

JEFFREY ABRAMS

Personal & Confidential

Date Generated Aug 29, 2024

Report Number 2863-1609-71

At a Glance **22 Accounts** **0 Public Records** **6 Hard Inquiries**

Personal Information

7 Names

5 Addresses

4 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

JEFFREY ABRAMS
Name ID #7994

JEFFREY M ABRAMS
Name ID #31593

JEFF ABRAMS
Name ID #16636

JEFFERY M ABRAMS
Name ID #7572

JEFF M ABRAMS
Name ID #6721

JEFFREY ADBRAMS
Name ID #7005

JEFFREYM ABRAMS
Name ID #11140

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

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

Address ID
#0201044092
Multifamily

Year of Birth

1977

Phone Numbers

(206) 948-6861

Cellular

(206) 988-2755

Residential

(206) 948-6969

Cellular

Spouse or Co-Applicant

KRISTINA

Employers

CBRE

SHURGARD
STORAGE

LCR

ACQUONTEMP

Accounts

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

ALLY FINANCIAL



Account Info

Account Name	ALLY FINANCIAL
Account Number	228210XXXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	03/29/2023
Status	Paid, Closed/Never late.
Status Updated	Dec 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$21,794
Highest Balance	-
Terms	72 Months
On Record Until	Dec 2033



Payment History

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

✓ Current / Terms met CLS Closed

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



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2023	\$20,588	\$387	\$0 on 10/13/2023
Oct 2023	\$20,443	\$387	\$387 on 10/13/2023
Sep 2023	\$20,688	\$387	\$387 on 9/13/2023
Aug 2023	\$20,926	\$387	\$387 on 8/13/2023
Jul 2023	\$21,163	\$387	\$387 on 7/13/2023
Jun 2023	\$21,403	\$387	\$775 on 6/13/2023
May 2023	\$22,024	\$387	\$0

Additional info

The original amount of this account was \$21,794



Contact Info

Address

PO BOX 380901,
BLOOMINGTON MN 55438

Phone Number

[\(888\) 925-2559](tel:(888)925-2559)

BANK OF AMERICA



Account Info

Account Name	BANK OF AMERICA
Account Number	414734XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
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

Date	Balance	Scheduled Payment	Paid
Feb 2023	\$4,461	\$79	\$0 on 1/28/2023
Jan 2023	\$7,539	\$137	\$0 on 12/28/2022
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)**

CAPITAL ONE



Account Info

Account Name **CAPITAL ONE**

Account Number **539277XXXXXXXXXX**

Account Type **Credit Card**

Responsibility **Individual**

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

Date	Balance	Scheduled Payment	Paid
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 KRISTINA J 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

CREDIT FIRST NA/ FIRESTONE



Account Info

Account Name

CREDIT FIRST NA/ FIRESTONE

Account Number

54332XXXX

Account Type

Charge Card

Responsibility

Joint with KRISTINA 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

CREDIT FIRST NA/ FIRESTONE

POTENTIALLY NEGATIVE

 **Account Info**

Account Name

CREDIT FIRST NA/ FIRESTONE

Account Number

271742XXXXXXXXXX

Account Type	Charge Card
Responsibility	Individual
Date Opened	05/15/2019
Status	Paid, Closed.
Status Updated	Jul 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$1,800
Highest Balance	\$992
Terms	-

 **Payment History**

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

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

CLS Closed

Payment history guide

30 days past due as of Sep 2019

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Jun 2023	\$0	\$0	\$0 on 3/26/2020
May 2023	\$0	\$0	\$0 on 3/26/2020
Apr 2023	\$0	\$0	\$0 on 3/26/2020
Mar 2023	\$0	\$0	\$0 on 3/26/2020
Feb 2023	\$0	\$0	\$0 on 3/26/2020
Jan 2023	\$0	\$0	\$0 on 3/26/2020
Dec 2022	\$0	\$0	\$0 on 3/26/2020

Date	Balance	Scheduled Payment	Paid
Nov 2022	\$0	\$0	\$0 on 3/26/2020
Oct 2022	\$0	\$0	\$0 on 3/26/2020
Sep 2022	\$0	\$0	\$0 on 3/26/2020
Aug 2022	\$0	\$0	\$0 on 3/26/2020

Additional info

Between Aug 2022 and Jun 2023, your credit limit/high balance was \$1,800



Contact Info

Address

PO BOX 81083,
CLEVELAND OH 44181

Phone Number

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



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

DISCOVER BANK



Account Info

Account Name	DISCOVER BANK
Account Number	601100XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
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
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

Date	Balance	Scheduled Payment	Paid
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 KRISTINA J 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](tel:(714)630-6441)

HOME ACCEPTANCE CORP

 **Account Info**

Account Name	HOME ACCEPTANCE CORP
Account Number	54XXXX
Account Type	Sales Contract
Responsibility	Individual
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](tel:(714)630-6441)

HOME ACCEPTANCE CORP



Account Info

Account Name	HOME ACCEPTANCE CORP
Account Number	55XXXX
Account Type	Sales Contract
Responsibility	Individual
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)

IDAHO CENTRAL CR UN



Account Info

Account Name	IDAHO CENTRAL CR UN
Account Number	74047XXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	10/28/2023
Status	Open/Never late.
Status Updated	June 2024
Balance	\$19,354
Balance Updated	06/30/2024
Recent Payment	\$438 as of 6/13/2024
Monthly Payment	\$438
Original Balance	\$21,362
Highest Balance	-
Terms	60 Months



Payment History

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

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
May 2024	\$19,658	\$438	\$438 on 5/14/2024
Apr 2024	\$19,964	\$438	\$438 on 4/15/2024
Mar 2024	\$20,246	\$438	\$438 on 3/12/2024
Feb 2024	\$20,553	\$438	\$438 on 2/13/2024

Date	Balance	Scheduled Payment	Paid
Jan 2024	\$20,859	\$438	\$438 on 1/16/2024
Dec 2023	\$21,133	\$438	\$438 on 12/13/2023
Nov 2023	\$21,362	\$438	\$0
Oct 2023	\$21,362	\$438	\$0

Additional info

The original amount of this account was \$21,362



Contact Info

Address

PO BOX 2469,
POCATELLO ID 83206

Phone Number

[\(208\) 239-3000](tel:(208)239-3000)

JPMCB CARD



Account Info

Account Name	JPMCB CARD
Account Number	426684XXXXXXXXXX
Account Type	Credit card
Responsibility	Authorized user
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
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	Authorized user
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	—	—	—	—	—	—	—	—	—	✓	✓	✓

2017	✓	✓	✓	✓	✓	ND	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

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

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



Contact Info

Address

700 KANSAS LN,
 MONROE LA 71203

Phone Number

[\(800\) 848-9136](tel:(800)848-9136)

KEYBANK NA



Account Info

Account Name	KEYBANK NA
Account Number	964731XXXXXXXX
Account Type	Line of Credit
Responsibility	Joint with KRISTINA 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 KRISTINA 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

NATIONSTAR MORTGAGE

 **Account Info**

Account Name **NATIONSTAR MORTGAGE**

Account Number **63730XXXX**

Account Type **Mortgage**

Responsibility **Joint with KRISTINA J 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	Individual
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
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

Date	Balance	Scheduled Payment	Paid
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

ROCKET MORTGAGE



Account Info

Account Name	ROCKET MORTGAGE
Account Number	867347XXXXXX
Account Type	Mortgage
Responsibility	Individual
Date Opened	03/09/2021
Status	Open/Never late.
Status Updated	Aug 2024
Balance	\$248,434
Balance Updated	08/03/2024
Recent Payment	\$1,820 as of 8/1/2024
Monthly Payment	\$1,820
Original Balance	\$268,144
Highest Balance	-
Terms	30 Years
Mortgage Agency Name	Fannie Mae ID
Mortgage Identification Number	100039034719519003



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	\$248,951	\$1,820	\$1,820 on 7/1/2024
Jun 2024	\$249,465	\$1,820	\$1,820 on 6/1/2024
May 2024	\$249,979	\$1,820	\$1,820 on 5/1/2024
Apr 2024	\$250,491	\$1,820	\$1,820 on 4/1/2024
Mar 2024	\$251,002	\$1,820	\$1,820 on 3/1/2024
Feb 2024	\$251,512	\$1,820	\$1,820 on 2/1/2024
Jan 2024	\$252,021	\$1,820	\$1,820 on 1/2/2024
Dec 2023	\$252,529	\$1,820	\$1,809 on 12/1/2023
Nov 2023	\$253,035	\$1,809	\$1,809 on 11/1/2023
Oct 2023	\$253,540	\$1,809	\$1,809 on 10/2/2023
Sep 2023	\$254,044	\$1,809	\$1,809 on 9/1/2023
Aug 2023	\$254,546	\$1,809	\$1,809 on 8/1/2023
Jul 2023	\$255,048	\$1,809	\$1,809 on 7/1/2023
Jun 2023	\$255,548	\$1,809	\$1,809 on 6/1/2023
May 2023	\$256,047	\$1,809	\$1,809 on 5/1/2023
Apr 2023	\$256,546	\$1,809	\$1,809 on 4/1/2023
Mar 2023	\$257,042	\$1,809	\$1,809 on 3/1/2023
Feb 2023	\$257,538	\$1,809	\$1,809 on 2/1/2023
Jan 2023	\$258,032	\$1,809	\$1,809 on 1/2/2023

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$258,525	\$1,809	\$1,603 on 12/1/2022
Nov 2022	\$259,017	\$1,603	\$1,603 on 11/1/2022
Oct 2022	\$259,508	\$1,603	\$1,603 on 10/1/2022
Sep 2022	\$259,998	\$1,603	\$1,603 on 9/1/2022
Aug 2022	\$260,486	\$1,603	\$1,603 on 8/1/2022

Additional info

The original amount of this account was \$268,144



Contact Info

Address

1050 WOODWARD AVE,
DETROIT MI 48226

Phone Number

[\(800\) 508-0944](tel:(800)508-0944)

SYNCB/HOME DESIGN HI PJJ



Account Info

Account Name	SYNCB/HOME DESIGN HI PJJ
Account Number	603462XXXXXXXXXX
Account Type	Charge Card
Responsibility	Joint with KRISTINA 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)

SYNCB/SLEEP NUMBER



Account Info

Account Name	SYNCB/SLEEP NUMBER
Account Number	603462XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	07/16/2010
Status	Paid, Closed/Never late.
Status Updated	Oct 2014
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$6,000
Highest Balance	\$6,175
Terms	-

On Record Until

Oct 2024



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Oct 2024.



Contact Info

Address

C/O P O BOX 965036,
ORLANDO FL 32896

Phone Number

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



Comment

Current:

Closed due to inactivity

Previous:

None

WELLS FARGO HOME MORTGAGE



Account Info

Account Name

WELLS FARGO HOME MORTGAGE

Account Number

936038XXXXXX

Account Type

Mortgage

Responsibility

Joint with KRISTINA 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.

**IDAHO
CENTRAL CR
UN**

Inquired on
10/28/2023

PO BOX 2469
POCATELLO ID,
83206

Credit Granting.
This inquiry is
scheduled to
continue on
record until Nov
2025.

**NCCINC/JET
CHEVROLET**

Inquired on
10/28/2023

35700
ENCHANTED
PKWY S
FEDERAL WAY
WA, 98003

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

**ALLY
FINANCIAL**

Inquired on
03/29/2023

200
RENAISSANCE
CTR DETROIT
MI, 48243

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

**IDAHO
CENTRAL CR
UN**

Inquired on
03/29/2023

PO BOX 2469
POCATELLO ID,
83206

Credit Granting.
This inquiry is
scheduled to
continue on
record until Apr
2025.

**NCCINC/JET
CHEVROLET**

Inquired on
03/29/2023

35700
ENCHANTED
PKWY S
FEDERAL WAY
WA, 98003

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

Soft Inquiries

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

**AC AUTOPAY
LLC**Inquired on
01/29/20241147 N
BROADWAY
UNIT 100,
DENVER CO
80203
[\(720\) 961-
4070](tel:(720)961-4070)**ALLY
FINANCIAL**Inquired on
10/10/2023PO BOX 33414,
DETROIT MI
48232
[\(248\) 355-
2466](tel:(248)355-2466)**AMERICAN
EXPRESS**Inquired on
08/08/2024,
05/09/2024,
04/11/2024,
02/08/2024,
01/11/2024,
12/07/2023,
11/09/2023 an
d 10/11/2023PO BOX
981537,
EL PASO TX
79998
[\(602\) 537-
8500](tel:(602)537-8500)**AT&T
SERVICES**Inquired on
04/22/2024200 W ATT
CENTER DR,
HOFFMAN
ESTATES IL
60192**AUTO
APPROVE LLC**Inquired on
10/31/20236200 SHINGLE
CREEKPKWY
STE 400,
BROOKLYN
CENTER MN
55430
[\(763\) 200-
4560](tel:(763)200-4560)**BK OF AMER**Inquired on
05/23/2024PO BOX
982238,
EL PASO TX
79998
[\(800\) 421-
2110](tel:(800)421-2110)**CAPITAL ONE**Inquired on
08/12/202415000
CAPITAL ONE
DR,
RICHMOND VA
23238**CAPITAL ONE
FINANCIAL**Inquired on
07/15/2024,
06/14/2024 an
d 03/19/2024PO BOX 26625,
RICHMOND VA
23261
[\(804\) 965-
8671](tel:(804)965-8671)**CONSUMERIN
FO.COM**Inquired on
08/29/2024475 ANTON
BLVD,
COSTA MESA
CA 92626**DATALAB/RAT
EGENIUS**Inquired on
01/16/20249300 UNITED
DR STE 180,
AUSTIN TX
78758
[\(512\) 302-
6438](tel:(512)302-6438)**DISCOVER
FINANCIAL
SVCS**Inquired on
08/06/20242500 LAKE
COOK RD,
RIVERWOODS
IL 60015
[\(877\) 728-
3030](tel:(877)728-3030)**EXPERIAN**Inquired on
08/29/2024475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
08/21/2024,
08/14/2024,
08/07/2024,
07/31/2024,
07/24/2024,
07/03/2024,
06/19/2024,
06/12/2024,
05/29/2024,
05/15/2024,
05/01/2024,
04/17/2024,
04/03/2024,
03/20/2024,
03/13/2024,
03/06/2024,
02/28/2024,
02/21/2024,
02/14/2024,
02/07/2024,
01/31/2024,
01/24/2024,
01/17/2024,
01/10/2024,
01/03/2024,
12/27/2023,
12/20/2023,
12/13/2023,
12/06/2023,
11/29/2023,
11/22/2023,
11/15/2023,
11/08/2023,
11/01/2023,
10/25/2023,
10/18/2023,
10/11/2023,
10/04/2023 and
09/28/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626
[\(866\) 431-3471](tel:(866)431-3471)

EXPERIAN

Inquired on
07/07/2024,
06/07/2024,
05/31/2024,
05/08/2024,
04/07/2024,
03/31/2024,
02/11/2024,
02/01/2024,
01/07/2024,
12/15/2023,
12/07/2023,
12/02/2023,
11/08/2023,
11/04/2023,
10/28/2023 and
10/07/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
09/28/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
09/28/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626
[\(866\) 673-0140](tel:(866)673-0140)

**EXPERIAN
CREDITMATH**

H

Inquired on
06/03/2024,
06/02/2024,
06/01/2024,
05/31/2024,
05/30/2024,
05/29/2024,
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05/27/2024,
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04/23/2024,
04/22/2024,
04/21/2024,
04/20/2024,

**EXPERIAN
CREDITMATH**

H

Inquired on
09/28/2023

475 ANTON
BLVD # D4,
COSTA MESA
CA 92626

FIGURE

Inquired on
02/12/2024,
01/12/2024,
12/15/2023,
11/09/2023,
10/17/2023 and
09/11/2023

650
CALIFORNIA
ST FL 2700,
SAN
FRANCISCO
CA 94108

**ID CENTRAL
CU**

Inquired on
07/05/2024

4425 BURLEY
DR,
CHUBBUCK ID
83202
[\(208\) 232-
7323](tel:(208)232-7323)

04/19/2024,
04/18/2024,
04/17/2024,
04/16/2024,
04/15/2024,
04/14/2024,
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 10/31/2023,
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 10/28/2023 and
 10/27/2023

475 ANTON
 BLVD # D4,

COSTA MESA
 IDAHO
 CA 92626
 CENTRAL CR
 UN

Inquired on
 01/09/2024

PO BOX 2469,
 POCATELLO ID
 83206
[\(208\) 239-3000](tel:(208)239-3000)

**IDAHO
 CENTRAL CU**

Inquired on
 04/23/2024 and
 03/21/2024

4400
 CENTRAL WAY,
 CHUBBUCK ID
 83202
[\(208\) 239-3000](tel:(208)239-3000)

JPMCB

Inquired on
 08/01/2024,
 07/01/2024,
 05/31/2024,
 05/01/2024,
 04/01/2024,
 03/01/2024,
 02/01/2024,
 01/01/2024,
 12/01/2023,
 11/01/2023,
 10/01/2023 and
 09/01/2023

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

JPMCB CJ

Inquired on
 08/09/2024,
 07/12/2024,
 06/07/2024,
 05/06/2024,
 02/05/2024,
 02/02/2024,
 01/08/2024,
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 12/02/2023,
 11/10/2023,
 11/09/2023,
 11/05/2023,
 10/28/2023,
 10/14/2023,
 10/08/2023,

09/15/2023 and 09/09/2023

PO BOX 15298,
WILMINGTON
DE 19850
[\(888\) 401-0550](tel:(888)401-0550)

JPMCB HL

Inquired on 04/29/2024

PO BOX 24696,
COLUMBUS
OH 43224
[\(800\) 848-9136](tel:(800)848-9136)

LENDING SCIEN/PENNY MAC L

Inquired on 10/23/2023

PO BOX
514387,
LOS ANGELES
CA 90051
[\(866\) 545-9070](tel:(866)545-9070)

LENDINGCLUB CORP

Inquired on 09/28/2023

595 MARKET
ST # 200,
SAN FRANCISCO
CA 94105

NORDSTROM INC

Inquired on 08/09/2024

13531 E
CALEY AVE,
ENGLEWOOD
CO 80111
[\(800\) 964-1800](tel:(800)964-1800)

ROCKET MORTGAGE LLC

Inquired on 07/29/2024

1050
WOODWARD
AVE,
DETROIT MI
48226

SOFI BANK NA

Inquired on 07/31/2024,
05/29/2024,
05/01/2024,
04/04/2024,
03/06/2024,
02/02/2024,
11/21/2023 and 10/19/2023

2750 E
COTTONWOOD PKWY,
COTTONWOOD HEIGHTS UT
84121
[\(855\) 456-7634](tel:(855)456-7634)

TD BANK USA NA/NORDSTROM

Inquired on 06/13/2024

13531 E
CALEY AVE,
CENTENNIAL
CO 80111
[\(856\) 751-2739](tel:(856)751-2739)

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.

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

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

agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

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

d. Federal Credit Unions

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

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

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

3. Air carriers

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

4. Creditors Subject to Surface Transportation Board

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

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards Division Regional Office

6. Small Business Investment Companies

Associate Administrator,
Office of Capital Access
United States Small Business Administration

409 Third Street SW, Suite
8200
Washington, DC 20416

7. Brokers and Dealers

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

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

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

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

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

Notification of Rights

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