01/29/2024
Status	Open/Never late.
Status Updated	Aug 2024
Balance	\$15,029
Balance Updated	08/14/2024
Recent Payment	\$1,250 as of 7/30/2024
Monthly Payment	\$564
Credit Limit	\$22,500
Highest Balance	\$22,529
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	—	✓	✓	✓	✓	✓	✓	✓	—	—	—	—
✓	Current / Terms met											



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jul 2024	\$16,279	\$564	\$1,250 on 7/4/2024
Jun 2024	\$17,529	\$564	\$1,250 on 6/5/2024
May 2024	\$18,779	\$564	\$1,250 on 5/6/2024
Apr 2024	\$20,029	\$564	\$1,250 on 4/5/2024
Mar 2024	\$21,279	\$564	\$1,250 on 3/5/2024
Feb 2024	\$22,529	\$564	\$0
Jan 2024	\$0	\$0	\$0

Additional info

Between Jan 2024 and Jul 2024, your credit limit/high balance was \$22,500



Contact Info

Address

PO BOX 965036,
ORLANDO FL 32896

Phone Number

[\(866\) 396-8254](tel:(866)396-8254)

THE HOME DEPOT/CITIBANK



Account Info

Account Name	THE HOME DEPOT/CITIBANK
Account Number	603532XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	08/18/2021
Status	Open/Never late.
Status Updated	Aug 2024
Balance	\$200
Balance Updated	08/17/2024
Recent Payment	-
Monthly Payment	\$29
Credit Limit	\$6,000
Highest Balance	\$4,347
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jul 2024	\$312	\$29	\$0 on 7/10/2024
Jun 2024	\$412	\$29	\$0 on 6/8/2024
May 2024	\$512	\$29	\$0 on 5/10/2024

Date	Balance	Scheduled Payment	Paid
Apr 2024	\$612	\$29	\$0 on 4/10/2024
Mar 2024	\$712	\$29	\$0 on 3/8/2024
Feb 2024	\$879	\$49	\$0 on 1/17/2024
Jan 2024	\$839	\$38	\$0 on 1/17/2024
Dec 2023	\$839	\$29	\$0 on 9/4/2023
Nov 2023	\$0	\$0	\$0 on 9/4/2023
Oct 2023	\$0	\$0	\$0 on 9/4/2023
Sep 2023	\$0	\$0	\$0 on 9/4/2023
Aug 2023	\$76	\$32	\$0 on 3/29/2023
Jul 2023	\$45	\$29	\$0 on 3/29/2023
Jun 2023	\$0	\$0	\$0 on 3/29/2023
May 2023	\$0	\$0	\$0 on 3/29/2023
Apr 2023	\$0	\$0	\$0 on 3/29/2023
Mar 2023	\$224	\$29	\$0 on 2/22/2023
Feb 2023	\$181	\$33	\$0 on 12/15/2022
Jan 2023	\$85	\$29	\$0 on 12/15/2022
Dec 2022	\$0	\$0	\$0 on 12/15/2022
Nov 2022	\$4	\$4	\$0 on 10/19/2022
Oct 2022	\$420	\$29	\$0 on 9/17/2022
Sep 2022	\$633	\$40	\$0 on 7/29/2022
Aug 2022	\$214	\$29	\$0 on 7/29/2022

Additional info

Between Aug 2022 and Jul 2024, your credit limit/high balance was \$6,000



Contact Info

Address

PO BOX 6497,
SIOUX FALLS SD 57117

Phone Number

[\(800\) 950-5114](tel:(800)950-5114)

US BANK



Account Info

Account Name	US BANK
Account Number	419008XXXXXXXXXX
Account Type	Line of Credit
Responsibility	Individual
Date Opened	11/01/2000
Status	Paid, Closed/Never late.
Status Updated	Nov 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$4,000
Highest Balance	-
Terms	-
On Record Until	Nov 2025



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2015	-	-	-	-	-	-	-	-	-	-	CLS	-

CLS Closed

This account is scheduled to continue on record until Nov 2025.



Contact Info

Address	PO BOX 108, SAINT LOUIS MO 63166
Phone Number	(866) 234-4750



Comment

Current:

Account closed at consumer's request.

Previous:

None

WELLS FARGO HOME MORTGAGE



Account Info

Account Name	WELLS FARGO HOME MORTGAGE
Account Number	936038XXXXXX
Account Type	Mortgage
Responsibility	Joint with JEFFREY ABRAMS
Date Opened	10/18/2011
Status	Paid, Closed/Never late.
Status Updated	Mar 2021
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$235,600
Highest Balance	-
Terms	30 Years
On Record Until	Mar 2031
Mortgage Agency Name	Fannie Mae ID



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

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

**Contact Info**

Address

PO BOX 10335,
DES MOINES IA 50306

Phone Number

[\(800\) 416-1472](tel:(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.

SALAL CU

Inquired on 12/02/2023

9705 4TH AVE NE STE 400 SEATTLE WA, 98115

Credit Granting. This inquiry is scheduled to continue on record until Jan 2026.

Soft Inquiries

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

**AMERICAN
HONDA
FINANCE
CORP**Inquired on
03/13/202420800
MADRONA
AVE,
TORRANCE CA
90503
[\(310\) 781-
4100](tel:(310)781-4100)**AMERICAN
EXPRESS**Inquired on
07/11/2024,
06/13/2024 and
10/11/2023PO BOX
981537,
EL PASO TX
79998
[\(602\) 537-
8500](tel:(602)537-8500)**CAPITAL ONE
FINANCIAL**Inquired on
07/15/2024,
06/14/2024,
05/24/2024,
05/10/2024,
03/27/2024,
03/19/2024,
02/26/2024,
02/09/2024,
01/12/2024,
12/08/2023,
09/22/2023 and
09/08/2023PO BOX 26625,
RICHMOND VA
23261
[\(804\) 965-
8671](tel:(804)965-8671)**COMENITYBA
NK/ANNTYL**Inquired on
10/13/2023PO BOX
182120,
COLUMBUS
OH 43218**COMENITYBA
NK/ANTYLTLM
C**Inquired on
04/01/2024 and
01/09/2024PO BOX
182120,
COLUMBUS
OH 43218**COMENITYCA
PITAL/BREAD
CHB**Inquired on
02/13/2024PO BOX
182120,
COLUMBUS
OH 43218**CONSUMERIN
FO.COM**Inquired on
08/28/2024475 ANTON
BLVD,
COSTA MESA
CA 92626**DISCOVER
FINANCIAL
SVCS**Inquired on
06/23/2024,
06/07/2024,
05/24/2024,
05/10/2024 and
01/19/2024PO BOX 15157,
WILMINGTON
DE 19850
[\(800\) 347-
2683](tel:(800)347-2683)**EXPERIAN**Inquired on
08/28/2024475 ANTON
BLVD,
COSTA MESA
CA 92626**JPMCB CARD**Inquired on
07/01/2024,
05/13/2024,
03/18/2024,
01/28/2024,
12/12/2023,**JPMCB CARD**Inquired on
09/12/2023PO BOX 15298,
WILMINGTON
DE 19850
[\(800\) 432-
3117](tel:(800)432-3117)

10/18/2023 and
09/15/2023

PO BOX 15298,
WILMINGTON
DE 19850
[\(800\) 432-
3117](tel:(800)432-3117)

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

Mail

Experian
PO Box 9701
Allen, TX 75013

Phone

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

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.

PLEASE CONTACT:

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

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

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

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

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

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

b. Federal Reserve Consumer Help Center
PO 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 Insurance Corporation
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. Federal Credit Unions

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

3. Air carriers

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

4. Creditors Subject to Surface Transportation Board

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

395 E Street SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and
Stockyards Division Regional
Office

6. Small Business Investment Companies

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

7. Brokers and Dealers

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

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

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

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

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

Notification of Rights

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

