

OLIVIA LAMB

Personal & Confidential

Date Generated Oct 22, 2023

Report Number 0478-7916-99

At a Glance **32 Accounts** **0 Public Records** **7 Hard Inquiries**

Personal Information

7 Names

10 Addresses

4 Employers

5 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

OLIVA E LAMB

Name ID #31084

OLIVA LAMB

Name ID #28787

OLIVIA LAMB

Name ID #29105

OLIVA C LAMB

Name ID #19502

OLIVIA E LAMB

Name ID #4125

DLIVA LAMB

Name ID #11111

OLIVA LOMB

Name ID #17106

Addresses

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

Address ID
#0363347828
Apartment
complex

**RR 1
BROWNSVILLE
TX, 78521-9801**

Address ID
#0157504248
Rural route

**322 MCFADDEN
HUT DR #12C
BROWNSVILLE
TX, 78520-8759**

Address ID
#0366259100
Apartment
complex

**208 PAREDES
LINE RD
BROWNSVILLE
TX, 78521-2210**

Address ID
#0361923272
Multifamily

**270 NG DR
BROWNSVILLE
TX, 78520**

Address ID
#0458978193
Single family

**322-12
MCFADDEN HUT
DR # 12
BROWNSVILLE
TX, 78520**

Address ID
#0312733145
Apartment
complex

**552 MCFADDEN
HUT DR 270
BROWNSVILLE
TX, 78520**

Address ID
#0221914084
Single family

**185
WASHINGTON
AVE
SAN BENITO TX,
78586-6959**

Address ID
#0565703539
Single family

**322 MCFADDEN
HUT DR
BROWNSVILLE
TX, 78520-8759**

Address ID
#0157459006
Multifamily

**208 PAREDES
AVE #1
BROWNSVILLE
TX, 78521-2101**

Address ID
#0477493051
Single family

Year of Birth

1947

Phone Numbers

(956) 590-4408

Cellular

(956) 908-8323

Cellular

(956) 548-8500

Residential

Spouse or Co-Applicant

CHRISTIAN

Employers

BISD

BROWNSVILLE
ISD

BROWNSVILLE I
S D

BROWNSVILLE
INDEPENDENT

Accounts

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

EXETER FINANCE LLC



Account Info

Account Name	EXETER FINANCE LLC
Account Number	680681XXXXXXXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	08/12/2023
Status	Open/Never late.
Status Updated	Sep 2023
Balance	\$12,741
Balance Updated	09/30/2023
Recent Payment	-
Monthly Payment	\$249
Original Balance	\$12,527
Highest Balance	-
Terms	72 Months



Payment History

J F M A M J J A S O N D

Original Creditor **SYNCHRONY BANK**



Contact Info

Address **120 CORPORATE BLVD STE 100,
NORFOLK VA 23502**

Phone Number [**\(844\) 675-3408**](tel:(844)675-3408)

SANTANDER CONSUMER USA

POTENTIALLY NEGATIVE



Account Info

Account Name **SANTANDER CONSUMER USA**

Account Number **300002XXXXXXXXXX**

Account Type **Auto Loan**

Responsibility **Individual**

Date Opened **03/12/2020**

Status **Paid, Closed.**

Status Updated **Aug 2023**

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Original Balance **\$16,602**

Highest Balance -

Terms **72 Months**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	30	30	30	30	30	60	ND	CLS	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

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

60 Past due 60 days **CLS** Closed

ND No data for this period

Payment history guide

60 days past due as of Jun 2023

30 days past due as of May 2023, Apr 2023, Mar 2023, Feb 2023, Jan 2023

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
May 2023	\$11,204	\$362	\$0 on 5/12/2023
May 2023	\$11,450	\$362	\$0 on 4/14/2023
Feb 2023	\$11,835	\$362	\$362 on 2/3/2023
Dec 2022	\$11,866	\$362	\$362 on 12/8/2022
Nov 2022	\$12,069	\$362	\$0 on 10/29/2022
Oct 2022	\$11,894	\$362	\$725 on 10/29/2022
Sep 2022	\$12,454	\$362	\$362 on 9/15/2022
Aug 2022	\$12,654	\$362	\$362 on 8/13/2022
Jul 2022	\$12,845	\$362	\$362 on 7/2/2022
Jun 2022	\$13,036	\$362	\$362 on 6/12/2022
May 2022	\$13,229	\$362	\$0 on 4/2/2022
Apr 2022	\$13,036	\$362	\$362 on 4/2/2022
Mar 2022	\$13,229	\$362	\$362 on 3/25/2022
Feb 2022	\$13,393	\$362	\$362 on 2/13/2022
Jan 2022	\$13,592	\$362	\$0 on 12/23/2021
Dec 2021	\$13,410	\$362	\$725 on 12/23/2021
Nov 2021	\$13,970	\$362	\$362 on 11/9/2021
Oct 2021	\$14,150	\$362	\$0 on 9/24/2021

Additional info

The original amount of this account was \$16,602

**Contact Info**

Address

PO BOX 961211,
FORT WORTH TX 76161

Phone Number

[\(888\) 222-4227](tel:(888)222-4227)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	07/05/2022
Status	Paid, Closed/Never late.
Status Updated	Mar 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$2,801
Highest Balance	-
Terms	36 Months
On Record Until	Mar 2033



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	CLS	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

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



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2023	\$2,424	\$96	\$96 on 1/15/2023
Jan 2023	\$2,490	\$96	\$96 on 12/15/2022
Dec 2022	\$2,558	\$96	\$96 on 11/16/2022
Nov 2022	\$2,626	\$96	\$96 on 10/19/2022
Oct 2022	\$2,693	\$96	\$96 on 9/21/2022
Sep 2022	\$2,751	\$96	\$96 on 8/17/2022
Aug 2022	\$2,801	\$96	\$0

Date	Balance	Scheduled Payment	Paid
Jul 2022	\$2,801	\$96	\$0

Additional info

The original amount of this account was \$2,801



Contact Info

Address **3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number [**\(956\) 661-4000**](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	11/21/2014
Status	Paid, Closed/Never late.
Status Updated	June 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$3,000
Highest Balance	-
Terms	36 Months
On Record Until	Jun 2025



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address

3515 S JACKSON RD,
EDINBURG TX 78539

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	10/31/2018
Status	Paid, Closed/Never late.
Status Updated	June 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$1,500
Highest Balance	-
Terms	18 Months
On Record Until	Jun 2029



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address

3515 S JACKSON RD,
EDINBURG TX 78539

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	12/21/2015
Status	Paid, Closed/Never late.
Status Updated	Jan 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$4,223
Highest Balance	-
Terms	48 Months
On Record Until	Jan 2027



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address	3515 S JACKSON RD, EDINBURG TX 78539
Phone Number	(956) 661-4000

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX

Account Type	Secured Loan
Responsibility	Individual
Date Opened	03/09/2023
Status	Open/Never late.
Status Updated	Oct 2023
Balance	\$4,892
Balance Updated	10/10/2023
Recent Payment	\$99 as of 9/15/2023
Monthly Payment	\$99
Original Balance	\$5,377
Highest Balance	-
Terms	60 Months



Payment History

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

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2023	\$4,974	\$99	\$99 on 8/15/2023
Aug 2023	\$5,056	\$99	\$99 on 7/15/2023
Jul 2023	\$5,138	\$99	\$99 on 6/15/2023
Jun 2023	\$5,220	\$99	\$99 on 5/17/2023
May 2023	\$5,303	\$99	\$99 on 4/19/2023
Apr 2023	\$5,377	\$99	\$0
Mar 2023	\$5,377	\$99	\$0

Additional info

The original amount of this account was \$5,377



Contact Info

Address **3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number [\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	12/21/2015
Status	Paid, Closed/Never late.
Status Updated	Nov 2016
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$38,255
Highest Balance	-
Terms	6 Months
On Record Until	Nov 2026



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Nov 2026.



Contact Info

Address	3515 S JACKSON RD, EDINBURG TX 78539
Phone Number	(956) 661-4000

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Secured Loan
Responsibility	Individual

Date Opened	09/23/2016
Status	Paid, Closed/Never late.
Status Updated	Feb 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$37,989
Highest Balance	-
Terms	3 Months
On Record Until	Feb 2027

 **Payment History**

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

✓ Current / Terms met CLS Closed

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

 **Contact Info**

Address **3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number [\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C

 **Account Info**

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	12/12/2016
Status	Paid, Closed/Never late.
Status Updated	Apr 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-

Original Balance	\$4,515
Highest Balance	-
Terms	48 Months
On Record Until	Apr 2027

 **Payment History**

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

✓ Current / Terms met CLS Closed

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

 **Contact Info**

Address	3515 S JACKSON RD, EDINBURG TX 78539
Phone Number	(956) 661-4000

SECURITY FIRST FEDERAL C

 **Account Info**

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	12/19/2016
Status	Paid, Closed/Never late.
Status Updated	Apr 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$37,944
Highest Balance	-
Terms	6 Months
On Record Until	Apr 2027

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
✓	Current / Terms met			CLS	Closed							

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



Contact Info

Address

3515 S JACKSON RD,
EDINBURG TX 78539

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	02/23/2017
Status	Paid, Closed/Never late.
Status Updated	Jan 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$4,480
Highest Balance	-
Terms	48 Months
On Record Until	Jan 2030



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address **3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number [\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name **SECURITY FIRST FEDERAL C**

Account Number **19370XXXX**

Account Type **Secured Loan**

Responsibility **Individual**

Date Opened **02/22/2017**

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

Status Updated **Aug 2017**

Balance **-**

Balance Updated **-**

Recent Payment **-**

Monthly Payment **-**

Original Balance **\$38,132**

Highest Balance **-**

Terms **4 Months**

On Record Until **Aug 2027**



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address **3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	06/19/2017
Status	Paid, Closed/Never late.
Status Updated	Jan 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$38,011
Highest Balance	-
Terms	12 Months
On Record Until	Jan 2028



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address

**3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	08/13/2013
Status	Paid, Closed/Never late.
Status Updated	Mar 2014
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$1,000
Highest Balance	-
Terms	23 Months
On Record Until	Mar 2024



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address **3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number [**\(956\) 661-4000**](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	12/08/2017

Status	Paid, Closed/Never late.
Status Updated	Oct 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$1,000
Highest Balance	-
Terms	12 Months
On Record Until	Oct 2028

 **Payment History**

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

✓ Current / Terms met CLS Closed

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

 **Contact Info**

Address **3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number [**\(956\) 661-4000**](tel:(956)661-4000)

SECURITY FIRST FEDERAL C

 **Account Info**

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	12/27/2013
Status	Paid, Closed/Never late.
Status Updated	Aug 2014
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$38,184

Highest Balance -
 Terms **6 Months**
 On Record Until **Aug 2024**

 **Payment History**

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

✓ Current / Terms met CLS Closed

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

 **Contact Info**

Address **3515 S JACKSON RD,
 EDINBURG TX 78539**

Phone Number [\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C

 **Account Info**

Account Name **SECURITY FIRST FEDERAL C**

Account Number **19370XXXX**

Account Type **Unsecured**

Responsibility **Individual**

Date Opened **01/16/2014**

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

Status Updated **June 2014**

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Original Balance **\$1,840**

Highest Balance -

Terms **50 Months**

On Record Until **Jun 2024**

 **Payment History**

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

2014 — ✓ ✓ ✓ ✓ CLS — — — — — —

✓ Current / Terms met CLS Closed

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



Contact Info

Address **3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number [\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name **SECURITY FIRST FEDERAL C**

Account Number **19370XXXX**

Account Type **Unsecured**

Responsibility **Individual**

Date Opened **06/13/2019**

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

Status Updated **Jul 2022**

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Original Balance **\$4,060**

Highest Balance -

Terms **48 Months**

On Record Until **Jul 2032**



Payment History

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

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Jul 2032.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Jun 2022	\$1,386	\$116	\$116 on 5/15/2022
May 2022	\$1,483	\$116	\$116 on 4/16/2022
Apr 2022	\$1,577	\$116	\$116 on 3/16/2022
Mar 2022	\$1,672	\$116	\$116 on 2/16/2022
Feb 2022	\$1,766	\$116	\$116 on 1/19/2022
Jan 2022	\$1,853	\$116	\$116 on 12/15/2021
Dec 2021	\$1,943	\$116	\$116 on 11/15/2021
Nov 2021	\$2,032	\$116	\$116 on 10/16/2021
Oct 2021	\$2,119	\$116	\$116 on 9/15/2021

Additional info

The original amount of this account was \$4,060

**Contact Info**

Address

3515 S JACKSON RD,
EDINBURG TX 78539

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C**Account Info**

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	12/17/2014
Status	Paid, Closed/Never late.
Status Updated	Aug 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$38,217

Highest Balance -
 Terms **6 Months**
 On Record Until **Aug 2025**

 **Payment History**

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

✓ Current / Terms met CLS Closed

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

 **Contact Info**

Address **3515 S JACKSON RD,
 EDINBURG TX 78539**

Phone Number [\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C

 **Account Info**

Account Name **SECURITY FIRST FEDERAL C**

Account Number **19370XXXX**

Account Type **Unsecured**

Responsibility **Individual**

Date Opened **04/23/2015**

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

Status Updated **Jul 2015**

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Original Balance **\$3,481**

Highest Balance -

Terms **44 Months**

On Record Until **Jul 2025**

 **Payment History**

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



Contact Info

Address

**3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	08/20/2020
Status	Paid, Closed/Never late.
Status Updated	Nov 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$1,200
Highest Balance	-
Terms	12 Months
On Record Until	Nov 2030



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address

**3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	06/18/2013
Status	Paid, Closed/Never late.
Status Updated	Feb 2014
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$28,803
Highest Balance	-
Terms	6 Months
On Record Until	Feb 2024



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address	3515 S JACKSON RD, EDINBURG TX 78539
Phone Number	(956) 661-4000

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	06/21/2013

Status	Paid, Closed/Never late.
Status Updated	Feb 2014
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$9,337
Highest Balance	-
Terms	120 Months
On Record Until	Feb 2024

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2014	✓	CLS	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

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

 **Contact Info**

Address **3515 S JACKSON RD,
EDINBURG TX 78539**

Phone Number [**\(956\) 661-4000**](tel:(956)661-4000)

SECURITY FIRST FEDERAL C

 **Account Info**

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	05/20/2014
Status	Paid, Closed/Never late.
Status Updated	Jan 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$2,280

Highest Balance -
 Terms **36 Months**
 On Record Until **Jan 2025**

 **Payment History**

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

✓ Current / Terms met CLS Closed

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

 **Contact Info**

Address **3515 S JACKSON RD,
 EDINBURG TX 78539**

Phone Number [**\(956\) 661-4000**](tel:(956)661-4000)

SECURITY FIRST FEDERAL C

 **Account Info**

Account Name **SECURITY FIRST FEDERAL C**

Account Number **19370XXXX**

Account Type **Secured Loan**

Responsibility **Individual**

Date Opened **06/17/2014**

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

Status Updated **Feb 2015**

Balance -

Balance Updated -

Recent Payment -

Monthly Payment -

Original Balance **\$38,179**

Highest Balance -

Terms **6 Months**

On Record Until **Feb 2025**

 **Payment History**

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address

3515 S JACKSON RD,
EDINBURG TX 78539

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name	SECURITY FIRST FEDERAL C
Account Number	19370XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	05/23/2015
Status	Paid, Closed/Never late.
Status Updated	Feb 2016
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$4,033
Highest Balance	-
Terms	48 Months
On Record Until	Feb 2026



Payment History

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

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Feb 2026.



Contact Info

Address

3515 S JACKSON RD,
EDINBURG TX 78539

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SECURITY FIRST FEDERAL C



Account Info

Account Name

SECURITY FIRST FEDERAL C

Account Number

19370XXXX

Account Type

Secured Loan

Responsibility

Individual

Date Opened

06/17/2015

Status

Paid, Closed/Never late.

Status Updated

Feb 2016

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

-

Original Balance

\$38,279

Highest Balance

-

Terms

6 Months

On Record Until

Feb 2026



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2016	✓	CLS	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Feb 2026.



Contact Info

Address

3515 S JACKSON RD,
EDINBURG TX 78539

Phone Number

[\(956\) 661-4000](tel:(956)661-4000)

SYNCB/JCPENNEY



Account Info

Account Name	SYNCB/JCPENNEY
Account Number	600889XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	03/19/2019
Status	Paid, Closed/Never late.
Status Updated	Nov 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$100
Highest Balance	\$100
Terms	-
On Record Until	Nov 2030



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address	PO BOX 965007, ORLANDO FL 32896
Phone Number	(800) 542-0800



Comment

Current:

Account closed at credit grantor's request.

Previous:

Public Records

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

No public records reported.

Hard Inquiries

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

**700
CREDIT/TIPTO
N HYUNDA**
Inquired on
08/11/2023

450 E
MORRISON RD
BROWNSVILLE
TX, 78526

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

**CREDIT
ACCEPTANCE**
Inquired on
08/11/2023

25505 W 12
MILE RD STE
3000
SOUTHFIELD
MI, 48034

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

**ALLY
FINANCIAL**
Inquired on
08/10/2023

200
RENAISSANCE
CTR DETROIT
MI, 48243

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

**EXETER
FINANCE
LLC/WCG**
Inquired on
08/10/2023

2101 W JOHN
CARPENTER
FWY IRVING
TX, 75063

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

**700
CREDIT/BROW
NSVILLE T**
Inquired on
08/04/2023

6750 N
EXPRESSWAY
77
BROWNSVILLE
TX, 78526

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

**700
CREDIT/BERT
OGDEN TO**
Inquired on
08/03/2023

602 W
JACKSON ST
HARLINGEN
TX, 78550

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

**700
CREDIT/BROW
NSVILLE T**
Inquired on
10/10/2022

6750 N
EXPRESSWAY
77
BROWNSVILLE
TX, 78526

Auto loan. This inquiry is scheduled to continue on record until Nov 2024.

Soft Inquiries

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

**AUTO
APPROVE LLC**Inquired on
12/27/20226200 SHINGLE
CREEKPKWY
STE 400,
BROOKLYN
CENTER MN
55430
[\(763\) 200-
4560](tel:(763)200-4560)**AXCSSFN/CN
GO**Inquired on
05/02/20237755
MONTGOMER
Y RD STE 400,
CINCINNATI
OH 45236
[\(888\) 296-
2274](tel:(888)296-2274)**CLARITY/CRE
DITACCEPTAN
CE**Inquired on
08/11/202325505 W 12
MILE RD,
SOUTHFIELD
MI 48034**CONN
APPLIANCES
INC**Inquired on
09/22/20232445
TECHNOLOGY
FOREST
BLVD800,
THE
WOODLANDS
TX 77381**CONN
APPLIANCES
INC**Inquired on
08/22/2023,
07/24/2023,
06/21/2023,
05/19/2023,
04/18/2023,
03/21/2023,
02/23/2023,
01/17/2023,
12/20/2022,
11/16/2022 an
d 10/24/20222445
TECHNOLOGY
FOREST
BLVD800,
THE
WOODLANDS
TX 77381**CREDIT ONE
BANK**Inquired on
09/08/2023,
08/11/2023,
07/17/2023,
03/10/2023 an
d 11/14/20226801 S
CIMARRON RD,
LAS VEGAS NV
89113
[\(415\) 459-
6100](tel:(415)459-6100)**EXPERIAN**Inquired on
10/22/2023475 ANTON
BLVD,
COSTA MESA
CA 92626**EXPERIANHLT
H**Inquired on
08/08/2023 an
d 03/31/2023720 COOL
SPRINGS BLVD
STE 200,
FRANKLIN TN
37067
[\(763\) 416-
1030](tel:(763)416-1030)On behalf of
SRCHAMER/HCA
NATIONAL PA**ODE/700CRED
IT LLC**Inquired on
08/11/2023,
08/04/2023 an
d 08/03/202331440
NORTHWESTE**ONEMAIN**Inquired on
11/14/2022PO BOX 1010,
EVANSVILLE
IN 47706
[\(844\) 298-
9773](tel:(844)298-9773)**OPENROAD
LENDING LLC**Inquired on
12/15/20226616 DAVIS
BLVD,
NORTH
RICHLAND**PORTFOLIO
RECOV ASSOC**Inquired on
10/02/2023,
08/12/2023,
08/11/2023,
08/05/2023,

RN HWY STE
250,
FARMINGTON
HILLS MI
48334

On behalf of
700CREDIT

HILLS TX
76182
[\(888\) 536-
3024](tel:(888)536-3024)

08/04/2023 and
03/16/2023

120
CORPORATE
BLVD STE 100,
NORFOLK VA
23502

[\(844\) 675-
3408](tel:(844)675-3408)

**SANTANDER
CONSUMER
USA**

Inquired on
04/25/2023 and
12/20/2022

8585 N
STEMMONS
FWY,
DALLAS TX
75247
[\(888\) 222-
4227](tel:(888)222-4227)

**SANTANDER
CONSUMER
USA I**

Inquired on
04/02/2023

5201 RUFÉ
SNOW DR,
NORTH
RICHLAND
HILLS TX
76180
[\(817\) 514-
4089](tel:(817)514-4089)

**SYNCHRONY
FINANCIAL**

Inquired on
06/21/2023

4125
WINDARD
PLAZA,
ALPHARETTA
GA 30005

**TEACHR
RTRMNT/ENT
RPR SVC**

Inquired on
05/25/2023

100 RED RIVER
ST,
AUSTIN TX
78701

**THE CASH
STORE/CFAS**

Inquired on
12/05/2022

1901
GATEWAY DR
STE 200,
IRVING TX
75038

Important Messages

Medical Information

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

Public Records Information

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

Contact Experian

Online

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

Mail

Experian

PO Box 9701
Allen, TX 75013

Phone

Monday - Friday

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

Know Your Rights

Fair Credit Reporting Act (FCRA)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Identity theft victims and active duty military personnel have additional rights. For more Information, visit www.consumerfinance.gov/learnmore.

Consumers Have The Right To Obtain A Security Freeze

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

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

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

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

FOR QUESTIONS OR CONCERNS REGARDING:

- 1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

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

- a.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks
- b.** State member banks, branches and agencies of foreign banks (other than federal branches, federal 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

PLEASE CONTACT:

- a.** Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552
- b.** Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
- a.** Office of the Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570
Houston, TX 77052
- b.** Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

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

d. Federal Credit Unions

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

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

3. Air carriers

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

4. Creditors Subject to Surface Transportation Board

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

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards Division Regional Office

6. Small Business Investment Companies

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

7. Brokers and Dealers

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

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

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

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

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

Notification of Rights

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