

KOJO ASAMOAH

Personal & Confidential

Date Generated Apr 14, 2024

Report Number 2544-1036-65

At a Glance **9 Accounts** **0 Public Records** **7 Hard Inquiries**

Personal Information

4 Names

9 Addresses

1 Employers

2 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

KOJO ASAMOAH
Name ID #14778

KOJO M ASAMOAH
Name ID #6155

KOJO MENNE ASAMOAH
Name ID #29059

KOJO AJAMOAH
Name ID #24713

Addresses

**215 W 6TH ST
APT1011
LOS ANGELES
CA, 90014-1927**

Address ID
#0691348410
Apartment
complex

**1202 ALDER
SHOT CT
ABINGDON MD,
21009-1273**

Address ID
#0605517062
Single family

**14406 KINGS
CROSSING BLVD
BOYDS MD,
20841-4333**

Address ID
#0485908672
Single family

**215 W 6TH ST
LOS ANGELES
CA, 90014-1865**

Address ID
#0951286209
Multifamily

**215 W 6TH ST
APT1014
LOS ANGELES
CA, 90014-1931**

Address ID
#0689351122
Apartment
complex

**416 E
BROADWAY
GLENDALE CA,
91205-1047**

Address ID
#0175921523
Multifamily

**416 E
BROADWAY
STE102
GLENDALE CA,
91205-1048**

Address ID
#0175921524
Multifamily

**3924 DEER PARK
CT
HAVRE DE
GRACE MD,
21078-1205**

Address ID
#0294837825
Single family

**315 E CORK ST
WINCHESTER
VA, 22601-5228**

Address ID
#0045742512
Single family

Year of Birth

1992

Phone Numbers

(301) 300-8338

Cellular

Employers

PLAYMEDIA CORP

Accounts

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

BMW FINANCIAL SERVICES/CREDIT



Account Info

Account Name	BMW FINANCIAL SERVICES/CREDIT
Account Number	400301XXXX
Account Type	Auto Lease
Responsibility	Joint with KOFI ASAMOAH
Date Opened	08/04/2018
Status	Paid, Closed/Never late.
Status Updated	Apr 2022
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$38,374
Highest Balance	-
Terms	36 Months
On Record Until	Apr 2032



Payment History

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

✓ Current / Terms met CLS Closed

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



Contact Info

Address

**PO BOX 3608,
DUBLIN OH 43016**

Phone Number

(800) 578-5000



Comment

Current:

Full termination/obligation satisfied.

Previous:

Full termination/balance owing.

Sep 2021 to Mar 2022

Full termination/status pending.

Aug 2021

CAPITAL ONE



Account Info

Account Name

CAPITAL ONE

Account Number

480213XXXXXXXXXX

Account Type

Business Card

Responsibility

Individual

Date Opened

04/29/2022

Status

Open/Never late.

Status Updated

Apr 2024

Balance

\$4,298

Balance Updated

04/03/2024

Recent Payment

-

Monthly Payment

\$42

Credit Limit

\$4,700

Highest Balance

\$5,151

Terms

-



Payment History

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

✓ Current / Terms met ND No data for this period



Balance Histories

Date	Balance	Scheduled Payment	Paid
Mar 2024	\$3,629	\$36	\$0 on 3/1/2024
Feb 2024	\$2,397	\$23	\$0 on 1/9/2024
Jan 2024	\$2,340	\$23	\$0 on 1/2/2024
Nov 2023	\$3,525	\$35	\$0 on 10/24/2023
Oct 2023	\$3,501	\$35	\$0 on 9/27/2023
Sep 2023	\$4,286	\$42	\$0 on 8/31/2023
Aug 2023	\$2,565	\$25	\$0 on 8/18/2023
Jul 2023	\$2,095	\$20	\$0 on 6/27/2023
Jun 2023	\$3,488	\$34	\$0 on 6/16/2023
May 2023	\$3,240	\$32	\$0 on 5/2/2023
Apr 2023	\$2,740	\$27	\$0 on 4/21/2023
Mar 2023	\$734	\$15	\$0 on 3/20/2023
Feb 2023	\$0	\$0	\$0 on 2/17/2023
Jan 2023	\$2,302	\$23	\$0 on 1/12/2023
Dec 2022	\$3,326	\$33	\$0 on 12/8/2022
Nov 2022	\$597	\$15	\$0 on 11/21/2022
Oct 2022	\$814	\$15	\$0 on 10/18/2022
Sep 2022	\$1,362	\$15	\$0 on 9/20/2022
Aug 2022	\$2,351	\$23	\$0 on 8/18/2022
Jul 2022	\$1,334	\$15	\$0 on 7/7/2022
Jun 2022	\$1,810	\$18	\$0 on 6/21/2022

Additional info

Between Mar 2024 and Mar 2024, your credit limit/high balance was \$4,700

Between May 2023 and Feb 2024, your credit limit/high balance was \$4,300

Between Nov 2022 and Apr 2023, your credit limit/high balance was \$3,300

Between Jun 2022 and Oct 2022, your credit limit/high balance was \$3,000



Contact Info

Address

**PO BOX 31293,
SALT LAKE CITY UT 84131**

Phone Number

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

CAPITAL ONE



Account Info

Account Name	CAPITAL ONE
Account Number	511379XXXXXXXXXX
Account Type	Business Card
Responsibility	Individual
Date Opened	04/05/2023
Status	Open/Never late.
Status Updated	Apr 2024
Balance	\$1,099
Balance Updated	04/03/2024
Recent Payment	-
Monthly Payment	\$15
Credit Limit	\$1,100
Highest Balance	\$1,310
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	-	-	-	-	-	-	-	-
2023	-	-	-	✓	✓	✓	✓	✓	✓	ND	✓	✓
✓	Current / Terms met			ND	No data for this period							



Balance Histories

Date	Balance	Scheduled Payment	Paid
Mar 2024	\$1,096	\$15	\$0 on 2/6/2024
Feb 2024	\$598	\$15	\$0 on 1/9/2024
Jan 2024	\$292	\$15	\$0 on 12/15/2023
Dec 2023	\$1,266	\$15	\$0 on 11/6/2023
Nov 2023	\$633	\$15	\$0 on 9/27/2023
Sep 2023	\$1,001	\$15	\$0 on 8/28/2023
Aug 2023	\$537	\$15	\$0 on 8/8/2023
Jul 2023	\$863	\$15	\$0 on 6/23/2023
Jun 2023	\$903	\$15	\$0 on 5/24/2023
May 2023	\$245	\$15	\$0

Additional info

Between Jul 2023 and Mar 2024, your credit limit/high balance was \$1,100

Between May 2023 and Jun 2023, your credit limit/high balance was \$1,000



Contact Info

Address

PO BOX 31293,
SALT LAKE CITY UT 84131

Phone Number

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

CREDIT MANAGEMENT, INC

POTENTIALLY NEGATIVE



Account Info

Account Name	CREDIT MANAGEMENT, INC
Account Number	364337XX
Account Type	Collection
Responsibility	Individual
Date Opened	10/12/2023
Status	Collection account. \$224 past due as of Apr 2024.
Status Updated	Oct 2023
Balance	\$224
Balance Updated	04/01/2024
Recent Payment	-
Monthly Payment	-

Original Balance	\$224
Highest Balance	-
Terms	1 Months
On Record Until	Feb 2030

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	C	C	C	C	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	-	C

C Collection

Payment history guide

Collection as of Apr 2024, Mar 2024, Mar 2024, Mar 2024, Mar 2024, Mar 2024, Feb 2024, Feb 2024, Feb 2024, Feb 2024, Jan 2024, Jan 2024, Jan 2024, Jan 2024, Dec 2023, Dec 2023, Dec 2023, Dec 2023, Dec 2023

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

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Mar 2024	\$224	\$0	\$0
Feb 2024	\$224	\$0	\$0
Jan 2024	\$224	\$0	\$0
Dec 2023	\$224	\$0	\$0

Additional info

The original amount of this account was \$224

 **Historical Info**

Original Creditor **CHARTER COMMUNICATIONS**

 **Contact Info**

Address **631 S ROYAL LN STE 100,
COPPELL TX 75019**

EVERGREEN/FREEDOM ROAD



Account Info

Account Name	EVERGREEN/FREEDOM ROAD
Account Number	312386XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	10/01/2023
Status	Open/Never late.
Status Updated	Apr 2024
Balance	\$7,285
Balance Updated	04/04/2024
Recent Payment	\$231 as of 3/29/2024
Monthly Payment	\$231
Original Balance	\$8,021
Highest Balance	-
Terms	48 Months



Payment History

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

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Mar 2024	\$7,410	\$231	\$231 on 2/29/2024
Feb 2024	\$7,540	\$231	\$231 on 1/29/2024
Jan 2024	\$7,661	\$231	\$231 on 12/29/2023
Dec 2023	\$7,780	\$231	\$462 on 11/29/2023
Nov 2023	\$8,021	\$231	\$0
Oct 2023	\$8,021	\$231	\$0

Additional info

The original amount of this account was \$8,021



Contact Info

Address

10509 PROFESSIONAL CIR STE 202,
RENO NV 89521

JPMCB AUTO



Account Info

Account Name	JPMCB AUTO
Account Number	1318XXXX
Account Type	Auto Lease
Responsibility	Individual
Date Opened	07/25/2021
Status	Open/Never late.
Status Updated	Mar 2024
Balance	\$10,723
Balance Updated	03/25/2024
Recent Payment	\$1,941 as of 3/20/2024
Monthly Payment	\$1,941
Original Balance	\$69,700
Highest Balance	-
Terms	39 Months



Payment History

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

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$12,510	\$1,941	\$1,941 on 2/20/2024
Jan 2024	\$14,297	\$1,941	\$1,941 on 1/19/2024
Dec 2023	\$16,084	\$1,941	\$1,941 on 12/20/2023

Date	Balance	Scheduled Payment	Paid
Nov 2023	\$17,871	\$1,941	\$1,941 on 11/20/2023
Oct 2023	\$19,659	\$1,941	\$1,941 on 10/20/2023
Sep 2023	\$21,446	\$1,941	\$1,941 on 9/20/2023
Aug 2023	\$23,233	\$1,941	\$1,941 on 8/18/2023
Jul 2023	\$25,020	\$1,941	\$1,941 on 7/20/2023
Jun 2023	\$26,807	\$1,941	\$1,941 on 6/20/2023
May 2023	\$28,595	\$1,941	\$1,941 on 5/19/2023
Apr 2023	\$30,382	\$1,941	\$1,941 on 4/20/2023
Mar 2023	\$32,169	\$1,941	\$1,941 on 3/20/2023
Feb 2023	\$33,956	\$1,941	\$1,941 on 2/17/2023
Jan 2023	\$35,743	\$1,941	\$1,941 on 1/20/2023
Dec 2022	\$37,530	\$1,941	\$1,941 on 12/20/2022
Nov 2022	\$39,318	\$1,941	\$1,941 on 11/18/2022
Oct 2022	\$41,105	\$1,941	\$1,941 on 10/20/2022
Sep 2022	\$42,892	\$1,941	\$1,941 on 9/20/2022
Aug 2022	\$44,679	\$1,941	\$1,941 on 8/19/2022
Jul 2022	\$46,466	\$1,941	\$1,941 on 7/20/2022
Jun 2022	\$48,254	\$1,941	\$1,941 on 6/17/2022
May 2022	\$50,041	\$1,941	\$1,941 on 5/20/2022
Apr 2022	\$51,828	\$1,941	\$3,883 on 3/28/2022

Additional info

The original amount of this account was \$69,700



Contact Info

Address

700 KANSAS LN MAIL CODE LA,
MONROE LA 71203

Phone Number

[\(800\) 336-6675](tel:(800)336-6675)

MERCEDES-BENZ FINANCIAL SERVICES

POTENTIALLY NEGATIVE



Account Info

Account Name	MERCEDES-BENZ FINANCIAL SERVICES
Account Number	500156XXXXXX
Account Type	Auto Lease
Responsibility	Individual
Date Opened	06/07/2020
Status	Paid, Closed.
Status Updated	Jan 2024
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$25,904
Highest Balance	-
Terms	38 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	CLS	—	—	—	—	—	—	—	—	—	—	—
2023	30	60	90	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	30	30	✓	30	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓
2020	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

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

60 Past due 60 days **90** Past due 90 days

CLS Closed

Payment history guide

90 days past due as of Mar 2023

60 days past due as of Feb 2023

30 days past due as of Jan 2023, May 2022, Mar 2022, Feb 2022, Nov 2021



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2023	\$0	\$0	\$0 on 6/14/2023

Date	Balance	Scheduled Payment	Paid
Nov 2023	\$0	\$0	\$0 on 6/14/2023
Oct 2023	\$0	\$0	\$0 on 6/14/2023
Sep 2023	\$0	\$0	\$0 on 6/14/2023
Aug 2023	\$0	\$0	\$0 on 6/14/2023
Jul 2023	\$0	\$0	\$0 on 6/14/2023
Jun 2023	\$0	\$0	\$1,492 on 6/14/2023
May 2023	\$0	\$0	\$4,179 on 5/22/2023
Apr 2023	\$196	\$196	\$4,282 on 4/26/2023
Mar 2023	\$4,414	\$681	\$0 on 12/16/2022
Feb 2023	\$4,349	\$681	\$0 on 12/16/2022
Jan 2023	\$4,284	\$681	\$0 on 12/16/2022
Dec 2022	\$4,219	\$681	\$783 on 12/16/2022
Nov 2022	\$4,901	\$681	\$0 on 10/14/2022
Oct 2022	\$4,836	\$681	\$1,530 on 10/14/2022
Sep 2022	\$6,264	\$681	\$0 on 8/4/2022
Aug 2022	\$6,200	\$681	\$1,530 on 8/4/2022
Jul 2022	\$7,628	\$681	\$0 on 6/14/2022
Jun 2022	\$7,563	\$681	\$2,314 on 6/14/2022
May 2022	\$9,738	\$681	\$0 on 4/7/2022
Apr 2022	\$9,673	\$681	\$1,604 on 4/7/2022

Additional info

The original amount of this account was \$25,904



Contact Info

Address

13650 HERITAGE VALLEY PARKWAY,
FT WORTH TX 76177

TOYOTA MOTOR CREDIT



Account Info

Account Name	TOYOTA MOTOR CREDIT
Account Number	704006XXXXXXXXXX
Account Type	Auto Loan
Responsibility	Co-signer with KOFI ASAMOAH
Date Opened	09/25/2014
Status	Paid, Closed/Never late.
Status Updated	Oct 2016
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$28,090
Highest Balance	-
Terms	60 Months
On Record Until	Oct 2026



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met CLS Closed

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



Contact Info

Address	PO BOX 9786, CEDAR RAPIDS IA 52409
Phone Number	(800) 279-9032

WELLS FARGO BANK



Account Info

Account Name	WELLS FARGO BANK
Account Number	414718XXXXXXXXXX
Account Type	Credit card

Responsibility	Individual
Date Opened	08/09/2019
Status	Open/Never late.
Status Updated	Apr 2024
Balance	\$5,712
Balance Updated	04/05/2024
Recent Payment	\$7,794 as of 4/1/2024
Monthly Payment	\$58
Credit Limit	\$13,000
Highest Balance	\$17,672
Terms	-

 **Payment History**

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

✓ Current / Terms met

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Mar 2024	\$7,794	\$78	\$9,877 on 3/1/2024
Feb 2024	\$9,877	\$99	\$13,972 on 1/10/2024
Jan 2024	\$13,972	\$491	\$0 on 11/1/2023
Dec 2023	\$0	\$0	\$13,278 on 12/1/2023
Nov 2023	\$13,278	\$133	\$585 on 11/1/2023
Oct 2023	\$585	\$25	\$12,941 on 10/1/2023
Sep 2023	\$12,941	\$452	\$582 on 9/1/2023
Aug 2023	\$13,201	\$25	\$0 on 7/1/2023
Jul 2023	\$7,786	\$78	\$5,789 on 7/1/2023

Date	Balance	Scheduled Payment	Paid
Jun 2023	\$5,789	\$58	\$7,457 on 6/1/2023
May 2023	\$7,457	\$75	\$12,465 on 5/1/2023
Apr 2023	\$12,465	\$125	\$5,000 on 3/23/2023
Mar 2023	\$4,387	\$303	\$12,092 on 3/1/2023
Feb 2023	\$5,372	\$0	\$9,000 on 2/24/2023
Jan 2023	\$1,955	\$25	\$11,755 on 1/2/2023
Dec 2022	\$11,755	\$118	\$10,769 on 11/15/2022
Nov 2022	\$10,769	\$108	\$7,201 on 11/1/2022
Oct 2022	\$8,943	\$90	\$12,298 on 10/2/2022
Sep 2022	\$12,298	\$123	\$13,440 on 9/4/2022
Aug 2022	\$10,440	\$105	\$12,080 on 7/25/2022
Jul 2022	\$7,790	\$78	\$10,632 on 7/1/2022
Jun 2022	\$6,632	\$67	\$4,975 on 5/22/2022
May 2022	\$762	\$25	\$17,942 on 5/5/2022
Apr 2022	\$8,657	\$25	\$0 on 4/4/2022

Additional info

Between Apr 2022 and Mar 2024, your credit limit/high balance was \$13,000



Contact Info

Address

PO BOX 393,
MINNEAPOLIS MN 55480

Phone Number

[\(800\) 642-4720](tel:(800)642-4720)

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/DOWNTOWN LA MOTORS M

Inquired on
01/06/2024

1801 S
FIGUEROA ST
LOS ANGELES
CA, 90015

Auto loan. This inquiry is scheduled to continue on record until Feb 2026.

ML/FREEDOM ROAD FINANCE

Inquired on
10/01/2023

1515 W 22ND
ST OAK
BROOK IL,
60523

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

CAP ONE NA

Inquired on
04/05/2023

PO BOX 30281
SALT LAKE
CITY UT, 84130

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

WELLSFARGO

Inquired on
05/28/2022

PO BOX 29482
PHOENIX AZ,
85038

Unspecified. This inquiry is scheduled to continue on record until Jun 2024.

AMEX

Inquired on
05/25/2022

PO BOX 31525
SALT LAKE
CITY UT, 84131

Unspecified. This inquiry is scheduled to continue on record until Jun 2024.

CAP ONE NA

Inquired on
04/29/2022

PO BOX 30281
SALT LAKE
CITY UT, 84130

Unspecified. This inquiry is scheduled to continue on record until May 2024.

JPMCB CARD

Inquired on
04/05/2022

PO BOX 15077
WILMINGTON
DE, 19850

Credit card with 0 Months repayment terms. This inquiry is scheduled to continue on record until May 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 score.

AMERICAN EXPRESS 2

Inquired on 10/16/2023

PO BOX
981537,
EL PASO TX
79998
[\(800\) 874-2717](tel:(800)874-2717)

AT&T SERVICES

Inquired on 11/07/2023

200 W ATT
CENTER DR,
HOFFMAN
ESTATES IL
60192
[\(800\) 263-6021](tel:(800)263-6021)

CAPITAL ONE

Inquired on 03/12/2024

15000
CAPITAL ONE
DR,
RICHMOND VA
23238

CLARITY/AANI IIH NAKODA FIANANC

Inquired on 05/08/2023

353 OLD HAYS
RD,
HAYS MT
59527

COMENITYCAPITAL/AAARWD

Inquired on 11/20/2023 and 08/28/2023

PO BOX
182120,
COLUMBUS
OH 43218

CREDIT KARMA

Inquired on 04/10/2024, 04/06/2024, 04/03/2024, 03/30/2024, 03/27/2024, 03/23/2024, 03/20/2024, 03/16/2024, 03/13/2024, 03/09/2024, 03/06/2024, 03/02/2024, 02/28/2024, 02/24/2024, 02/21/2024, 02/17/2024, 02/14/2024, 02/10/2024, 02/07/2024, 02/03/2024, 01/31/2024, 01/27/2024, 01/24/2024, 01/20/2024, 01/17/2024 and 01/13/2024

760 MARKET
ST FL 2,
SAN

CREDIT KARMA

Inquired on 04/10/2024, 04/09/2024, 04/07/2024, 04/06/2024, 04/03/2024, 04/02/2024, 04/01/2024, 03/27/2024, 03/26/2024, 03/20/2024, 03/19/2024, 03/13/2024, 03/12/2024, 03/09/2024, 03/08/2024, 03/07/2024, 03/05/2024, 03/04/2024, 03/01/2024, 02/28/2024, 02/27/2024, 02/20/2024, 02/17/2024, 02/16/2024, 02/13/2024, 02/08/2024, 02/07/2024, 02/06/2024, 02/05/2024, 02/04/2024, 02/03/2024,

CREDIT MANAGEMENT, LP

Inquired on 10/13/2023

4200
INTERNATIONAL PKWY,
CARROLLTON
TX 75007

FRANCISCO
CA 94102

02/01/2024,
01/30/2024,
01/27/2024,
01/23/2024,
01/16/2024 and
01/13/2024

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

CREDIT ONE BANK

Inquired on
01/16/2024,
10/17/2023 and
05/16/2023

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

**EDC/ALLIANCE
RESIDENTIAL**

Inquired on
08/02/2023

PO BOX 26,
ALLEN TX
75013
[\(877\) 704-4519](tel:(877)704-4519)

EXPERIAN

Inquired on
04/14/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
04/14/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
04/07/2024,
03/26/2024,
03/12/2024,
03/08/2024,
02/27/2024,
02/16/2024,
02/11/2024,
01/26/2024,
01/11/2024,
01/07/2024,
01/06/2024,
12/27/2023,
12/09/2023,
12/07/2023,
12/05/2023,
11/10/2023,
11/08/2023,
10/28/2023,

EXPERIAN

Inquired on
04/01/2024,
03/18/2024,
03/04/2024,
02/19/2024,
02/05/2024,
01/22/2024,
01/08/2024,
12/18/2023,
12/04/2023,
11/20/2023,
11/06/2023,
10/23/2023,
10/09/2023,
09/25/2023,
09/11/2023,
08/28/2023,
08/14/2023,
07/31/2023,

**EXPERIAN
CREDITMATCH**

Inquired on
04/11/2024,
04/10/2024,
04/09/2024,
04/08/2024,
04/07/2024,
04/06/2024,
04/05/2024,
04/04/2024,
04/03/2024,
04/02/2024,
04/01/2024,
03/31/2024,
03/30/2024,
03/29/2024,
03/28/2024,
03/27/2024,

JPMCB CARD

Inquired on
08/29/2023

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

10/26/2023,
10/10/2023,
10/07/2023,
10/01/2023,
09/26/2023,
09/25/2023,
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07/26/2023,
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06/27/2023,
06/23/2023,
06/07/2023,
06/03/2023,
05/26/2023,
05/12/2023,
05/11/2023 and
04/26/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

07/17/2023,
07/03/2023,
06/19/2023,
06/05/2023,
05/22/2023,
05/08/2023 and
04/24/2023

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

03/26/2024,
03/25/2024,
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11/11/2023,
11/10/2023,
11/09/2023,
11/08/2023,
11/07/2023,
11/06/2023 and
11/05/2023

475 ANTON
BLVD # D4,
COSTA MESA
CA 92626

ODE/700CREDIT LLCInquired on
01/06/202431440
NORTHWESTERN HWY STE
250,
FARMINGTON
HILLS MI
48334On behalf of
MERCEDES-BENZ
OF LOS ANG**SANTANDER CONSUMER USA**Inquired on
01/24/20248585 N
STEMMONS
FWY,
DALLAS TX
75247
[\(888\) 222-4227](tel:(888)222-4227)**SCE FCU**Inquired on
10/30/202312701
SCHABARUM
AVE,
IRWINDALE CA
91706**WEIMARK**Inquired on
11/27/2023288B
CEDARBRIDGE
AVE,
LAKEWOOD
NJ 08701
[\(732\) 534-7774](tel:(732)534-7774)On behalf of IN
HAUS LLC**WF CRD SVC**Inquired on
04/04/2024PO BOX 14517,
DES MOINES
IA 50306
[\(800\) 642-4720](tel:(800)642-4720)**WF CRD SVC**Inquired on
03/06/2024PO BOX 14579,
DES MOINES
IA 50306
[\(844\) 274-7841](tel:(844)274-7841)

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

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

d. Federal Credit Unions

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. 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](#)