

Personal Credit Report for:

TAJ HERBET

File Number:

432335719

Date Created:

01/11/2026

Visit [transunion.com/dispute](https://www.transunion.com/dispute) to start a dispute online.

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at www.transunion.com/credit-help .

Personal Information

You have been on our files since 05/01/1995. Your SSN has been masked for your protection.

Credit Report Date

01/11/2026

Social Security Number

XXX-XX-3910

Date of Birth

04/09/1974

Name

TAJ A. HERBERT

Also Known As

AKA

TAJA HERBERT

AKA

HERBERT A. TAJ

Addresses

Current Address

415 LAKESIDE RD HEWITT, NJ 07421-2904

Date Reported

05/31/2006

Other Address

PO BOX 1022 HEWITT, NJ 07421-2022

Date Reported

12/08/2013

Other Address

85 N DAY ST APT 9 ORANGE, NJ 07050-3632

Other Address

334 DELAWANNA AVE CLIFTON, NJ 07014-1341

Date Reported

03/07/2006

Phone Numbers

Phone Number

(973) 728-2579

Phone Number

(973) 506-4654

Phone Number

(862) 200-1185

Phone Number

(862) 280-1185

Phone Number

(973) 396-2895

Phone Number

(973) 374-6992

Phone Number

(973) 249-9756

Phone Number

(201) 375-9261

Employers

Employer

AMETEK	
Occupation IT DIRECTOR	Date Verified 06/15/2024
RECKITT BENCKISER	
Date Verified 11/02/2017	
WYETH	
Date Verified 05/08/2007	
QLTST1 LORDTAYLOR	
Date Verified 09/01/1998	
CIRCUIT CITY	
Date Verified 05/01/1998	
MODELL SPORT GOODS	
Date Verified 01/01/1996	

 Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

 TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our [FAQs](#)  to learn more.

Payment/Remarks Key

Ratings

OK Current, paying or paid as agreed
N/R Not Reported
X Unknown
30 Account 30 days late
60 Account 60 days late
90 Account 90 days late
120 Account 120 or more days late
COL Transferred to collection
VS Voluntarily surrendered
RPO Repossession
C/O Charged off by account provider
FC Foreclosure

Remarks

AAP: Loan assumed by another party
ACQ: Acquired from another lender
ACR: Account closed due to refinance
ACT: Account closed due to transfer
AFR: Account acquired by RTC/FDIC
AID: Account information disputed by consumer
AJP: Adjustment pending
AMD: Active military duty
AND: Affected by natural disaster
BAL: Balloon payment
BKL: Included in bankruptcy
BKW: Bankruptcy withdrawn
CAD: Dispute account/closed by consumer
CBC: Account closed by consumer
CBD: Dispute resolved/consumer disagrees/closed by consumer
CBG: Canceled by credit grantor
CBL: Chapter 7 bankruptcy
CBR: Chapter 11 bankruptcy
CBT: Chapter 12 bankruptcy
CLA: Placed for collection
CLO: Closed
CLS: Credit line suspended
CRB: Collateral released—balance owing
CTR: Account closed—transfer to refinance
CTS: Contact subscriber

DDR: -none-

DLU: Deed in lieu

DM: Bankruptcy dismissed

DRC: Dispute resolved/consumer disagrees

DRG: Dispute resolved reported by credit grantor

ER: Election of remedy

ETB: Early termination/balance owing

ETI: Early termination by default

ETO: Early termination/obligation settled

ETS: Early termination/status pending

FCL: Foreclosure

FPD: Account paid, foreclosure started

FPI: Foreclosure initiated

FRD: Foreclosure collateral sold

FTB: Full termination/balance owing

FTO: Full termination/obligation satisfied

FTS: Full termination/status pending

INA: Inactive account

INP: Debt being paid through insurance

INS: Paid by insurance

IRB: Involuntary repossession/balance owing

IRE: Involuntary repossession

IRO: Involuntary repossession/obligation satisfied

JUG: Judgment granted

LA: Lease assumption

LMN: Loan Modified Not GOVT (government)

LNA: Credit line is no longer available

MCC: Managed by credit counseling service

MOV: No forwarding address

NIR: Student loan not in repayment

NPA: Now paying

PAL: Purchase by another lender

PCL: Paid collection

PDD: Paid by dealer

PDE: Payment deferred

PDI: Principle deferred/initial payment only

PFC: Account paid from collateral

PLL: Prepaid lease

PLP: Profit and loss now paying

PNR: First payment never received

PPA: Paying partial payment agreement

- PPD:** Paid by co-maker
- PPL:** Paid profit and loss
- PRD:** Payroll deduction
- PRL:** Profit and loss write-off
- PWG:** Account payment, wage garnish
- REA:** Reaffirmation of debt
- REP:** Substitute/replacement account
- RFN:** Refinanced
- RPD:** Paid repossession
- RPO:** Repossession
- RRE:** Repossession redeemed
- RVN:** Returned voluntarily
- RVR:** Returned voluntarily/redeemed
- SET:** Settled—less than full balance
- SGL:** Government secured guaranteed
- SIL:** Simple interest loan
- SLP:** Student loan perm assign government
- SPL:** Single payment loan
- STL:** Credit card lost/stolen
- TRF:** Transfer
- TRL:** Transferred to another lender
- TTR:** Transferred to recovery
- WEP:** Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name	
ALLY CREDIT CARD 537993210249****	
Account Information	
Address	PO BOX 9222 OLD BETHPAGE, NY 11804
Phone	(888) 366-2559

Monthly Payment	\$26
Date Opened	10/11/2023
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$5,542
Date Updated	12/19/2025
Payment Received	\$26
Last Payment Made	12/15/2025
Pay Status	>Account 30 Days Past Due Date<
Terms	\$26 per month; paid Monthly
Credit Limit (Hist.)	Credit limit of \$1,000 from 10/2023 to 04/2024; \$2,900 from 05/2024 to 10/2024; \$5,000 from 11/2024 to 12/2025
Estimated month and year this item will be removed	11/2032

Payment History

October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$0	Balance \$906	Balance \$171	Balance \$393	Balance \$909	Balance \$43
High Credit \$0	High Credit \$906	High Credit \$971	High Credit \$971	High Credit \$971	High Credit \$971
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$1,300	Amount Paid \$800	Amount Paid \$1,247	Amount Paid \$1,636
Scheduled Payment - - -	Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$27
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2024	May 2024	June 2024	July 2024	August 2024	September 2024
Balance \$83	Balance \$1,848	Balance \$1,665	Balance \$2,708	Balance \$2,895	Balance \$2,948
High Credit \$971	High Credit \$2,505	High Credit \$2,731	High Credit \$2,760	High Credit \$2,895	High Credit \$3,009
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$43	Amount Paid \$1,000	Amount Paid \$2,500	Amount Paid \$700	Amount Paid \$1,000	Amount Paid \$600
Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$82	Scheduled Payment \$100	Scheduled Payment \$99
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2024	November 2024	December 2024	January 2025	February 2025	March 2025
Balance \$1,945	Balance \$2,952	Balance \$3,030	Balance \$4,254	Balance \$4,355	Balance \$4,843
High Credit \$3,009	High Credit \$3,009	High Credit \$3,055	High Credit \$4,254	High Credit \$4,636	High Credit \$4,941
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$2,300	Amount Paid \$500	Amount Paid \$100	Amount Paid \$300	Amount Paid \$1,600	Amount Paid \$1,100
Scheduled Payment \$85	Scheduled Payment \$94	Scheduled Payment \$134	Scheduled Payment \$137	Scheduled Payment \$138	Scheduled Payment \$165
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2025	May 2025	June 2025	July 2025	August 2025	September 2025
Balance \$5,112	Balance \$4,318	Balance \$4,976	Balance \$4,544	Balance \$5,606	Balance \$5,569
High Credit \$5,112	High Credit \$5,112	High Credit \$5,112	High Credit \$5,112	High Credit \$5,606	High Credit \$5,635
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$300	Amount Paid \$1,150	Amount Paid \$1,300	Amount Paid \$1,500	Amount Paid \$156	Amount Paid \$200
Scheduled Payment \$163	Scheduled Payment \$164	Scheduled Payment \$162	Scheduled Payment \$156	Scheduled Payment \$181	Scheduled Payment \$219
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2025	November 2025	December 2025
Balance \$5,402	Balance \$5,568	Balance \$5,542
High Credit \$5,635	High Credit \$5,635	High Credit \$5,635
Past Due \$0	Past Due \$0	Past Due \$384
Amount Paid \$300	Amount Paid \$0	Amount Paid \$26
Scheduled Payment \$188	Scheduled Payment \$223	Scheduled Payment \$26
Rating OK	Rating OK	Rating 30

Total Monthl

CAPITAL ONE 468839063814****

Account Information

Address	P O Box 31293 Salt Lake City, UT 84131
Phone	(800) 955-7070
Monthly Payment	\$108
Date Opened	04/28/2016
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$2,040
Date Updated	12/26/2025
Last Payment Made	11/10/2025
Pay Status	Current Account

Terms

\$108 per month; paid Monthly

Credit Limit (Hist.)

Credit limit of \$2,000 from 07/2023 to 12/2025

Payment History

February 2019	March 2019	April 2019	May 2019	June 2019	July 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2019	September 2019	October 2019	November 2019	December 2019	January 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating 30	Rating OK	Rating OK

February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating 30	Rating OK	Rating OK
August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating 30	Rating OK	Rating OK	Rating OK

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$60
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit \$1,500
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$27
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$0	Balance \$669	Balance \$382	Balance \$341	Balance \$645	Balance \$1,347
High Credit \$1,500	High Credit \$1,500	High Credit \$1,500	High Credit \$1,500	High Credit \$1,500	High Credit \$1,992
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$60	Amount Paid \$0	Amount Paid \$200	Amount Paid \$50	Amount Paid \$27	Amount Paid \$645
Scheduled Payment ---	Scheduled Payment \$27	Scheduled Payment \$38	Scheduled Payment \$27	Scheduled Payment \$42	Scheduled Payment \$27
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
Balance \$971	Balance \$721	Balance \$538	Balance \$504	Balance \$316	Balance \$715
High Credit \$1,992	High Credit \$1,992	High Credit \$1,992	High Credit \$1,992	High Credit \$1,992	High Credit \$1,992
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$400	Amount Paid \$271	Amount Paid \$200	Amount Paid \$200	Amount Paid \$200	Amount Paid \$100
Scheduled Payment \$32	Scheduled Payment \$28	Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$27
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2024	September 2024	October 2024	November 2024	December 2024	January 2025
Balance \$1,168	Balance \$1,430	Balance \$1,760	Balance \$1,791	Balance \$1,700	Balance \$1,131
High Credit \$1,992	High Credit \$1,430	High Credit \$1,760	High Credit \$1,946	High Credit \$1,946	High Credit \$1,946
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$100	Amount Paid - - -	Amount Paid - - -	Amount Paid - - -	Amount Paid - - -	Amount Paid - - -
Scheduled Payment \$34	Scheduled Payment \$58	Scheduled Payment \$83	Scheduled Payment \$63	Scheduled Payment \$98	Scheduled Payment \$42
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2025	March 2025	April 2025	May 2025	June 2025	July 2025
Balance \$1,396	Balance \$1,228	Balance \$1,206	Balance \$984	Balance \$1,816	Balance \$1,783
High Credit \$1,946	High Credit \$1,946	High Credit \$1,946	High Credit \$1,946	High Credit \$1,946	High Credit \$1,946
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment \$81	Scheduled Payment \$45	Scheduled Payment \$41	Scheduled Payment \$38	Scheduled Payment \$53	Scheduled Payment \$63
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2025	September 2025	October 2025	November 2025	December 2025	
Balance \$1,866	Balance \$1,745	Balance \$1,827	Balance \$1,962	Balance \$2,040	
High Credit \$1,946	High Credit \$1,946	High Credit \$1,946	High Credit \$1,962	High Credit \$2,040	
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	
Scheduled Payment \$102	Scheduled Payment \$62	Scheduled Payment \$101	Scheduled Payment \$64	Scheduled Payment \$108	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Month

CAPITAL ONE AUTO 6201042326329****

Account Information

Address

CB DISPUTES TEAM,P O BOX 259407 PLANO, TX 75025

Phone

(800) 946-0332

Monthly Payment	\$487
Date Opened	06/15/2024
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	AUTOMOBILE
Balance	\$42,287
Date Updated	12/31/2025
Payment Received	\$487
Last Payment Made	12/19/2025
Pay Status	Current Account
Terms	\$487 per month, paid Monthly for 78 months
High Balance (Hist.)	High balance of \$46,693 from 06/2024 to 03/2025; \$46,693 from 05/2025 to 05/2025; \$46,693 from 07/2025 to 12/2025

Payment History

June 2024	July 2024	August 2024	September 2024	October 2024	November 2024
Balance \$46,984	Balance \$47,549	Balance \$47,074	Balance \$46,617	Balance \$46,172	Balance \$45,818
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$1,050	Amount Paid \$1,000	Amount Paid \$1,000	Amount Paid \$900
Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment \$974
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2024	January 2025	February 2025	March 2025	April 2025	May 2025
Balance \$45,446	Balance \$45,996	Balance \$45,489	Balance \$44,030	Balance - - -	Balance \$44,075
Past Due \$0	Past Due \$974	Past Due \$0	Past Due \$0	Past Due - - -	Past Due \$874
Amount Paid \$924	Amount Paid \$0	Amount Paid \$1,000	Amount Paid \$2,000	Amount Paid - - -	Amount Paid \$1,000
Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment - - -	Scheduled Payment \$974
Rating OK	Rating 30	Rating OK	Rating OK	Rating 30	Rating 30

June 2025	July 2025	August 2025	September 2025	October 2025	November 2025
Balance - - -	Balance \$43,261	Balance \$42,814	Balance \$42,326	Balance \$42,837	Balance \$42,351
Past Due - - -	Past Due \$974	Past Due \$974	Past Due \$962	Past Due \$1,937	Past Due \$1,922
Amount Paid - - -	Amount Paid \$0	Amount Paid \$974	Amount Paid \$987	Amount Paid \$0	Amount Paid \$990
Scheduled Payment - - -	Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment \$974	Scheduled Payment \$974
Rating OK	Rating 30	Rating 30	Rating 30	Rating 60	Rating 60

December 2025
Balance \$42,287
Past Due \$0
Amount Paid \$487
Scheduled Payment \$487
Rating OK

Total Monthl

CUC MORTGAGE CORP 27454****

Account Information

AddressPO BOX 12670 ALBANY, NY 12212-2670

PhonePhone number not available

Monthly Payment\$0

Date Opened03/23/2006

Responsibility	Joint Account
Account Type	Mortgage Account
Loan Type	CONVENTIONAL REAL ESTATE MTG
Balance	\$0
Date Updated	02/01/2024
Payment Received	\$0
Last Payment Made	01/12/2024
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 360 months
Date Closed	02/01/2024
High Balance (Hist.)	High balance of \$479,000 from 07/2023 to 09/2023; \$479,000 from 02/2024 to 02/2024
Remarks	Account closed at consumer's request; CLOSED

Payment History

April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating 60	Rating OK	Rating OK	Rating 30
October 2019	November 2019	December 2019	January 2020	February 2020	March 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating 30	Rating 60	Rating 60	Rating OK	Rating OK	Rating OK

April 2020	May 2020	June 2020	July 2020	August 2020	September 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating 30	Rating OK	Rating 30	Rating OK
October 2020	November 2020	December 2020	January 2021	February 2021	March 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating 30	Rating OK	Rating OK	Rating 30	Rating OK	Rating OK

April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance ---	Balance ---	Balance ---	Balance \$298,083	Balance \$296,662	Balance \$295,232
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$4,949	Scheduled Payment \$4,949	Scheduled Payment \$4,949
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$0
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0
Rating 30	Rating OK	Rating 30	Rating OK	Rating OK

Total Month

DEPT OF ED/AIDV 95747596371E0012010****

Account Information

Address	1891 METRO CENTER DR RESTON, VA 20190
Phone	(800) 722-1300
Monthly Payment	\$90
Date Opened	05/06/2010

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$3,147
Date Updated	11/30/2025
Payment Received	\$0
Last Payment Made	08/24/2023
Pay Status	>Account 120 Days Past Due Date<
Terms	\$90 per month, paid Monthly for 120 months
High Balance (Hist.)	High balance of \$6,250 from 07/2023 to 02/2024; \$6,250 from 04/2024 to 05/2024; \$6,250 from 08/2024 to 11/2025
Estimated month and year this item will be removed	11/2031

Payment History

January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2021	February 2021	March 2021	April 2021	May 2021	June 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$2,729	Balance \$2,729	Balance \$2,745	Balance \$2,760	Balance \$2,776	Balance \$2,791
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$87	Scheduled Payment \$87	Scheduled Payment \$87	Scheduled Payment \$87
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance \$2,807	Balance \$2,822	Balance - - -	Balance \$2,853	Balance \$2,869	Balance - - -
Past Due \$0	Past Due \$0	Past Due - - -	Past Due \$0	Past Due \$0	Past Due - - -
Amount Paid \$0	Amount Paid \$0	Amount Paid - - -	Amount Paid \$0	Amount Paid \$0	Amount Paid - - -
Scheduled Payment \$87	Scheduled Payment \$0	Scheduled Payment - - -	Scheduled Payment \$86	Scheduled Payment \$86	Scheduled Payment - - -
Remarks - - -	Remarks PDE	Remarks - - -	Remarks - - -	Remarks - - -	Remarks - - -
Rating OK	Rating X	Rating OK	Rating OK	Rating OK	Rating X
July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance - - -	Balance \$2,915	Balance \$2,931	Balance \$2,946	Balance \$2,962	Balance \$2,977
Past Due - - -	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid - - -	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment - - -	Scheduled Payment \$88	Scheduled Payment \$88	Scheduled Payment \$0	Scheduled Payment \$90	Scheduled Payment \$90
Remarks - - -	Remarks - - -	Remarks - - -	Remarks PDE	Remarks - - -	Remarks - - -
Rating OK	Rating OK	Rating OK	Rating X	Rating OK	Rating OK

January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$2,993	Balance \$3,007	Balance \$3,023	Balance \$3,038	Balance \$3,054	Balance \$3,069
Past Due \$0	Past Due \$362	Past Due \$453	Past Due \$543	Past Due \$634	Past Due \$724
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$90	Scheduled Payment \$90	Scheduled Payment \$90	Scheduled Payment \$90	Scheduled Payment \$90	Scheduled Payment \$90
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120

July 2025	August 2025	September 2025	October 2025	November 2025
Balance \$3,085	Balance \$3,101	Balance \$3,116	Balance \$3,132	Balance \$3,147
Past Due \$815	Past Due \$906	Past Due \$996	Past Due \$1,087	Past Due \$1,177
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$90	Scheduled Payment \$90	Scheduled Payment \$90	Scheduled Payment \$90	Scheduled Payment \$90
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120

Total Month

GM FINANCIAL 11100415****

Account Information

Address

PO BOX 181145 ARLINGTON, TX 76096-1145

Phone

(800) 284-2271

Monthly Payment	\$0
Date Opened	11/02/2017
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	AUTOMOBILE
Balance	\$0
Date Updated	02/26/2024
Payment Received	\$0
Last Payment Made	02/26/2024
Original Creditor	GM FINANCIAL
Pay Status	>Paid, Closed; was 30 days past due date<
Terms	\$0 per month, paid Monthly for 74 months
Date Closed	02/26/2024
High Balance (Hist.)	High balance of \$32,011 from 07/2023 to 11/2023; \$32,011 from 02/2024 to 02/2024
Estimated month and year this item will be removed	01/2031
Remarks	CLOSED

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating 30

[illegible]

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating 30	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating 30	Rating OK	Rating 30	Rating OK	Rating OK

[illegible]

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$5,582	Balance \$5,055
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$700	Amount Paid \$601
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$657	Scheduled Payment \$657
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance \$4,456	Balance \$3,815	Balance \$3,232	Balance - - -	Balance - - -	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due - - -	Past Due - - -	Past Due \$0
Amount Paid \$667	Amount Paid \$700	Amount Paid \$634	Amount Paid - - -	Amount Paid - - -	Amount Paid \$0
Scheduled Payment \$657	Scheduled Payment \$657	Scheduled Payment \$657	Scheduled Payment - - -	Scheduled Payment - - -	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating 30	Rating X	Rating 30

Total Month

OPENSKY CAPITAL BANK NA 462192200471****

Account Information

Address	1900 CAMPUS COMMONS DR,SUITE 130 RESTON, VA 20191
Phone	(800) 859-6412
Date Opened	05/26/2022
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$176
Date Updated	01/02/2026
Payment Received	\$0
Last Payment Made	06/25/2025
Pay Status	>Charge-off<

Terms	Paid Monthly
Date Closed	10/09/2025
Credit Limit (Hist.)	Credit limit of \$1,000 from 07/2023 to 11/2023; \$1,000 from 01/2024 to 07/2025; \$1,000 from 10/2025 to 10/2025; \$1,000 from 12/2025 to 01/2026
Estimated month and year this item will be removed	08/2032

Payment History

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance ---	Balance \$720	Balance \$897	Balance \$600	Balance \$968	Balance \$1,017
High Credit ---	High Credit \$975	High Credit \$999	High Credit \$999	High Credit \$999	High Credit \$1,017
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$1,349	Amount Paid \$550	Amount Paid \$1,550	Amount Paid \$0	Amount Paid \$600
Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$40	Scheduled Payment \$42
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2023	January 2024	February 2024	March 2024	April 2024	May 2024
Balance ---	Balance \$967	Balance \$0	Balance \$0	Balance \$398	Balance \$504
High Credit ---	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$300	Amount Paid \$967	Amount Paid \$1,037	Amount Paid \$400	Amount Paid \$550
Scheduled Payment ---	Scheduled Payment \$47	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$25
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2024	July 2024	August 2024	September 2024	October 2024	November 2024
Balance \$321	Balance \$948	Balance \$666	Balance \$459	Balance \$778	Balance \$957
High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$804	Amount Paid \$200	Amount Paid \$300	Amount Paid \$500	Amount Paid \$200	Amount Paid \$350
Scheduled Payment \$35	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2024	January 2025	February 2025	March 2025	April 2025	May 2025
Balance \$912	Balance \$778	Balance \$1,020	Balance \$862	Balance \$777	Balance \$916
High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$100	Amount Paid \$150	Amount Paid \$0	Amount Paid \$200	Amount Paid \$100	Amount Paid \$93
Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$63	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2025	July 2025	August 2025	September 2025	October 2025	November 2025
Balance \$1,046	Balance \$1,001	Balance ---	Balance ---	Balance \$1,162	Balance ---
High Credit \$1,245	High Credit \$1,245	High Credit ---	High Credit ---	High Credit \$1,245	High Credit ---
Past Due \$0	Past Due \$0	Past Due ---	Past Due ---	Past Due \$152	Past Due ---
Amount Paid \$200	Amount Paid \$62	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid ---
Scheduled Payment \$62	Scheduled Payment \$27	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$69	Scheduled Payment ---
Remarks CBG	Remarks ---	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating OK	Rating OK	Rating 30	Rating 60	Rating 60	Rating 90

December 2025	January 2026
Balance \$176	Balance \$176
High Credit \$1,245	High Credit \$1,245
Past Due \$176	Past Due \$176
Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---
Remarks PRL<	Remarks >
Rating C/O	Rating C/O

Total Month

Account Information

Address	1900 CAMPUS COMMONS DR,SUITE 130 RESTON, VA 20191
Phone	(800) 859-6412
Date Opened	06/16/2023
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$739
Date Updated	01/02/2026
Payment Received	\$0
Last Payment Made	05/19/2025
Pay Status	>Charge-off<
Terms	Paid Monthly
Date Closed	10/09/2025
Credit Limit (Hist.)	Credit limit of \$500 from 07/2023 to 11/2023; \$500 from 01/2024 to 06/2025; \$500 from 11/2025 to 01/2026
Estimated month and year this item will be removed	07/2032

Payment History

Monthly Financial Summary - Q3 2023					
July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$178	Balance \$326	Balance \$489	Balance \$509	Balance \$112	Balance ---
High Credit \$178	High Credit \$355	High Credit \$489	High Credit \$509	High Credit \$509	High Credit ---
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---
Amount Paid \$0	Amount Paid \$355	Amount Paid \$300	Amount Paid \$300	Amount Paid \$400	Amount Paid ---
Scheduled Payment \$59	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$34	Scheduled Payment \$25	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating X

January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance \$812	Balance \$192	Balance \$4	Balance \$69	Balance \$44	Balance \$390
High Credit \$812	High Credit \$812	High Credit \$812	High Credit \$812	High Credit \$812	High Credit \$812
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$812	Amount Paid \$816	Amount Paid \$0	Amount Paid \$147	Amount Paid \$200
Scheduled Payment \$363	Scheduled Payment \$25	Scheduled Payment \$4	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---

July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$450	Balance \$532	Balance \$189	Balance \$218	Balance \$0	Balance \$487
High Credit \$812	High Credit \$812	High Credit \$812	High Credit \$812	High Credit \$812	High Credit \$812
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$805	Amount Paid \$0	Amount Paid \$350	Amount Paid \$0	Amount Paid \$218	Amount Paid \$0
Scheduled Payment \$59	Scheduled Payment \$69	Scheduled Payment \$25	Scheduled Payment \$28	Scheduled Payment ---	Scheduled Payment \$25
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$490	Balance \$314	Balance \$428	Balance \$534	Balance \$395	Balance \$401
High Credit \$812	High Credit \$812	High Credit \$812	High Credit \$812	High Credit \$812	High Credit \$812
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$320	Amount Paid \$490	Amount Paid \$105	Amount Paid \$0	Amount Paid \$150	Amount Paid \$200
Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$71	Scheduled Payment \$25	Scheduled Payment \$25
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2025	August 2025	September 2025	October 2025	November 2025	December 2025
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$739	Balance \$739
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit \$812	High Credit \$812
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$310	Past Due \$739
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment ---
Remarks CBG	Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<
Rating 30	Rating 60	Rating 90	Rating 120	Rating 120	Rating C/O

January 2026 Balance \$739 High Credit \$812 Past Due \$739 Amount Paid \$0 Scheduled Payment --- Remarks > Rating C/O
--

Account Information

Address	555 S FEDERAL HIGHWAY,SUITE 200 BOCA RATON, FL 33432
Phone	(866) 254-0497
Monthly Payment	\$508
Date Opened	01/11/2023
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	HOME IMPROVEMENT
Balance	\$14,447
Date Updated	12/31/2025
Payment Received	\$0
Last Payment Made	08/11/2025
Pay Status	>Account 90 Days Past Due Date<
Terms	\$508 per month, paid Monthly for 60 months
High Balance (Hist.)	High balance of \$20,000 from 07/2023 to 05/2025; \$20,000 from 09/2025 to 12/2025
Estimated month and year this item will be removed	09/2032

Payment History

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$18,884	Balance \$18,661	Balance \$18,936	Balance \$18,416	Balance \$18,685	Balance \$17,746
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$216	Past Due \$0
Amount Paid \$1,016	Amount Paid \$508	Amount Paid \$0	Amount Paid \$800	Amount Paid \$0	Amount Paid \$1,208
Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating OK

January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance \$16,973	Balance \$17,215	Balance \$17,473	Balance \$16,702	Balance \$16,444	Balance \$16,172
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,039	Amount Paid \$0	Amount Paid \$0	Amount Paid \$1,016	Amount Paid \$508	Amount Paid \$508
Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$15,907	Balance \$15,639	Balance \$15,268	Balance \$15,500	Balance \$15,725	Balance \$14,353
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$416	Past Due \$0
Amount Paid \$508	Amount Paid \$508	Amount Paid \$600	Amount Paid \$0	Amount Paid \$0	Amount Paid \$1,600
Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating OK

January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$14,572	Balance \$14,069	Balance \$14,284	Balance \$14,492	Balance \$13,502	Balance - - -
Past Due \$0	Past Due \$0	Past Due \$147	Past Due \$654	Past Due \$0	Past Due - - -
Amount Paid \$0	Amount Paid \$700	Amount Paid \$0	Amount Paid \$0	Amount Paid \$1,200	Amount Paid - - -
Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment - - -
Rating OK	Rating OK	Rating 30	Rating 60	Rating OK	Rating X

July 2025	August 2025	September 2025	October 2025	November 2025	December 2025
Balance - - -	Balance - - -	Balance \$13,839	Balance \$14,044	Balance \$14,242	Balance \$14,447
Past Due - - -	Past Due - - -	Past Due \$0	Past Due \$508	Past Due \$1,016	Past Due \$1,523
Amount Paid - - -	Amount Paid - - -	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment - - -	Scheduled Payment - - -	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508	Scheduled Payment \$508
Rating X	Rating X	Rating OK	Rating 30	Rating 60	Rating 90

Total Month

UPSTART/FINWISE FW313****

Account Information

AddressP O BOX 1503 SAN CARLOS, CA 94070

Phone(833) 568-7899

Monthly Payment\$54

Date Opened05/25/2022

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	UNSECURED
Balance	\$2,394
Date Updated	12/25/2025
Payment Received	\$0
Last Payment Made	10/15/2025
Pay Status	Current Account
Terms	\$54 per month, paid Monthly for 65 months
High Balance (Hist.)	High balance of \$6,600 from 07/2023 to 12/2024; \$6,600 from 02/2025 to 12/2025
Estimated month and year this item will be removed	11/2032
Remarks	PAYING PARTIAL PMT AGMT

Payment History

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance ---	Balance ---	Balance \$5,795	Balance \$5,728	Balance \$5,660	Balance \$5,584
Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid \$218	Amount Paid \$218	Amount Paid \$218	Amount Paid \$218
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance \$5,731	Balance \$5,435	Balance \$5,358	Balance \$4,768	Balance \$4,666	Balance \$4,569
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$436	Amount Paid \$218	Amount Paid \$718	Amount Paid \$218	Amount Paid \$218
Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance \$4,465	Balance \$4,363	Balance \$4,255	Balance \$4,147	Balance \$4,036	Balance \$3,919
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$218	Amount Paid \$218	Amount Paid \$218	Amount Paid \$218	Amount Paid \$218	Amount Paid \$218
Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2024	December 2024	January 2025	February 2025	March 2025	April 2025
Balance \$3,802	Balance \$3,679	Balance - - -	Balance \$3,430	Balance \$3,292	Balance \$3,159
Past Due \$0	Past Due \$0	Past Due - - -	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$218	Amount Paid \$218	Amount Paid - - -	Amount Paid \$218	Amount Paid \$218	Amount Paid \$218
Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment - - -	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2025	June 2025	July 2025	August 2025	September 2025	October 2025
Balance \$3,020	Balance \$2,879	Balance \$2,733	Balance \$2,586	Balance \$2,435	Balance \$2,277
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$218	Amount Paid \$218	Amount Paid \$218	Amount Paid \$218	Amount Paid \$218	Amount Paid \$218
Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218	Scheduled Payment \$218
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2025	December 2025
Balance \$2,352	Balance \$2,394
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$218	Scheduled Payment \$54
Rating OK	Rating OK

Total Month

WAYFAIR MASTERCARD/CBNA 528432024213****

Account Information

AddressPO BOX 6497 SIOUX FALLS, SD 57117

Phone(800) 365-2714

Monthly Payment\$92

Date Opened06/21/2023

Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$1,480
Date Updated	12/18/2025
Last Payment Made	09/19/2025
Pay Status	>Account 30 Days Past Due Date<
Terms	\$92 per month; paid Monthly
Credit Limit (Hist.)	Credit limit of \$1,500 from 07/2023 to 12/2025
Estimated month and year this item will be removed	10/2032

Payment History

July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$164	Balance \$434	Balance \$645	Balance \$385	Balance \$395	Balance \$718
High Credit \$164	High Credit \$834	High Credit \$834	High Credit \$834	High Credit \$834	High Credit \$834
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$52	Scheduled Payment \$0	Scheduled Payment \$29	Scheduled Payment \$53
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance \$640	Balance \$389	Balance \$429	Balance \$0	Balance \$600	Balance \$412
High Credit \$834	High Credit \$834	High Credit \$834	High Credit \$834	High Credit \$1,200	High Credit \$1,200
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$45	Scheduled Payment - - -	Scheduled Payment \$29	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2025	August 2025	September 2025	October 2025	November 2025	December 2025
Balance \$1,198	Balance \$1,417	Balance \$1,294	Balance \$1,328	Balance \$1,403	Balance \$1,480
High Credit \$1,323	High Credit \$1,417	High Credit \$1,494	High Credit \$1,494	High Credit \$1,494	High Credit \$1,494
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$137
Scheduled Payment \$0	Scheduled Payment \$50	Scheduled Payment \$0	Scheduled Payment \$47	Scheduled Payment \$90	Scheduled Payment \$92
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating 30

Total Month

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name	
MOHELA SERVICING 9574759637100022005****	
Account Information	
Address	633 SPIRIT DRIVE CHESTERFIELD, MO 63005
Phone	(636) 733-3700
Monthly Payment	\$0
Date Opened	07/01/2005
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$35,718

Date Updated	12/31/2025
Payment Received	\$0
Last Payment Made	11/28/2025
Pay Status	Current Account
Terms	\$0 per month for 300 months, Deferred
High Balance (Hist.)	High balance of \$47,833 from 07/2023 to 09/2024; \$47,833 from 12/2024 to 12/2025

Payment History

February 2019	March 2019	April 2019	May 2019	June 2019	July 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2019	September 2019	October 2019	November 2019	December 2019	January 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$39,733
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$295
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$295
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$39,551	Balance \$39,365	Balance \$39,183	Balance \$38,996	Balance \$38,813	Balance \$38,629
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$295	Amount Paid \$295	Amount Paid \$295	Amount Paid \$295	Amount Paid \$295	Amount Paid \$295
Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
Balance \$38,437	Balance \$38,252	Balance \$38,063	Balance \$37,876	Balance \$37,686	Balance \$37,499
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$295	Amount Paid \$295	Amount Paid \$295	Amount Paid \$295	Amount Paid \$295	Amount Paid \$295
Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2024	September 2024	October 2024	November 2024	December 2024	January 2025
Balance \$37,311	Balance \$37,119	Balance ---	Balance ---	Balance \$36,547	Balance \$36,357
Past Due \$0	Past Due \$0	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$295	Amount Paid \$295	Amount Paid ---	Amount Paid ---	Amount Paid \$295	Amount Paid \$295
Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$295	Scheduled Payment \$295
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2025	March 2025	April 2025	May 2025	June 2025	July 2025
Balance \$36,155	Balance \$35,964	Balance \$35,768	Balance \$35,576	Balance \$35,379	Balance \$35,480
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$295	Amount Paid \$295	Amount Paid \$295	Amount Paid \$295	Amount Paid \$295	Amount Paid \$0
Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295	Scheduled Payment \$295
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2025	September 2025	October 2025	November 2025	December 2025
Balance \$35,290	Balance \$35,395	Balance \$35,503	Balance \$35,308	Balance \$35,718
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$298	Amount Paid \$0	Amount Paid \$0	Amount Paid \$300	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$300	Scheduled Payment \$300	Scheduled Payment \$0
Remarks PDE	Remarks PDE	Remarks ---	Remarks ---	Remarks PDE
Rating X	Rating X	Rating OK	Rating OK	Rating OK

Total Month

SYNCB/TJX CO PLCC 604585103307****

Account Information

Address

PO BOX 71737 PHILADELPHIA, PA 19176

Phone

(877) 890-3150

Date Opened	07/10/2017
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$0
Date Updated	02/13/2019
Payment Received	\$0
Last Payment Made	09/28/2018
High Balance	\$270
Credit Limit	\$100
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	10/16/2018
Date Paid	09/28/2018
Remarks	CLOSED BY CREDIT GRANTOR; CLOSED

Payment History

March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2018	October 2018	November 2018	December 2018	January 2019	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Mont

Account Information

Address	5800 South Corporate Place SIOUX FALLS, SD 57108
Phone	(800) 677-0232
Monthly Payment	\$35
Date Opened	04/01/2023
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$1,052
Date Updated	12/09/2025
Last Payment Made	12/03/2025
Pay Status	Current Account
Terms	\$35 per month; paid Monthly
High Balance (Hist.)	High balance of \$1,959 from 07/2023 to 02/2024; \$2,785 from 03/2024 to 12/2025
Credit Limit (Hist.)	Credit limit of \$2,000 from 07/2023 to 11/2023; \$3,000 from 12/2023 to 01/2025; \$2,000 from 02/2025 to 08/2025; \$1,200 from 09/2025 to 12/2025

Payment History

April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance ---	Balance ---	Balance ---	Balance \$1,659	Balance \$1,328	Balance \$1,274
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$34	Scheduled Payment \$34	Scheduled Payment \$45
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$1,232	Balance \$782	Balance \$732	Balance \$1,202	Balance \$497	Balance \$1,830
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$34	Scheduled Payment \$34	Scheduled Payment \$34	Scheduled Payment \$58	Scheduled Payment \$0	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2024	May 2024	June 2024	July 2024	August 2024	September 2024
Balance \$430	Balance \$572	Balance \$372	Balance \$272	Balance \$387	Balance \$610
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$29	Scheduled Payment \$32	Scheduled Payment \$32	Scheduled Payment \$2	Scheduled Payment \$0	Scheduled Payment \$30
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2024	November 2024	December 2024	January 2025	February 2025	March 2025
Balance \$1,698	Balance \$1,575	Balance \$1,890	Balance \$1,761	Balance \$1,856	Balance \$1,374
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$52	Scheduled Payment \$30	Scheduled Payment \$56	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2025	May 2025	June 2025	July 2025	August 2025	September 2025
Balance \$1,699	Balance \$1,564	Balance \$1,089	Balance \$1,159	Balance \$1,095	Balance \$1,210
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$29	Scheduled Payment \$44	Scheduled Payment \$30	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$40
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2025	November 2025	December 2025
Balance \$1,074	Balance \$1,061	Balance \$1,052
Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$36	Scheduled Payment \$33	Scheduled Payment \$35
Rating OK	Rating OK	Rating OK

Total Month

WELLS FARGO CARD SERV 577442116345****

Account Information

Address	PO BOX 393 MINNEAPOLIS, MN 55480
Phone	(855) 854-3502
Date Opened	02/27/2016
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$0
Date Updated	04/14/2019
Payment Received	\$0
Last Payment Made	06/09/2017
High Balance	\$9,200
Credit Limit	\$9,200
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	12/19/2018
Date Paid	06/09/2017
Remarks	Account closed at consumer's request; CLOSED

Payment History

March 2016	April 2016	May 2016	June 2016	July 2016	August 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2016	October 2016	November 2016	December 2016	January 2017	February 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2017	April 2017	May 2017	June 2017	July 2017	August 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating X
March 2019					
Rating X					

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name		
MUTUAL OF OMAHA MORT via CREDITPLUSMUTUAL OF OMAH		
Location	Requested On	Phone
100 W 22ND ST STE 101 LOMBARD, IL 60148	05/09/2025	(630) 432-6400
Inquiry Type	Permissible Purpose	
Individual	CREDIT TRANSACTION	

MT BANK INDIR		
Location	Requested On	Phone
1 FOUNTAIN PLAZA FL 4 BUFFALO, NY 14203	06/15/2024	(716) 848-3303
Inquiry Type	Permissible Purpose	
Individual		

CAPITAL ONE VIA DEALER		
Location	Requested On	Phone
PO BOX 259407 PLANO, TX 75025	06/15/2024	(800) 946-0332
Inquiry Type	Permissible Purpose	
Individual		

NCCNJ STATE AUTO		
Location	Requested On	Phone
406 SIP AVE JERSEY CITY, NJ 07306	06/15/2024	(201) 200-1100
Inquiry Type	Permissible Purpose	
Individual	CREDIT TRANSACTION	

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name

ONE CAPITAL LENDING

Location	Requested On	Phone
9980 SOUTH 300 WEST SUITE 200 SANDY, UT 84070	11/12/2025	(855) 565-6344

NEW JERSEY MANUFACTURER

Location	Requested On	Phone
301 SULLIVAN WAY WEST TRENTON, NJ 08628	10/17/2025, 09/26/2025, 07/26/2025, 06/26/2025, 05/26/2025	(800) 232-6600

PROGRESSIVE INSURANCE

Location	Requested On	Phone
PO BOX 43258 RICHMOND HEIG, OH 44123	10/17/2025	(216) 732-3038

CCB/NETCREDIT

Location	Requested On	Phone
175 W JACKSON BLVD, SUITE 1000 CHICAGO, IL 60604	09/26/2025	(312) 568-4200

NRRM LLC

Location	Requested On	Phone
DBA: STOPREPAIRBILLS.COM 339 MID RIVERS MALL DR SAINT PETERS, MO 63376	09/22/2025	(800) 436-3185

GRANITE BAY ACCEPTANCE C

Location	Requested On	Phone
1781 VINEYARD DR. #222 ANTIOCH, CA 94509	09/12/2025, 05/28/2025, 02/27/2025	(925) 208-0907

POINT DIGITAL FINANCE

Location	Requested On	Phone
522 RAMONA STREET PALO ALTO, CA 94301	09/08/2025, 07/02/2025, 04/26/2025, 03/24/2025, 02/18/2025	(888) 764-6823

CAPITAL ONE

Location	Requested On	Phone
P O Box 31293 Salt Lake City, UT 84131	08/11/2025, 07/08/2025, 06/06/2025, 05/09/2025	(800) 955-7070

CAPITAL ONE

Location	Requested On	Phone
15000 CAPITAL ONE DRIVE RICHMOND, VA 23238	07/08/2025, 06/24/2025, 06/17/2025, 05/13/2025, 04/29/2025, 04/15/2025, 02/18/2025	(800) 955-7070

T-MOBILE		
Location	Requested On	Phone
12920 SE 38TH STRE BELLEVUE, WA 98006	06/17/2025	(800) 318-9270

NETCREDIT/REPUBLICBANK		
Location	Requested On	Phone
175 W JACKSON BLVD CHICAGO, IL 60606	04/21/2025, 02/14/2025	(877) 392-2014

CU OF NEW JERSEY		
Location	Requested On	Phone
1301 PARKWAY AVE EWING, NJ 08628	02/11/2025	(609) 538-4061

MERRICK BANK		
Location	Requested On	Phone
10705 S JORDAN GATEWAY SUITE 200 SOUTH JORDAN, UT 84095	02/10/2025	(800) 253-2322

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

Name		
CAPITAL ONE		
Location	Requested On	Phone
P O Box 31293 Salt Lake City, UT 84131	01/08/2026	(800) 955-7070

T-MOBILE		
Location	Requested On	Phone
12920 SE 38TH ST BELLEVIEW, WA 98006	10/06/2025	(800) 937-8997

TAJ HERBET via TRANSUNION INTERACTIVE IN

Location	Requested On	Phone
100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	01/11/2026, 01/11/2026	(855) 681-3196

P1291044743E21517536 via CONSUMERINFO

Location	Requested On	Phone
535 ANTON BLVD SUITE 100 COSTA MESA, CA 92626	01/08/2026, 01/02/2026, 12/30/2025, 12/24/2025, 12/20/2025, 12/17/2025, 12/12/2025, 11/13/2025, 11/12/2025, 11/08/2025, 11/03/2025, 10/20/2025, 10/11/2025, 10/09/2025, 09/17/2025, 09/14/2025, 09/13/2025, 09/10/2025, 08/12/2025, 08/07/2025, 08/03/2025, 07/16/2025, 07/11/2025, 07/05/2025, 06/16/2025, 06/07/2025, 05/14/2025, 05/13/2025, 05/10/2025, 04/11/2025, 04/10/2025, 03/19/2025, 03/14/2025, 02/15/2025, 01/10/2025, 12/10/2024, 07/18/2024, 06/16/2024, 03/01/2024, 02/18/2024, 01/18/2024	(949) 567-3762

UPSTART NETWORK INC

Location	Requested On	Phone
2 CIRCLE STAR WAY 2ND FLOOR SAN CARLOS, CA 94070	12/28/2025, 10/12/2025, 07/06/2025, 03/30/2025, 12/29/2024, 09/29/2024, 06/23/2024, 03/17/2024	(650) 204-1000

CONSUMERINFO.COM

Location
475 ANTON BLVD
COSTA MESA, CA 92626

Requested On
12/04/2025, 12/02/2025, 10/31/2025,
09/23/2025, 09/04/2025,
09/03/2025, 08/29/2025,
08/21/2025, 08/12/2025,
08/09/2025, 07/28/2025,
07/06/2025, 06/30/2025,
05/30/2025, 05/21/2025, 05/16/2025,
04/28/2025, 03/08/2025,
02/26/2025, 02/01/2025, 01/18/2025,
01/11/2025, 01/04/2025, 12/27/2024,
12/19/2024, 10/12/2024, 10/09/2024,
09/28/2024, 09/15/2024, 09/11/2024,
08/14/2024, 08/04/2024,
07/23/2024, 07/15/2024, 07/04/2024,
07/02/2024, 06/30/2024,
06/22/2024, 06/18/2024, 06/15/2024,
06/14/2024, 06/13/2024, 06/12/2024,
06/11/2024, 06/10/2024, 06/09/2024,
06/08/2024, 06/07/2024,
06/06/2024, 06/05/2024,
06/04/2024, 05/30/2024,
05/27/2024, 05/21/2024, 05/16/2024,
05/13/2024, 05/07/2024,
05/06/2024, 05/05/2024,
05/03/2024, 04/26/2024,
04/23/2024, 04/20/2024,
04/16/2024, 04/13/2024, 04/11/2024,
04/09/2024, 04/06/2024,
04/03/2024, 03/31/2024,
03/29/2024, 03/25/2024,
03/23/2024, 03/21/2024, 03/16/2024,
03/15/2024, 03/12/2024, 03/11/2024,
03/05/2024, 03/04/2024,
03/01/2024, 02/29/2024,
02/25/2024, 02/20/2024, 02/15/2024,
02/10/2024, 02/09/2024,
02/08/2024, 02/06/2024,
02/05/2024, 02/03/2024,
02/01/2024, 01/30/2024, 01/29/2024,
01/27/2024, 01/26/2024, 01/25/2024,
01/23/2024, 01/21/2024, 01/17/2024,
01/15/2024, 01/13/2024

Phone
(888) 397-3742

SERVICE FINANCE CO LLC

Location
555 S FEDERAL HWY
STE 200
BOCA RATON, FL 33432

Requested On
11/19/2025, 06/11/2025, 01/15/2025,
05/23/2024

Phone
(866) 254-0497

LIBERTY MUTUAL

Location
PO BOX 52102
PHOENIX, AZ 85072

Requested On
10/16/2025

Phone
(617) 654-3741

ZOLL RICHMONDUNIVERS via ECZOLLRICHMONDUNIVERSI

Location
355 BARD AVENUE
STATEN ISLAND, NY 10310

Requested On
06/27/2025

Phone
(609) 318-0597

VICTORY HOME REMODELING

Location
110 FIELDCREST AVE
EDISON, NJ 08837

Requested On
05/29/2025

Phone
(888) 402-0886

PLYMOUTH ROCK ASSURANCE CORPORTA

Location
695 ATLANTIC AVE
BOSTON, MA 02111

Requested On
12/27/2024

Phone
(617) 720-1620

GEICO INSURANCE

Location
ONE GEICO PLAZA
WASHINGTON, DC 20076

Requested On
12/27/2024, 07/02/2024

Phone
(800) 841-3000

TAJ HERBERT via TRANSUNION INTERACTIVE

Location
100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401

Requested On
08/29/2024, 08/23/2024,
08/17/2024, 08/10/2024,
08/03/2024, 07/27/2024,
07/20/2024, 07/19/2024, 07/13/2024,
07/06/2024

Phone
(844) 580-6816

606263088 via TRANSUNION INTERACTIVE

Location
100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401

Requested On
07/18/2024

Phone
(844) 580-6816

MEDICAL DEBT RESOLUT via ECMEDICAL DEBT RESOLUTIO

Location
80 THEODORE FREMD AVE
RYE, NY 10580

Requested On
06/18/2024

Phone
(844) 637-3328

Location
PO BOX 2390
ALLEN, TX 75013

Requested On
06/08/2024

Phone
(877) 481-6826

Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Supplemental Consumer Credit Information

Data Source:

Teletrack (PO Box 740008, Atlanta, GA 30374, (877) 309-5226)

Requested by:
APPLE CARDGS BANK

Requested on:
06/09/2023

Auto Finance Inquiries in the Last 3 Months:
0

Auto Finance Inquiries in the Last 6 Months:
0

Auto Finance Inquiries in the Last 9 Months:
0

Auto Finance Inquiries in the Last 12 Months:
0

Auto Finance Inquiries in the Last 24 Months:
0

Auto Finance Inquiries in the Last 7 Years:
1

Cash Advance Inquiries in the Last 3 Months:
0

Cash Advance Inquiries in the Last 6 Months:
0

Cash Advance Inquiries in the Last 9 Months:
0

Cash Advance Inquiries in the Last 12 Months:
0

Cash Advance Inquiries in the Last 24 Months:
0

Cash Advance Inquiries in the Last 7 Years:
0

Misc Financial Services in the Last 7 Years:
0

Rent-to-Own Inquiries in the Last 3 Months:
0

Rent-to-Own Inquiries in the Last 6 Months:
0

Rent-to-Own Inquiries in the Last 9 Months:
0

Rent-to-Own Inquiries in the Last 12 Months:

0

Rent-to-Own Inquiries in the Last 7 Years:

0

All Alternative Credit Inquiries in the Last 6 Months:

0

All Alternative Credit Inquiries in the Last 7 Years:

1

Paid Payday Loan Charge-offs in the Last 24 Months:

0

All Paid Charge-offs in the Last 3 Months:

0

All Paid Charge-offs in the Last 7 Years:

0

Open Payday Loan Charge-offs in the Last 24 months:

0

All Open Charge-offs in the Last 3 Months:

0

All Open Charge-offs in the Last 9 Months:

0

All Open Charge-offs in the Last 24 Months:

0

Rent-to-Own Inquiries in the Last 24 Months:

0

All Alternative Credit Inquiries in the Last 3 months:

0

All Alternative Credit Inquiries in the Last 24 Months:

0

Paid Auto Finance Charge-offs in the Last 24 Months:

0

Paid Rent-to-Own Charge-offs in the Last 24 Months:

0

All Paid Charge-offs in the Last 24 Months:

0

Open Auto Finance Charge-offs in the Last 24 Months:

0

Open Rent-to-Own Charge-offs in the Last 24 Months:

0

All Open Charge-offs in the Last 6 Months:

0

All Open Charge-offs in the Last 12 Months:

0

All Open Charge-offs in the Last 7 Years:

0

Supplemental Public Records and Residential Information

Requested On:

PASSAICNJ

Requested by:

ALLY CREDIT CARD

Total Tax Amount:

+14375.43

Building Size in Square Feet:

0

Assessed Land Value:

\$110,600

Total Assessed Value of the Land and Improvements:

\$379,800

Total Market Value of the Land and Improvements:

\$477,256

Real Estate Sale Price:

\$539,000

Requested on:

10/11/2023

Land Mass in Acres:

+1.3200

Total Land Mass in Square Feet:

57499

Assessed Improvement Value:

\$269,200

Market Improvement Value:

\$338,276

Improvement Value:

\$269,200

Home Equity Loans:

0

Available Home Equity:

\$0

Home Equity Loan Amount:

\$0

Refinance Indicator:

No

Refinance or Equity Fixed Mortgages in Last 24 Months:

0

Conventional Mortgages recorded in the Last 24 Months:

0

FHA Mortgage Loans Recorded:

0

First Mortgage Amount:

\$0

Interest Rate on Most Recent Mortgage:

Second Mortgage Amount:

\$0

Loan Term of Most Recent Mortgage (in Months):

Foreclosure:

No

Should you wish to contact TransUnion, you may do so,

• **Online:**

To report an inaccuracy, please visit: service.transunion.com 

For answers to general questions, please visit: www.transunion.com 

• **By Mail:**

TransUnion Consumer Relations

P.O. Box 2000

Chester, PA 19016-2000

• **By Phone:**

(800) 916-8800

You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore  o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW. Washington, DC 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 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 NW, Washington, DC 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 credit-worthiness 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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

- **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.
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.
To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.
 - Equifax: 1-800-525-6285; www.equifax.com 
 - Experian: 1-888-397-3742; www.experian.com 
 - TransUnion: 1-800-680-7289; www.transunion.com 
- **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.
- **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. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore .

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 information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	

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

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

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

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

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921

6. Small Business Investment Companies

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

b. Federal Reserve
Consumer Help Center
P.O. 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
Asst. General Counsel for
Office of Aviation
Protection
Department of
Transportation
1200 New Jersey Avenue,
S.E.
Washington, DC 20590

Office of Public
Assistance,
Governmental Affairs,
and

Compliance Surface
Transportation Board
395 E Street, S.W.

Washington, DC 20423

Nearest Packers and

Stockyards Division

Regional Office

Associate Administrator,

Office of Capital Access

7. Brokers and Dealers

8. Institutions that are members of the Farm Credit System

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

United States Small
Business Administration
409 Third Street, S.W.,
Suite 8200
Washington, DC 20416
Securities and Exchange
Commission
100 F Street, N.E.
Washington, DC 20549
Farm Credit
Administration
1501 Farm Credit Drive
McLean, VA 22102-5090
Federal Trade
Commission
Consumer Response
Center
600 Pennsylvania
Avenue, N.W.
Washington, DC 20580
(877) 382-4357

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore  o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore  or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

- 1. You have the 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.

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.

2. **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.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore .

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com 
- Experian: 1-888-397-3742; www.experian.com 
- TransUnion: 1-800-680-7289; www.transunion.com 

3. **You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore .

4. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore .

5. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

6. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where

the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

- 7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore , or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore .