

FATJONA PAVLOV

Personal & Confidential

Date Generated Jun 14, 2024

Report Number 0821-9495-93

At a Glance **3 Accounts** **0 Public Records** **6 Hard Inquiries**

Personal Information

3 Names

13 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

FATJONA PAVLOV

Name ID #9239

FATJONA PAULOV

Name ID #28895

PAVLOV FATJONA

Name ID #31090

Addresses

**12232 NE 112TH
PL APTB9
KIRKLAND WA,
98033-8800**

Address ID
#0243634780
Apartment
complex

**21604 60TH W
AVE APTG106
MOUNTLAKE
TERRACE WA,
98043-2223**

Address ID
#0351783450
Apartment
complex

**6302 ST ALBION
WAY APTB113
MOUNTLAKE
TER WA, 98043-
2218**

Address ID
#0632775832
Apartment
complex

**6102 ST ALBION
WAY
MOUNTLAKE
TERRACE WA,
98043-2207**

Address ID
#0200658588
Single family

**PO BOX 434
COROLLA NC,
27927-0434**

Address ID
#0615514618
Post office box

**PO BOX 322
KILL DEVIL HILLS
NC, 27948-0322**

Address ID
#0053759225
Post office box

**417 COOKE CT
KILL DEVIL HILLS
NC, 27948-9479**

Address ID
#0436602823
Single family

**7128 S VIRGINIA
DR # 3
NAGS HEAD NC,
27959**

Address ID
#0610242578
Apartment
complex

**12232 NE 112TH
PL
KIRKLAND WA,
98033-8800**

Address ID
#0200494136
Multifamily

**6102 SW ALBION
WAY
MT LK TERRACE
WA, 98043**

Address ID
#0200657083
Single family

**1207 8TH AVE
KILL DEVIL HL
NC, 27948-6948**

Address ID
#0708412521
Single family

**1105
CAMBRIDGE RD
UNITG
KILL DEVIL HILLS
NC, 27948-9521**

Address ID
#0641002294
Multifamily

**1915 HELEN LN
KILL DEVIL HILLS
NC, 27948-9351**

Address ID
#0053764658
Single family

Year of Birth

1984

Phone Numbers

(252) 305-5515

Cellular

(252) 305-6501

Cellular

(206) 849-3479

Cellular

Spouse or Co-Applicant

ANGEL

Employers

WEIDER

Accounts

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

CAPITAL ONE AUTO FINANCE



Account Info

Account Name	CAPITAL ONE AUTO FINANCE
Account Number	620414XXXXXXXXXX
Account Type	Auto Loan
Responsibility	Joint with ANGEL V PAVLOV
Date Opened	06/01/2018
Status	Paid, Closed/Never late.
Status Updated	Jan 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$17,713
Highest Balance	-

Terms

72 Months

On Record Until

Jan 2033

 **Payment History**

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

✓ Current / Terms met CLS Closed

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

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$873	\$347	\$1,000 on 12/27/2022
Nov 2022	\$1,859	\$347	\$0 on 10/19/2022
Oct 2022	\$1,841	\$347	\$500 on 10/19/2022
Sep 2022	\$2,320	\$347	\$0 on 8/3/2022
Aug 2022	\$2,297	\$347	\$500 on 8/3/2022
Jul 2022	\$2,774	\$347	\$0 on 6/16/2022
Jun 2022	\$2,746	\$347	\$500 on 6/16/2022

Additional info

The original amount of this account was \$17,713

 **Contact Info**

Address

PO BOX 259407,
PLANO TX 75025

Phone Number

[\(800\) 946-0332](tel:(800)946-0332)

PNC BANK, N.A.

POTENTIALLY NEGATIVE



Account Info

Account Name	PNC BANK, N.A.
Account Number	448900XXXXXXXXXX
Account Type	Secured Card
Responsibility	Joint with ANGEL V PAVLOV
Date Opened	02/12/2013
Status	Paid, Closed.
Status Updated	Mar 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$500
Highest Balance	\$555
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	30	CLS	—	—	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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

CLS Closed

Payment history guide

30 days past due as of Feb 2019



Contact Info

Address	PO BOX 5580, CLEVELAND OH 44101
Phone Number	(888) 762-2265



Comment

Current:

Account closed at consumer's request.

Previous:

None

SELCO CREDIT UNION



Account Info

Account Name	SELCO CREDIT UNION
Account Number	716312XXXX
Account Type	Auto Loan
Responsibility	Joint with ANGEL PAVLOV
Date Opened	04/15/2023
Status	Open/Never late.
Status Updated	May 2024
Balance	\$16,400
Balance Updated	05/31/2024
Recent Payment	\$333 as of 5/30/2024
Monthly Payment	\$333
Original Balance	\$18,906
Highest Balance	-
Terms	72 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
Apr 2024	\$16,623	\$333	\$667 on 4/30/2024
Mar 2024	\$17,174	\$333	\$0 on 2/29/2024

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$17,061	\$333	\$333 on 2/29/2024
Jan 2024	\$17,279	\$333	\$667 on 1/30/2024
Dec 2023	\$17,826	\$333	\$0 on 11/30/2023
Nov 2023	\$17,708	\$333	\$333 on 11/30/2023
Oct 2023	\$17,918	\$333	\$667 on 10/30/2023
Sep 2023	\$18,465	\$333	\$0 on 8/30/2023
Aug 2023	\$18,139	\$333	\$333 on 8/30/2023
Jul 2023	\$18,351	\$333	\$333 on 7/31/2023
Jun 2023	\$18,557	\$333	\$333 on 6/30/2023
May 2023	\$18,761	\$333	\$333 on 5/30/2023
Apr 2023	\$18,906	\$333	\$0

Additional info

The original amount of this account was \$18,906



Contact Info

Address

299 E 11TH AVE,
EUGENE OR 97401

Phone Number

[\(541\) 686-8000](tel:(541)686-8000)

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.

**IR/GUILD
MORTGAGE
COMPAN**Inquired on
05/30/20235898 COPLEY
DR FL 4 SAN
DIEGO CA,
92111Real Estate. This
inquiry is
scheduled to
continue on
record until Jun
2025.**FRONTLINE
AU CTR DBA
SPORTS CARS**Inquired on
04/15/202317717
BOTHELL WAY
NE BOTHELL
WA, 98011Auto loan. This
inquiry is
scheduled to
continue on
record until May
2025.**CUDL/IQ
CREDIT UNION**Inquired on
04/15/20231313 MAIN ST
VANCOUVER
WA, 98660Auto loan. This
inquiry is
scheduled to
continue on
record until May
2025.**CUDL/SOUND
CU**Inquired on
04/15/20231331
BROADWAY
PLAZA
TACOMA WA,
98401Auto loan. This
inquiry is
scheduled to
continue on
record until May
2025.**CUDL/WHATC
OM EDU CU**Inquired on
04/15/2023600 E HOLLY
ST
BELLINGHAM
WA, 98225Auto loan. This
inquiry is
scheduled to
continue on
record until May
2025.**OREGON
COMMUNITY
CU**Inquired on
04/15/20232880 CHAD DR
EUGENE OR,
97408Auto loan. This
inquiry is
scheduled to
continue on
record until May
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.

AT&T SERVICES

Inquired on 09/25/2023

200 W ATT CENTER DR, HOFFMAN ESTATES IL 60192

BK OF AMER

Inquired on 02/23/2024

1000 SAMOSET DR, NEWARK DE 19713
[\(800\) 421-2110](tel:(800)421-2110)

CAPITAL ONE FINANCIAL

Inquired on 04/09/2024, 03/13/2024, 02/28/2024, 02/27/2024, 02/20/2024, 02/12/2024, 02/05/2024, 01/23/2024, 01/16/2024, 01/08/2024, 12/26/2023, 12/20/2023, 12/15/2023, 12/11/2023, 12/05/2023, 11/22/2023, 11/17/2023, 11/09/2023, 11/06/2023, 10/25/2023, 10/24/2023, 10/17/2023, 10/10/2023, 09/28/2023, 09/25/2023, 09/19/2023, 09/12/2023, 09/05/2023, 08/08/2023, 07/11/2023, 06/29/2023, 06/26/2023 and 06/16/2023

PO BOX 26625, RICHMOND VA 23261
[\(804\) 965-8671](tel:(804)965-8671)

CREDIT KARMA

Inquired on 06/08/2024, 06/01/2024, 05/29/2024, 05/25/2024, 05/22/2024, 05/18/2024, 05/15/2024, 05/11/2024, 05/08/2024, 05/04/2024, 05/01/2024, 04/27/2024, 04/24/2024, 04/20/2024, 04/17/2024, 04/13/2024, 04/10/2024, 04/06/2024, 04/03/2024, 03/30/2024, 03/27/2024, 03/23/2024, 03/20/2024, 03/16/2024, 03/13/2024, 03/09/2024, 03/06/2024, 03/02/2024, 02/28/2024, 02/24/2024, 02/21/2024, 02/17/2024, 02/14/2024, 02/10/2024, 02/07/2024, 02/03/2024, 01/31/2024, 01/27/2024, 01/24/2024, 01/20/2024, 01/17/2024, 01/13/2024, 01/10/2024, 01/06/2024, 01/03/2024,

12/30/2023,
12/27/2023,
12/23/2023,
12/20/2023,
12/16/2023,
12/13/2023,
12/09/2023,
12/06/2023,
12/02/2023,
11/29/2023,
11/25/2023,
11/22/2023,
11/18/2023,
11/15/2023,
11/11/2023,
11/08/2023,
11/04/2023,
11/01/2023,
10/28/2023,
10/25/2023,
10/21/2023,
10/18/2023,
10/14/2023,
10/11/2023,
10/07/2023,
10/04/2023,
09/30/2023,
09/27/2023,
09/23/2023,
09/20/2023,
09/16/2023,
09/13/2023,
09/09/2023,
09/06/2023,
09/02/2023,
08/30/2023,
08/26/2023,
08/23/2023,
08/19/2023,
08/16/2023,
08/12/2023,
08/09/2023,
08/05/2023,
08/02/2023,
07/29/2023,
07/26/2023,
07/22/2023,
07/19/2023,
07/12/2023,

07/08/2023,
07/05/2023,
07/01/2023,
06/28/2023,
06/24/2023,
06/21/2023,
06/17/2023 and
06/14/2023

760 MARKET
ST FL 2,
SAN
FRANCISCO
CA 94102

**CREDIT
KARMA**

Inquired on
05/04/2024,
05/03/2024,
05/01/2024,
04/23/2024,
04/03/2024,
04/01/2024,
03/03/2024,
03/02/2024,
03/01/2024,
02/03/2024 and
02/01/2024

760 MARKET
ST FL 2,
SAN
FRANCISCO
CA 94102
[\(415\) 510-
5272](tel:(415)510-5272)

**CREDIT ONE
BANK**

Inquired on
09/08/2023 and
08/11/2023

6801 S
CIMARRON RD,
LAS VEGAS NV
89113
[\(415\) 459-
6100](tel:(415)459-6100)

EXPERIAN

Inquired on
06/14/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
06/14/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

RENTGROW

Inquired on
07/25/2023

177
HUNTINGTON
AVE STE 1703,
BOSTON MA
02115
[\(800\) 898-
1351](tel:(800)898-1351)

WFBNA CARD

Inquired on
05/08/2024,
02/29/2024,
01/04/2024 and
11/06/2023

PO BOX 14579,
DES MOINES
IA 50306
[\(844\) 274-
7841](tel:(844)274-7841)

On behalf of
11 RESIDENTIAL
LLC for
Legitimate
Business Need

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

PLEASE CONTACT:

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

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 ActNearest 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](#)

