Prepared For

#### **RONALD WATTERS**

**Personal & Confidential** 

Date Generated Aug 23, 2023

**Report Number** 1796-4367-71

# At a Glance 41 Accounts 0 Public Records 8 Hard Inquiries

#### **Personal Information**

11 Names 17 Addresses 1 SSN Variations 4 Employers 4 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 RONALD D RONALD D RONALD RON WATTERS WATTERS WATTERS WATTERS** Name ID Name ID Name ID Name ID #20764 #28654 #25619 #14302 **RONALD DEAN RONALD V RONALD D RONALD WATTERS WATTERS WATERS WATTERS** Name ID Name ID Name ID Name ID #17521 #12835 #19662 #22027

#### **RON WATTERS**

Name ID #1421

# D WATTERS RONALD

Name ID #485

#### RONALD D WATTERSJR

Name ID #22731

#### **Addresses**

### 261 SE HARRIER RD SHELTON WA, 98584-7759

Address ID #0204393892 Single family

### 20 E PASSAGE VIEW RD SHELTON WA, 98584-9404

Address ID #0324983383 Single family

## 20 E PASSAGE ROAD SHELTON WA, 98584

Address ID #0848312138 Single family 25510 E LAKE ARMSTRONG RD ARLINGTON WA, 98223-8139

Address ID #0703981257 Single family

## 29435 FRONTIER ROAD HELENDALE CA, 92342

Address ID #0809259207 Single family

# PO BOX 239 HELENDALE CA, 92342-0239

Address ID #0183445381 Post office box

### 14867 CROFTON LN HELENDALE CA, 92342-7762

Address ID #0779245571 Single family

# PO BOX 177 NEW CUMBERLAND PA, 17070-0177

Address ID #0497079470 Post office box

## 27525 SILVER LAKES PKWY HELENDALE CA, 92342

Address ID #0183444241 Single family

# 25 CRESTVIEW CT YORK HAVEN PA, 17370-9620

Address ID #0619951090 Single family

## 675 MALLARD DR ETTERS PA, 17319-8838

Address ID #0502044281 Single family

## 3201 W JEFFRIES AVE BURBANK CA, 91505-1946

Address ID #0179213451 Single family

#### 6622 CLYBOURN

3201 JEFFRIED ST 4435 PINE NE AVE 29731 FRONTIER AVE APT123 NORTH HOLLYWOOD CA, 91606-5239

Address ID #0175736855 Multifamily BURBANK CA, 91505

Address ID #0179206758 Single family BREMERTON WA, 98310-9792

Address ID #0203394742 Single family ROAD HELENDALE CA, 92342

Address ID #0875672965 Single family

POB BX CROFTON LN HELENDALE CA, 92342

Address ID #0794747807

# Social Security Numbers

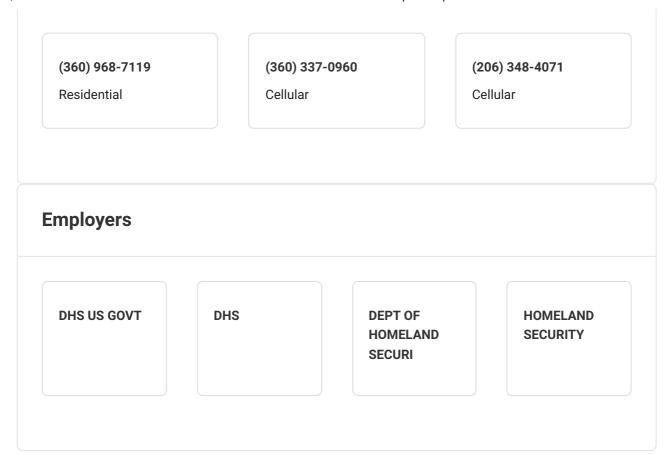
Only variations from the number you provided to us are displayed.

XXX-XX-3706

**Year of Birth** 

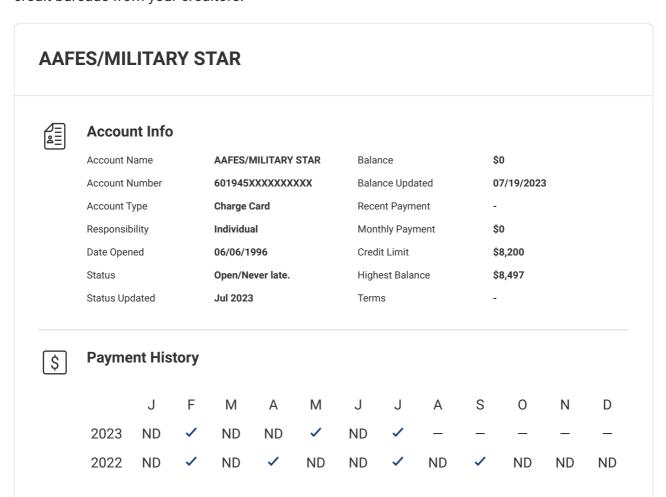
1961

### **Phone Numbers**



#### **Accounts**

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



2021	<b>✓</b>	<b>✓</b>	<b>✓</b>	ND	ND	ND	<b>✓</b>	ND	ND	ND	ND	<b>✓</b>
2020	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>	~	~	~	ND	<b>✓</b>
2019	<b>✓</b>	<b>✓</b>	✓	~	~	~	<b>✓</b>	~	~	~	<b>✓</b>	<b>✓</b>
2018	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>	<b>✓</b>
2017	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>	<b>✓</b>
2016	_	_	_	_	_	_	_	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>

✓ Current / Terms met

ND No data for this period



#### **Balance Histories**

Date	Balance	Scheduled Payment	Paid
May 2023	\$0	\$0	\$0 on 2/5/2021
Feb 2023	\$0	\$0	\$0 on 2/5/2021
Sep 2022	\$0	\$0	\$0 on 2/5/2021
Jul 2022	\$0	\$0	\$0 on 2/5/2021
Apr 2022	\$0	\$0	\$0 on 2/5/2021
Feb 2022	\$0	\$0	\$0 on 2/5/2021
Dec 2021	\$0	\$0	\$0 on 2/5/2021

#### **Additional info**

Between Dec 2021 and May 2023, your credit limit/high balance was \$8,200



#### **Contact Info**

Address 3911 S WALTON WALKER

BLVD,

DALLAS TX 75236

Phone Number (877) 891-7827

# **AFFIRM INC**



#### **Account Info**

Account Name	AFFIRM INC	Balance	-
Account Number	HC86XXXX	Balance Updated	-
Account Type	Unsecured	Recent Payment	-
Responsibility	Individual	Monthly Payment	-

12 Months

Terms

Date Opened 07/13/2021 Original Balance \$527

Status Paid, Closed/Never late. Highest Balance -

Jul 2022

On Record Until Jul 2032

# \$ Payment History

Status Updated

✓ 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	\$95	\$48	\$48 on 5/13/2022
May 2022	\$141	\$48	\$48 on 4/13/2022
Apr 2022	\$187	\$48	\$48 on 3/13/2022
Mar 2022	\$232	\$48	\$48 on 2/13/2022
Feb 2022	\$277	\$48	\$48 on 1/13/2022
Jan 2022	\$321	\$48	\$48 on 12/13/2021
Dec 2021	\$364	\$48	\$48 on 11/13/2021
Nov 2021	\$407	\$48	\$48 on 10/13/2021
Oct 2021	\$449	\$48	\$48 on 9/13/2021
Sep 2021	\$491	\$48	\$48 on 8/13/2021

#### **Additional info**

The original amount of this account was \$527



#### **Contact Info**

Address 650 CALIFORNIA ST FL 12, SAN FRANCISCO CA 94108

Phone Number (855) 423-3729

### **ALLY FINANCIAL**



#### **Account Info**

Account Name ALLY FINANCIAL Balance 
Account Number 061913XXXXXX Balance Updated 
Account Type Auto Loan Recent Payment 
Responsibility Individual Monthly Payment -

 Date Opened
 07/06/2009
 Original Balance
 \$38,118

Status Paid, Closed/Never late. Highest Balance -

Status Updated Nov 2013 Terms 72 Months
On Record Until Nov 2023

# **Payment History**

Current / Terms met

CLS Closed

This account is scheduled to continue on record until Nov 2023.



#### **Contact Info**

Address PO BOX 380901,

**BLOOMINGTON MN 55438** 

Phone Number (888) 925-2559

# AMERIHOME MTG CO, LLC



#### **Account Info**

**Highest Balance** 

Account Name

AMERIHOME MTG CO, LLC

Balance

Account Number

300012XXXXXXX

Balance Updated

Account Type

Mortgage

Recent Payment

Responsibility

Individual

Monthly Payment

-

Date Opened **08/21/2019** Original Balance **\$543,447** 

Status Paid, Closed/Never late.

Status Updated Aug 2020 Terms 30 Years

On Record Until Aug 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 Aug 2030.

# $\square$

#### **Contact Info**

Address PO BOX 77404,

**EWING NJ 08628** 

Phone Number (855) 501-3035

# **APPLE CARD/GS BANK USA**



#### **Account Info**

Account Name APPLE CARD/GS BANK USA Balance \$0

Account Number 110001XXXXXXXXXX Balance Updated 07/31/2023

Account Type Credit card Recent Payment Responsibility Individual Monthly Payment \$0
Date Opened 07/12/2020 Credit Limit \$2,600
Status Open/Never late. Highest Balance \$2,491

Status Updated Jul 2023 Terms -

# S Payment History

Current / Terms met



Date	Balance	Scheduled Payment	Paid
Jun 2023	\$0	\$0	\$0 on 6/30/2023
May 2023	\$419	\$25	\$0 on 5/19/2023
Apr 2023	\$728	\$25	\$0 on 4/21/2023
Mar 2023	\$134	\$25	\$0 on 3/31/2023
Feb 2023	\$333	\$24	\$0 on 2/21/2023
Jan 2023	\$24	\$24	\$0 on 1/20/2023
Dec 2022	\$707	\$46	\$0 on 12/23/2022
Nov 2022	\$1,533	\$25	\$0 on 11/25/2022
Oct 2022	\$2,466	\$25	\$0 on 10/12/2022
Sep 2022	\$667	\$25	\$0 on 9/5/2022
Aug 2022	\$38	\$25	\$0 on 8/24/2022
Jul 2022	\$126	\$25	\$0 on 7/11/2022
Jun 2022	\$218	\$19	\$0 on 6/5/2022
May 2022	\$19	\$0	\$0 on 4/30/2022
Apr 2022	\$0	\$0	\$0 on 4/30/2022
Mar 2022	\$47	\$25	\$0 on 3/18/2022
Feb 2022	\$139	\$0	\$0 on 1/31/2022
Jan 2022	\$0	\$0	\$0 on 1/31/2022
Dec 2021	\$43	\$25	\$0 on 12/30/2021
Nov 2021	\$37	\$19	\$0 on 11/8/2021
Oct 2021	\$19	\$0	\$0 on 9/22/2021
Sep 2021	\$0	\$0	\$0 on 9/22/2021

Date Balance Scheduled Payment Paid

Aug 2021 \$16 \$16 \$0 on 8/13/2021

#### **Additional info**

Between Feb 2022 and Jun 2023, your credit limit/high balance was \$2,600

Between Aug 2021 and Jan 2022, your credit limit/high balance was \$1,350



#### **Contact Info**

Address LOCKBOX 6112 P.O. BOX

7247

PHILADELPHIA PA 19170

Phone Number (877) 255-5923

# **BANK OF AMERICA**



Account Name	BANK OF AMERICA	Balance	\$10
Account Number	414734XXXXXXXXXX	Balance Updated	08/09/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$10
Date Opened	06/12/2017	Credit Limit	\$15,100
Status	Open/Never late.	Highest Balance	\$14,987
Status Updated	Aug 2023	Terms	-

# \$

# **Payment History**

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2023	<b>✓</b>	_	_	_	_							
2022	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>	~	~	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2021	<b>✓</b>											
2020	<b>✓</b>											
2019	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>	~	~	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2018	<b>✓</b>											
2017	_	_	_	_	_	_	~	~	~	~	<b>✓</b>	<b>✓</b>

<sup>✓</sup> Current / Terms met



Date	Balance	Scheduled Payment	Paid
Jul 2023	\$1,010	\$37	\$0 on 7/7/2023
Jun 2023	\$1,887	\$61	\$0 on 6/9/2023
May 2023	\$2,544	\$69	\$0 on 4/28/2023
Apr 2023	\$2,699	\$75	\$0 on 3/31/2023
Mar 2023	\$2,835	\$74	\$0 on 3/3/2023
Feb 2023	\$2,988	\$82	\$0 on 2/3/2023
Jan 2023	\$3,135	\$87	\$0 on 1/6/2023
Dec 2022	\$3,279	\$87	\$0 on 12/9/2022
Nov 2022	\$3,305	\$87	\$0 on 10/28/2022
Oct 2022	\$3,450	\$83	\$0 on 9/30/2022

Date	Balance	Scheduled Payment	Paid
Sep 2022	\$3,026	\$76	\$0 on 8/11/2022
Aug 2022	\$3,105	\$101	\$0 on 6/27/2022
Jul 2022	\$2,543	\$25	\$0 on 6/27/2022
Jun 2022	\$0	\$0	\$0 on 4/1/2022
May 2022	\$0	\$0	\$0 on 4/1/2022
Apr 2022	\$0	\$0	\$0 on 4/1/2022
Mar 2022	\$911	\$25	\$0 on 3/4/2022
Feb 2022	\$1,900	\$25	\$0 on 7/1/2021
Jan 2022	\$0	\$0	\$0 on 7/1/2021
Dec 2021	\$0	\$0	\$0 on 7/1/2021
Nov 2021	\$0	\$0	\$0 on 7/1/2021
Oct 2021	\$0	\$0	\$0 on 7/1/2021
Sep 2021	\$0	\$0	\$0 on 7/1/2021
Aug 2021	\$0	\$0	\$0 on 7/1/2021

Between Aug 2021 and Jul 2023, your credit limit/high balance was \$15,100



#### **Contact Info**

Address PO BOX 982238,

**EL PASO TX 79998** 

Phone Number (800) 421-2110

# **BANK OF AMERICA**



#### **Account Info**

Account Name	BANK OF AMERICA	Balance	\$0
Account Number	440066XXXXXXXXXX	Balance Updated	08/07/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	01/10/2017	Credit Limit	\$10,400
Status	Open/Never late.	Highest Balance	\$11,647
Status Updated	Aug 2023	Terms	-

# \$ Payment History

	J	F	М	Α	М	J	J	Α	S	0	N	D
2023	<b>✓</b>	_	_	_	_							
2022	<b>✓</b>											
2021	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓
2020	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓
2019	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓
2018	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓
2017	_	<b>✓</b>										

<sup>✓</sup> Current / Terms met

# \$=

Date	Balance	Scheduled Payment	Paid
Jul 2023	\$8,204	\$82	\$0 on 7/1/2023
Jun 2023	\$1	\$1	\$0 on 5/19/2023
May 2023	\$279	\$32	\$0 on 12/12/2022
Apr 2023	\$250	\$25	\$0 on 12/12/2022
Mar 2023	\$0	\$0	\$0 on 12/12/2022
Feb 2023	\$0	\$0	\$0 on 12/12/2022
Jan 2023	\$0	\$0	\$0 on 12/12/2022
Dec 2022	\$0	\$0	\$0 on 7/10/2020
Nov 2022	\$0	\$0	\$0 on 7/10/2020
Oct 2022	\$0	\$0	\$0 on 7/10/2020
Sep 2022	\$0	\$0	\$0 on 7/10/2020

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$0	\$0	\$0 on 7/10/2020
Jul 2022	\$0	\$0	\$0 on 7/10/2020
Jun 2022	\$0	\$0	\$0 on 7/10/2020
May 2022	\$0	\$0	\$0 on 7/10/2020
Apr 2022	\$0	\$0	\$0 on 7/10/2020
Mar 2022	\$0	\$0	\$0 on 7/10/2020
Feb 2022	\$0	\$0	\$0 on 7/10/2020
Jan 2022	\$0	\$0	\$0 on 7/10/2020
Dec 2021	\$0	\$0	\$0 on 7/10/2020
Nov 2021	\$0	\$0	\$0 on 7/10/2020
Oct 2021	\$0	\$0	\$0 on 7/10/2020
Sep 2021	\$0	\$0	\$0 on 7/10/2020
Aug 2021	\$0	\$0	\$0 on 7/10/2020

Between Aug 2021 and Jul 2023, your credit limit/high balance was \$10,400



#### **Contact Info**

Address PO BOX 982238,

**EL PASO TX 79998** 

Phone Number (800) 421-2110

# **BANK OF AMERICA**



#### **Account Info**

Account Name	BANK OF AMERICA	Balance	\$70
Account Number	549099XXXXXXXXXX	Balance Updated	08/10/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$25
Date Opened	06/03/1999	Credit Limit	\$1,000
Status	Open/Never late.	Highest Balance	\$10,169
Status Updated	Aug 2023	Terms	-

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\$ Payment History									
	J	F	М	Α					
2023	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>					
2022	<b>✓</b>	<b>✓</b>	<b>✓</b>	~					
2021	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>					

2020

2019 / / / / / / / / / /

M

2018 / / / / / / / / / / /

2017 / / / / / / / / / /

✓ Current / Terms met



Date	Balance	Scheduled Payment	Paid
Jul 2023	\$68	\$25	\$0 on 7/1/2023
Jun 2023	\$65	\$25	\$0 on 6/3/2023
May 2023	\$62	\$25	\$0 on 5/6/2023
Apr 2023	\$59	\$25	\$0 on 4/8/2023
Mar 2023	\$55	\$25	\$0 on 2/25/2023
Feb 2023	\$52	\$25	\$0 on 1/28/2023
Jan 2023	\$0	\$0	\$0 on 12/31/2022
Dec 2022	\$0	\$0	\$0 on 12/3/2022
Nov 2022	\$0	\$0	\$0 on 11/5/2022
Oct 2022	\$0	\$0	\$0 on 10/8/2022
Sep 2022	\$0	\$0	\$0 on 9/10/2022
Aug 2022	\$26	\$25	\$0 on 7/30/2022
Jul 2022	\$24	\$24	\$0 on 7/2/2022
Jun 2022	\$18	\$18	\$0 on 6/4/2022
May 2022	\$12	\$12	\$0 on 5/7/2022

Date	Balance	Scheduled Payment	Paid
Apr 2022	\$6	\$6	\$0 on 4/9/2022
Mar 2022	\$6	\$6	\$0 on 2/26/2022
Feb 2022	\$0	\$0	\$0 on 1/29/2022
Jan 2022	\$0	\$0	\$0 on 1/3/2022
Dec 2021	\$0	\$0	\$0 on 12/4/2021
Nov 2021	\$0	\$0	\$0 on 11/6/2021
Oct 2021	\$0	\$0	\$0 on 10/9/2021
Sep 2021	\$18	\$18	\$0 on 8/28/2021
Aug 2021	\$12	\$12	\$0 on 7/31/2021

Between Aug 2021 and Jul 2023, your credit limit/high balance was \$1,000



#### **Contact Info**

Address PO BOX 982238,

EL PASO TX 79998

Phone Number (800) 421-2110

# **BANK OF AMERICA**



#### **Account Info**

Account Name BANK OF AMERICA Balance \$0

Account Number 749754XXXXXXXX Balance Updated 05/15/2016

Account Type Line of Credit Recent Payment -

Responsibility Individual Monthly Payment -

Date Opened10/07/2005Credit Limit\$22,700StatusClosed/Never late.Highest Balance\$27,990

Status Updated May 2016 Terms -

On Record Until May 2026

# S Payment History

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

2016	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	CLS	_	_	_	_	_	_	_
2015	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2014	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2013	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2012	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2011	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2010	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2009	_	_	_	_	_	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~
✓ C	✓ Current / Terms met											

Current / Terms met

CLS Closed

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



#### **Contact Info**

Address PO BOX 982238,

**EL PASO TX 79998** 

Phone Number (800) 421-2110



#### Comment

#### **Current:**

Account closed at consumer's request.

#### **Previous:**

None

# **BANK OF AMERICA**



Account Name **BANK OF AMERICA** Balance \$0 Account Number 749824XXXXXXXX Balance Updated 05/18/2016 Recent Payment Account Type **Line of Credit** Responsibility Individual Monthly Payment Date Opened 10/11/2006 Credit Limit \$11,000 Status Closed/Never late. **Highest Balance** \$10,376 Status Updated May 2016 Terms

On Record Until May 2026

# \$ F

#### **Payment History**

	J	F	M	Α	М	J	J	Α	S	0	Ν	D
2016	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	CLS	_	_	_	_	_	_	_
2015	<b>✓</b>	~	~	~	<b>✓</b>							
2014	<b>✓</b>	✓	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	~	<b>✓</b>
2013	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	ND	ND	ND	ND
2012	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	~	<b>✓</b>
2011	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	~	<b>✓</b>
2010	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	~	<b>✓</b>
2009	_	_	_	_	_	<b>✓</b>						

✓ Current / Terms met

CLS Closed

ND No data for this period

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



#### **Contact Info**

Address PO BOX 982238,

**EL PASO TX 79998** 

Phone Number (800) 421-2110

Comment								
 Current:								
Account closed at consumer's request.								
Previous:								
None								

BARCLAYS BANK DELAWARE								



**BARCLAYS BANK** Balance Account Name **DELAWARE** Balance Updated Account Number 000186XXXXXXXXX Recent Payment **Credit card** Account Type Monthly Payment Responsibility Individual Credit Limit \$2,500 Date Opened 08/20/2013 **Highest Balance** \$2,464 Status Paid, Closed/Never late. Terms

Status Updated May 2017

On Record Until May 2027

# § Payment History

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2017	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	CLS	_	_	_	_	_	_	_
2016	<b>✓</b>											
2015	<b>✓</b>											
2014	<b>✓</b>											
2013	_	_	_	_	_	_	_	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>

✓ Current / Terms met

CLS Closed

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



#### **Contact Info**

Address PO BOX 8803,

**WILMINGTON DE 19899** 

Phone Number (888) 232-0780



#### Comment

#### **Current:**

Closed due to inactivity

#### **Previous:**

None

#### **BRAND SOURCE/CITI CBNA**



Account Name **BRAND SOURCE/CITI CBNA** Balance 603554XXXXXXXXXXX Balance Updated Account Number Account Type **Charge Card** Recent Payment Responsibility Individual Monthly Payment Date Opened 06/24/2016 Credit Limit \$3,500 Status Paid, Closed/Never late. **Highest Balance** \$2,554

Status Updated Aug 2019 Terms -

On Record Until Aug 2029

# \$

#### **Payment History**

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2019	<b>✓</b>	CLS	_	_	_	_						
2018	<b>✓</b>											
2017	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>						
2016	_	_	_	_	_	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>/</b>	<b>✓</b>	<b>✓</b>

✓ Current / Terms met

CLS Closed

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



#### **Contact Info**

Address PO BOX 6497,

SIOUX FALLS SD 57117

Phone Number (800) 950-5114



#### Comment

#### **Current:**

Account closed at credit grantor's request.

#### **Previous:**

None

### **CAPITAL ONE**



Account Name	CAPITAL ONE	Balance	\$0
Account Number	400344XXXXXXXXXX	Balance Updated	07/19/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	03/14/2007	Credit Limit	\$12,600
Status	Open/Never late.	Highest Balance	\$12,571
Status Updated	Jul 2023	Terms	-

# \$

# **Payment History**

	J	F	М	Α	М	J	J	Α	S	0	N	D
2023	<b>✓</b>	_	_	_	_	_						
2022	<b>✓</b>											
2021	<b>✓</b>											
2020	<b>✓</b>											
2019	<b>✓</b>											
2018	<b>✓</b>											
2017	<b>✓</b>											
2016	_	_	_	_	_	_	_	~	~	~	<b>✓</b>	<b>✓</b>

<sup>✓</sup> Current / Terms met



Date	Balance	Scheduled Payment	Paid
Jun 2023	\$0	\$0	\$0 on 12/13/2022
May 2023	\$0	\$0	\$0 on 12/13/2022
Apr 2023	\$0	\$0	\$0 on 12/13/2022
Mar 2023	\$0	\$0	\$0 on 12/13/2022
Feb 2023	\$0	\$0	\$0 on 12/13/2022
Jan 2023	\$0	\$0	\$0 on 12/13/2022
Dec 2022	\$0	\$0	\$0 on 12/13/2022
Nov 2022	\$0	\$0	\$0 on 7/17/2020
Oct 2022	\$0	\$0	\$0 on 7/17/2020

Date	Balance	Scheduled Payment	Paid
Sep 2022	\$0	\$0	\$0 on 7/17/2020
Aug 2022	\$0	\$0	\$0 on 7/17/2020
Jul 2022	\$0	\$0	\$0 on 7/17/2020
Jun 2022	\$0	\$0	\$0 on 7/17/2020
May 2022	\$0	\$0	\$0 on 7/17/2020
Apr 2022	\$0	\$0	\$0 on 7/17/2020
Mar 2022	\$0	\$0	\$0 on 7/17/2020
Feb 2022	\$0	\$0	\$0 on 7/17/2020
Jan 2022	\$0	\$0	\$0 on 7/17/2020
Dec 2021	\$0	\$0	\$0 on 7/17/2020
Nov 2021	\$0	\$0	\$0 on 7/17/2020
Oct 2021	\$0	\$0	\$0 on 7/17/2020
Sep 2021	\$0	\$0	\$0 on 7/17/2020
Aug 2021	\$0	\$0	\$0 on 7/17/2020

Between Aug 2021 and Jun 2023, your credit limit/high balance was \$12,600



#### **Contact Info**

Address PO BOX 31293,

**SALT LAKE CITY UT 84131** 

Phone Number (800) 955-7070

### **CBNA**



### **Account Info**

Account Name	CBNA	Balance	-
Account Number	426938XXXXXXXXXX	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/14/2015	Credit Limit	\$5,800
Status	Paid, Closed/Never late.	Highest Balance	\$3,509
Status Updated	Jul 2022	Terms	-
		On Record Until	Jul 2032

# **Payment History**

	J	F	M	Α	М	J	J	Α	S	0	N	D
2022	<b>✓</b>	✓	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	CLS	_	_	_	_	_
2021	<b>✓</b>											
2020	<b>✓</b>											
2019	<b>✓</b>											
2018	<b>✓</b>											
2017	<b>✓</b>											
2016	<b>✓</b>											
2015	_	_	_	_	_	_	_	_	_	_	<b>✓</b>	<b>✓</b>

<sup>✓</sup> Current / Terms met

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



Date	Balance	Scheduled Payment	Paid
Jun 2022	\$0	\$0	\$0 on 6/30/2020
May 2022	\$0	\$0	\$0 on 6/30/2020
Apr 2022	\$0	\$0	\$0 on 6/30/2020
Mar 2022	\$0	\$0	\$0 on 6/30/2020
Feb 2022	\$0	\$0	\$0 on 6/30/2020
Jan 2022	\$0	\$0	\$0 on 6/30/2020
Dec 2021	\$0	\$0	\$0 on 6/30/2020
Nov 2021	\$0	\$0	\$0 on 6/30/2020

CLS Closed

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 6/30/2020
Sep 2021	\$0	\$0	\$0 on 6/30/2020
Aug 2021	\$0	\$0	\$0 on 6/30/2020

Between Aug 2021 and Jun 2022, your credit limit/high balance was \$5,800



#### **Contact Info**

Address PO BOX 6497,

SIOUX FALLS SD 57117

Phone Number (888) 237-8289



#### Comment

#### **Current:**

Account closed at credit grantor's request.

#### **Previous:**

None

#### FREEDOM MORTGAGE CORP



#### **Account Info**

Account Name FREEDOM MORTGAGE Balance \$506,446 CORP Balance Updated 07/31/2023

Account Number 11413XXXX Recent Payment \$2,709 as of 7/21/2023

Account Type Mortgage Monthly Payment \$2,766

Responsibility Individual Original Balance \$553,604

Date Opened 07/24/2020 Highest Balance -

Status Open/Never late.

Terms 30 Years

Status Updated Jul 2023 Mortgage Identification 100073001141340834

Number

# Payment History

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

2023	<b>✓</b>	<b>/</b>	<b>✓</b>	<b>/</b>	<b>/</b>	<b>✓</b>	<b>✓</b>	_	_	_	_	_
2022	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>	~	~	<b>✓</b>
2021	<b>✓</b>	<b>✓</b>	✓	✓	<b>✓</b>							
2020 <b>✓</b> Cι	– urrent /	– Terms	– s met	-	-	-	✓	✓	<b>✓</b>	✓	✓	<b>✓</b>



Date	Balance	Scheduled Payment	Paid
Jun 2023	\$507,611	\$2,766	\$2,766 on 6/23/2023
May 2023	\$508,773	\$2,766	\$2,766 on 5/26/2023
Apr 2023	\$509,933	\$2,766	\$2,766 on 4/28/2023
Mar 2023	\$511,091	\$2,766	\$5,533 on 3/31/2023
Feb 2023	\$512,016	\$2,766	\$1,383 on 2/3/2023
Jan 2023	\$514,783	\$2,766	\$2,766 on 1/20/2023
Dec 2022	\$515,932	\$2,766	\$2,766 on 12/23/2022
Nov 2022	\$517,079	\$2,766	\$2,766 on 11/25/2022
Oct 2022	\$518,223	\$2,766	\$2,766 on 10/28/2022
Sep 2022	\$519,365	\$2,766	\$5,533 on 9/30/2022
Aug 2022	\$520,260	\$2,766	\$1,383 on 8/5/2022
Jul 2022	\$523,027	\$2,746	\$2,766 on 7/22/2022
Jun 2022	\$524,160	\$2,746	\$2,746 on 6/24/2022
May 2022	\$525,292	\$2,746	\$2,746 on 5/27/2022
Apr 2022	\$526,421	\$2,746	\$5,492 on 4/29/2022
Mar 2022	\$527,299	\$2,746	\$2,746 on 3/4/2022
Feb 2022	\$528,422	\$2,746	\$1,373 on 2/4/2022
Jan 2022	\$531,168	\$2,746	\$2,746 on 1/21/2022
Dec 2021	\$532,287	\$2,746	\$2,746 on 12/24/2021
Nov 2021	\$533,403	\$2,746	\$2,746 on 11/26/2021
Oct 2021	\$534,516	\$2,746	\$5,492 on 10/29/2021

Date Balance Scheduled Payment Paid

**Sep 2021** \$535,365 \$2,746 \$2,746 on 9/3/2021

Aug 2021 \$536,473 \$2,746 \$1,373 on 8/6/2021

#### Additional info

The original amount of this account was \$553,604



#### **Contact Info**

Address 951 W YAMATO RD STE 175,

**BOCA RATON FL 33431** 

## **GLOBAL FEDERAL CREDIT UNION**



\$

#### **Account Info**

Account Name **GLOBAL FEDERAL CREDIT** Balance \$31,726 UNION

**Balance Updated** 

Account Number 497563XXXXX Recent Payment \$670 as of 7/21/2023

07/31/2023

Account Type Auto Loan Monthly Payment \$669 Individual Responsibility Original Balance

\$49,866 12/30/2020 Date Opened **Highest Balance** 

Open/Never late. Status Terms 84 Months Jul 2023

**Payment History** 

Status Updated

S D 0 Ν

2023

2022

2021

Current / Terms met

# **Balance Histories**

Date Scheduled Payment Paid Balance

Jun 2023 \$670 on 6/23/2023 \$32,311 \$669

\$669 \$670 on 5/26/2023 May 2023 \$32,894

Date	Balance	Scheduled Payment	Paid
Apr 2023	\$33,476	\$669	\$670 on 4/28/2023
Mar 2023	\$34,057	\$669	\$1,005 on 3/31/2023
Feb 2023	\$34,925	\$669	\$670 on 2/17/2023
Jan 2023	\$35,502	\$669	\$670 on 1/20/2023
Dec 2022	\$36,077	\$669	\$670 on 12/23/2022
Nov 2022	\$36,650	\$669	\$670 on 11/25/2022
Oct 2022	\$37,222	\$669	\$670 on 10/28/2022
Sep 2022	\$37,793	\$669	\$1,005 on 9/30/2022
Aug 2022	\$38,646	\$669	\$670 on 8/19/2022
Jul 2022	\$39,213	\$669	\$670 on 7/22/2022
Jun 2022	\$39,778	\$669	\$670 on 6/24/2022
May 2022	\$40,342	\$669	\$670 on 5/27/2022
Apr 2022	\$40,905	\$669	\$670 on 4/29/2022
Mar 2022	\$41,466	\$669	\$1,005 on 2/18/2022
Feb 2022	\$42,304	\$669	\$670 on 2/18/2022
Jan 2022	\$42,862	\$669	\$670 on 1/21/2022
Dec 2021	\$43,417	\$669	\$670 on 12/24/2021
Nov 2021	\$43,972	\$669	\$670 on 11/26/2021
Oct 2021	\$44,525	\$669	\$670 on 10/29/2021
Sep 2021	\$45,076	\$669	\$1,005 on 8/20/2021
Aug 2021	\$45,900	\$669	\$670 on 8/20/2021

The original amount of this account was \$49,866



#### **Contact Info**

Address 4000 CREDIT UNION DR,

**ANCHORAGE AK 99503** 

Phone Number (907) 563-4567

**Balance Updated** 

Terms

60 Months

#### **GOLDMAN SACHS BANK USA**



#### **Account Info**

Account Name GOLDMAN SACHS BANK Balance

USA

Account Number PL0100XXXXXXX Recent Payment

Account Type

Unsecured

Monthly Payment

Responsibility

Individual

Responsibility Individual Original Balance \$20,000

Date Opened 12/01/2017

Highest Balance Status Paid, Closed/Never late.

Status Updated Feb 2021 On Record Until Feb 2031

# S Payment History

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Feb 2031.

# $\square$

#### **Contact Info**

Address 200 WEST ST,

**NEW YORK NY 10282** 

Phone Number (212) 902-0300

#### HARLEY DAVIDSON CREDIT



#### **Account Info**

Account Name	HARLEY DAVIDSON CREDIT	Balance	-
Account Number	201607XXXXXXXX	Balance Updated	-
Account Type	Auto Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	-

Date Opened 07/16/2016 Original Balance \$21,899

Status Paid, Closed/Never late. Highest Balance

Status Updated June 2018 Terms 84 Months

On Record Until Jun 2028

# S Payment History

✓ Current / Terms met

CLS Closed

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

# $\square$

#### **Contact Info**

Address PO BOX 21829,

**CARSON CITY NV 89721** 

Phone Number (800) 544-1137

# JPMCB CARD



#### **Account Info**

Account Name JPMCB CARD Balance \$0

Account Number 426684XXXXXXXXXXX Balance Updated 08/11/2023

Account Type Credit card Recent Payment -

ResponsibilityIndividualMonthly Payment\$0Date Opened10/06/2007Credit Limit\$4,000

Status Open/Never late. Highest Balance \$19,582

Status Updated Aug 2023 Terms -

# **Payment History**

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

2023	<b>✓</b>	_	_	_	_							
2022	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	✓							
2021	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	✓							
2020	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>								
2019	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>								
2018	<b>✓</b>											
2017	<b>✓</b>											
2016	_	_	_	_	_	_	_	_	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>

<sup>✓</sup> Current / Terms met



Date	Balance	Scheduled Payment	Paid
Jul 2023	\$0	\$0	\$0 on 10/15/2022
Jun 2023	\$0	\$0	\$0 on 10/15/2022
May 2023	\$0	\$0	\$0 on 10/15/2022
Apr 2023	\$0	\$0	\$0 on 10/15/2022
Mar 2023	\$0	\$0	\$0 on 10/15/2022
Feb 2023	\$0	\$0	\$0 on 10/15/2022
Jan 2023	\$0	\$0	\$0 on 10/15/2022
Dec 2022	\$0	\$0	\$0 on 10/15/2022
Nov 2022	\$0	\$0	\$0 on 10/15/2022
Oct 2022	\$0	\$0	\$0 on 10/15/2022
Sep 2022	\$0	\$0	\$0 on 4/30/2022
Aug 2022	\$0	\$0	\$0 on 4/30/2022
Jul 2022	\$0	\$0	\$0 on 4/30/2022
Jun 2022	\$0	\$0	\$0 on 4/30/2022
May 2022	\$0	\$0	\$0 on 4/30/2022
Apr 2022	\$1,025	\$40	\$0 on 4/8/2022
Mar 2022	\$1,052	\$40	\$0 on 3/9/2022
Feb 2022	\$1,079	\$40	\$0 on 2/9/2022

Date	Balance	Scheduled Payment	Paid
Jan 2022	\$1,106	\$40	\$0 on 1/11/2022
Dec 2021	\$0	\$0	\$0 on 10/12/2021
Nov 2021	\$0	\$0	\$0 on 10/12/2021
Oct 2021	\$0	\$0	\$0 on 10/12/2021
Sep 2021	\$0	\$0	\$0 on 2/5/2021
Aug 2021	\$0	\$0	\$0 on 2/5/2021

Between Apr 2023 and Jul 2023, your credit limit/high balance was \$4,000 Between Aug 2021 and Mar 2023, your credit limit/high balance was \$3,000



#### **Contact Info**

Address PO BOX 15369,

**WILMINGTON DE 19850** 

Phone Number (800) 945-2000

#### JPMCB CARD



### **Account Info**

Account Name JPMCB CARD Balance \$1,736 Account Number 438854XXXXXXXXXXX Balance Updated 08/07/2023 **Credit Card** Recent Payment Account Type Responsibility Individual Monthly Payment \$49 12/15/2022 Date Opened Credit Limit \$18,900 Status Open/Never late. **Highest Balance** \$3,055 Status Updated Aug 2023 Terms

# **Payment History**

✓ Current / Terms met



### **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Jul 2023	\$1,753	\$48	\$0 on 7/4/2023
Jun 2023	\$1,771	\$49	\$0 on 6/4/2023
May 2023	\$1,788	\$49	\$0 on 5/4/2023
Apr 2023	\$1,828	\$71	\$0 on 4/4/2023
Mar 2023	\$3,055	\$72	\$0 on 3/3/2023
Feb 2023	\$2,275	\$62	\$0 on 2/3/2023
Jan 2023	\$2,276	\$40	\$0

#### **Additional info**

Between Jan 2023 and Jul 2023, your credit limit/high balance was \$18,900



### **Contact Info**

Address PO BOX 15369,

**WILMINGTON DE 19850** 

Phone Number (800) 945-2000

# **KEYBANK NA**



#### **Account Info**

Account Name	KEYBANK NA	Balance	-
Account Number	473103XXXXXXX	Balance Updated	-
Account Type	Secured Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	12/23/2016	Original Balance	\$80,125
Status	Paid, Closed/Never late.	Highest Balance	-

Status Updated Apr 2023 Terms 240 Months

On Record Until Apr 2033

# \$ Payment History

	J	F	М	Α	М	J	J	Α	S	0	N	D
2023	<b>✓</b>	<b>✓</b>	<b>✓</b>	CLS	_	_	_	_	_	_	_	_
2022	/	/	<b>/</b>	/	/	<b>/</b>	/	/	/	<b>/</b>	<b>/</b>	/

2021	<b>✓</b>	✓	<b>✓</b>									
2020	<b>✓</b>	~										
2019	<b>✓</b>	<b>✓</b>	~	<b>✓</b>	~							
2018	<b>✓</b>	~										
2017	<b>✓</b>	✓	<b>✓</b>	~								
2016	_	_	_	_	_	_	_	_	_	_	_	/

<sup>✓</sup> Current / Terms met

CLS Closed

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



Date	Balance	Scheduled Payment	Paid
Mar 2023	\$63,906	\$555	\$555 on 3/23/2023
Feb 2023	\$64,157	\$555	\$555 on 2/23/2023
Jan 2023	\$64,437	\$555	\$555 on 1/23/2023
Dec 2022	\$64,686	\$555	\$555 on 12/23/2022
Nov 2022	\$64,933	\$555	\$555 on 11/23/2022
Oct 2022	\$65,190	\$555	\$555 on 10/23/2022
Sep 2022	\$65,435	\$555	\$555 on 9/23/2022
Aug 2022	\$65,689	\$555	\$555 on 8/23/2022
Jul 2022	\$65,932	\$555	\$555 on 7/23/2022
Jun 2022	\$66,174	\$555	\$555 on 6/23/2022
May 2022	\$66,425	\$555	\$555 on 5/23/2022
Apr 2022	\$66,664	\$555	\$555 on 4/23/2022
Mar 2022	\$66,913	\$555	\$555 on 3/23/2022
Feb 2022	\$67,150	\$555	\$555 on 2/23/2022
Jan 2022	\$67,417	\$555	\$555 on 1/23/2022
Dec 2021	\$67,651	\$555	\$555 on 12/23/2021
Nov 2021	\$67,885	\$555	\$555 on 11/23/2021

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$68,128	\$555	\$555 on 10/23/2021
Sep 2021	\$68,360	\$555	\$555 on 9/23/2021
Aug 2021	\$68,600	\$555	\$555 on 8/23/2021

The original amount of this account was \$80,125



#### **Contact Info**

Address 127 PUBLIC SQ,

**CLEVELAND OH 44114** 

Phone Number (800) 539-2968

### **KEYBANK NA**



#### **Account Info**

Account Name **KEYBANK NA** Balance Account Number 473103XXXXXXX **Balance Updated** Unsecured Account Type Recent Payment Responsibility Individual Monthly Payment 01/20/2019 Date Opened Original Balance \$10,000

Status Paid, Closed/Never late. Highest Balance -

Status Updated Mar 2019 Terms 25 Months

On Record Until Mar 2029

# **Payment History**

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

2019 ✓ CLS - - - - - - - -

Current / Terms met

CLS Closed

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



#### **Contact Info**

Address 4910 TIEDEMAN RD,
BROOKLYN OH 44144

Phone Number (800) 539-2968

#### KITSAP CREDIT UNION



#### **Account Info**

Account Name KITSAP CREDIT UNION Balance Account Number 545119XXXX Balance Updated Account Type Auto Loan Recent Payment Responsibility Individual Monthly Payment -

 Date Opened
 07/18/2017
 Original Balance
 \$65,987

Status Paid, Closed/Never late. Highest Balance

Status Updated Feb 2021 Terms 84 Months

On Record Until Feb 2031

# **Payment History**

Current / Terms met

CLS Closed

This account is scheduled to continue on record until Feb 2031.



#### **Contact Info**

Address 155 WASHINGTON AVE,

**BREMERTON WA 98337** 

Phone Number (360) 662-2000

#### KITSAP CREDIT UNION

**POTENTIALLY NEGATIVE** 



#### **Account Info**

Account Name KITSAP CREDIT UNION Balance 
Account Number 552363XXXX Balance Updated 
Account Type Auto Loan Recent Payment -

Joint with AARON D

BARCUS

Date Opened 12/22/2017

Status Paid, Closed.

Status Updated Feb 2021

Monthly Payment

Original Balance \$22,319

Highest Balance

Terms 72 Months



#### **Payment History**

	J	F	М	Α	М	J	J	Α	S	0	N	D
2021	<b>✓</b>	CLS	_	_	_	_	_	_	_	_	_	_
2020	<b>✓</b>											
2019	<b>✓</b>	<b>✓</b>	<b>✓</b>	30	<b>✓</b>							
2018	/	/	/	_	/	/	/	/	/	/	/	/

Current / Terms met

30 Past due 30 days

CLS Closed

## Payment history guide

30 days past due as of Apr 2019



#### **Contact Info**

Address 155 WASHINGTON AVE,

**BREMERTON WA 98337** 

Phone Number (360) 662-2000

#### LBS FINANCIAL CREDIT UNION



#### **Account Info**

LBS FINANCIAL CREDIT Balance Account Name UNION Balance Updated 2789XXXX Account Number Recent Payment Account Type **Auto Loan** Monthly Payment Responsibility Individual Original Balance \$49,802 Date Opened 09/28/2013 **Highest Balance** Status Paid, Closed/Never late. 84 Months Terms Status Updated Jul 2016 Jul 2026 On Record Until

# S Payment History

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2016	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	CLS	_	_	_	_	_
2015	<b>✓</b>											
2014	<b>✓</b>											
2013	_	_	_	_	_	_	_	_	_	/	/	/

✓ Current / Terms met

CLS Closed

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



#### **Contact Info**

Address PO BOX 4860,

LONG BEACH CA 90804

Phone Number <u>(714) 893-5111</u>

## **MOUNTAIN WEST FINANCIAL**



#### **Account Info**

Account Name MOUNTAIN WEST Balance FINANCIAL Balance Updated -

Account Number 300005XXXXXXX Recent Payment

Account Type Mortgage Monthly Payment

Responsibility Individual Original Balance \$173,655

Date Opened 05/23/2014 Highest Balance -

Status Paid, Closed/Never late. Terms 30 Years

Status Updated May 2016 On Record Until May 2026

# **Payment History**

✓ Current / Terms met

CLS Closed

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



#### **Contact Info**

Address PO BOX 77404,

**EWING NJ 08628** 

Phone Number (866) 557-5654

# **NELNET/EDUCATION FINANCIAL**



#### **Account Info**

Account Name NELNET/EDUCATION Balance \$25,475
FINANCIAL Balance Updated 07/31/2023

Account Number 18413XXXX Recent Payment -

Account Type Education Monthly Payment \$184

Responsibility Individual Original Balance \$26,479

Date Opened 11/22/2005 Highest Balance -

Status Open/Never late.

Terms 360 Months

Status Updated Jul 2023

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## **Payment History**

	J	F	М	Α	М	J	J	Α	S	0	N	D
2023	<b>✓</b>	_	_	_	_	_						
2022	<b>✓</b>											
2021	<b>✓</b>											
2020	<b>✓</b>											
2019	<b>✓</b>											
2018	_	_	_	_	<b>✓</b>	~						

<sup>✓</sup> Current / Terms met



Date	Balance	Scheduled Payment	Paid
Jun 2023	\$25,367	\$184	\$0 on 8/6/2021
May 2023	\$25,263	\$184	\$0 on 8/6/2021
Apr 2023	\$25,156	\$184	\$0 on 8/6/2021
Mar 2023	\$25,052	\$184	\$0 on 8/6/2021
Feb 2023	\$24,945	\$184	\$0 on 8/6/2021
Jan 2023	\$24,848	\$184	\$0 on 8/6/2021
Dec 2022	\$24,741	\$184	\$0 on 8/6/2021
Nov 2022	\$24,633	\$184	\$0 on 8/6/2021
Oct 2022	\$24,529	\$184	\$0 on 8/6/2021
Sep 2022	\$24,422	\$184	\$0 on 8/6/2021
Aug 2022	\$24,318	\$184	\$0 on 8/6/2021
Jul 2022	\$24,211	\$184	\$0 on 8/6/2021
Jun 2022	\$24,103	\$184	\$0 on 8/6/2021
May 2022	\$24,000	\$184	\$0 on 8/6/2021
Apr 2022	\$23,892	\$184	\$0 on 8/6/2021
Mar 2022	\$23,788	\$184	\$0 on 8/6/2021
Feb 2022	\$23,681	\$184	\$0 on 8/6/2021

Date	Balance	Scheduled Payment	Paid
Jan 2022	\$23,584	\$184	\$0 on 8/6/2021
Dec 2021	\$23,477	\$184	\$0 on 8/6/2021
Nov 2021	\$23,369	\$184	\$0 on 8/6/2021
Oct 2021	\$23,266	\$184	\$0 on 8/6/2021
Sep 2021	\$23,158	\$184	\$0 on 8/6/2021
Aug 2021	\$23,054	\$184	\$98 on 8/6/2021

The original amount of this account was \$26,479



#### **Contact Info**

PO BOX 82561, Address

**LINCOLN NE 68501** 

Phone Number (888) 486-4722

## **NELNET/EDUCATION FINANCIAL**



#### **Account Info**

NELNET/EDUCATION Balance \$478 Account Name **FINANCIAL** Balance Updated 07/31/2023

18413XXXX Account Number Recent Payment \$430 as of 7/21/2023

Account Type Education Monthly Payment \$218 Responsibility Individual Original Balance \$33,474

Date Opened 11/22/2005 Highest Balance

Status Open/Never late. Terms 360 Months Jul 2023

# **Payment History**

Status Updated

	J	F	М	Α	М	J	J	Α	S	0	Ν	D	
2023	<b>✓</b>	<b>✓</b>	~	~	~	<b>✓</b>	<b>✓</b>	_	_	_	_	_	
2022	<b>✓</b>												
2021	<b>✓</b>	<b>✓</b>	~	~	~	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>	
2020	/	/	/	_	/	/	/	/	/	/	/	/	



Date	Balance	Scheduled Payment	Paid
Jun 2023	\$905	\$218	\$430 on 6/23/2023
May 2023	\$1,329	\$218	\$430 on 5/26/2023
Apr 2023	\$1,751	\$218	\$645 on 4/28/2023
Mar 2023	\$2,170	\$218	\$645 on 3/31/2023
Feb 2023	\$2,802	\$218	\$430 on 2/17/2023
Jan 2023	\$3,218	\$218	\$430 on 1/20/2023
Dec 2022	\$3,630	\$218	\$430 on 12/23/2022
Nov 2022	\$4,040	\$218	\$430 on 11/25/2022
Oct 2022	\$4,448	\$218	\$645 on 10/28/2022
Sep 2022	\$4,853	\$218	\$645 on 9/30/2022
Aug 2022	\$5,472	\$218	\$430 on 8/19/2022
Jul 2022	\$5,872	\$218	\$430 on 7/22/2022
Jun 2022	\$6,270	\$218	\$430 on 6/24/2022
May 2022	\$6,667	\$218	\$430 on 5/27/2022
Apr 2022	\$7,060	\$218	\$645 on 4/29/2022
Mar 2022	\$7,667	\$218	\$430 on 3/18/2022
Feb 2022	\$8,056	\$218	\$430 on 2/18/2022
Jan 2022	\$8,447	\$218	\$430 on 1/21/2022
Dec 2021	\$8,831	\$218	\$430 on 12/24/2021
Nov 2021	\$9,213	\$218	\$430 on 11/26/2021
Oct 2021	\$9,595	\$218	\$645 on 10/29/2021
Sep 2021	\$10,188	\$218	\$430 on 9/17/2021
Aug 2021	\$10,565	\$218	\$331 on 8/20/2021

The original amount of this account was \$33,474



#### **Contact Info**

Address PO BOX 82561,

LINCOLN NE 68501

Phone Number (888) 486-4722

## **NEW CUMBERLAND F C U**



#### **Account Info**

Account Name NEW CUMBERLAND F C U Balance \$0

Account Number 81030XXXX Balance Updated 07/31/2023

Account Type Credit card Recent Payment -

Responsibility Individual Monthly Payment \$0

Date Opened03/12/2004Credit Limit\$15,000StatusOpen/Never late.Highest Balance\$15,084

Status Updated Jul 2023 Terms -

# \$ Payment History

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

2022 / / / / / / / / / / /

2020 / / / / / / / / / / /

2019 / / / / / / / / / /

2018 / / / / / / / / / / /

2017 / / / / / / / / / / /

✓ Current / Terms met



#### **Balance Histories**

Date Balance Scheduled Payment Paid

Jun 2023 \$0 \$0 \$0 on 1/25/2023

Date	Balance	Scheduled Payment	Paid
May 2023	\$0	\$0	\$0 on 1/25/2023
Apr 2023	\$0	\$0	\$0 on 1/25/2023
Mar 2023	\$0	\$0	\$0 on 1/25/2023
Feb 2023	\$0	\$0	\$0 on 1/25/2023
Jan 2023	\$0	\$0	\$429 on 1/25/2023
Dec 2022	\$427	\$20	\$500 on 12/12/2022
Nov 2022	\$927	\$0	\$0 on 7/23/2022
Oct 2022	\$0	\$0	\$0 on 7/23/2022
Sep 2022	\$0	\$0	\$0 on 7/23/2022
Aug 2022	\$0	\$0	\$0 on 7/23/2022
Jul 2022	\$0	\$0	\$189 on 7/23/2022
Jun 2022	\$0	\$0	\$0 on 7/28/2020
May 2022	\$0	\$0	\$0 on 7/28/2020
Apr 2022	\$0	\$0	\$0 on 7/28/2020
Mar 2022	\$0	\$0	\$0 on 7/28/2020
Feb 2022	\$0	\$0	\$0 on 7/28/2020
Jan 2022	\$0	\$0	\$0 on 7/28/2020
Dec 2021	\$0	\$0	\$0 on 7/28/2020
Nov 2021	\$0	\$0	\$0 on 7/28/2020
Oct 2021	\$0	\$0	\$0 on 7/28/2020
Oct 2021	\$0	\$0	\$0 on 7/28/2020
Aug 2021	\$0	\$0	\$0 on 7/28/2020

Between Aug 2021 and Jun 2023, your credit limit/high balance was \$15,000



#### **Contact Info**

Address

345 LEWISBERRY RD, NEW CUMBERLAND PA 17070 Phone Number

(717) 774-7706

#### **PENINSULA COMMTY FCU**



#### **Account Info**

Account Name PENINSULA COMMTY FCU Balance \$47,736

Account Number 187322XXXXXXXX Balance Updated 08/10/2023

Account Type Secured Loan Recent Payment \$410 as of 7/28/2023

Responsibility Individual Monthly Payment \$408

Date Opened 04/19/2023 Original Balance \$48,445

Status **Open/Never late.** Highest Balance -

Status Updated Aug 2023 Terms 180 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

Jul 2023 \$47,944 \$408 \$410 on 6/30/2023

Jun 2023 \$48,152 \$408 \$613 on 6/2/2023

May 2023 \$48,445 \$408 \$0

#### **Additional info**

The original amount of this account was \$48,445



#### **Contact Info**

Address 521 W RAILROAD AVE,

**SHELTON WA 98584** 

Phone Number (360) 426-1601

#### **PENINSULA COMMTY FCU**



#### **Account Info**

Account Name PENINSULA COMMTY FCU Balance \$1,685 Account Number 476090XXXXXXXXXXX Balance Updated 08/15/2023 Account Type **Credit card** Recent Payment Individual Responsibility Monthly Payment \$34 Date Opened 05/03/2023 Credit Limit \$10,000 **Highest Balance** \$1,685 Status Open/Never late. Status Updated Aug 2023 Terms

# \$ 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
Jul 2023	\$1,660	\$34	\$0 on 6/5/2023
Jun 2023	\$0	\$0	\$368 on 6/5/2023
May 2023	\$0	\$0	\$0

#### **Additional info**

Between May 2023 and Jul 2023, your credit limit/high balance was \$10,000



#### **Contact Info**

Address 521 W RAILROAD AVE, SHELTON WA 98584

Phone Number (360) 426-1601

#### PROSPER MARKETPLACE INC



#### **Account Info**

Account Name PROSPER MARKETPLACE Balance INC Balance Updated Account Number 44XXXX Recent Payment Account Type Unsecured Monthly Payment Responsibility Individual

Responsibility Individual Original Balance \$35,000

Date Opened 09/21/2015 Highest Balance
Status Paid, Closed/Never late.

Status Updated Jul 2016 On Record Until Jul 2026

# S Payment History

Terms

36 Months

✓ Current / Terms met

CLS Closed

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

#### Contact Info

Address 221 MAIN ST STE 300,

SAN FRANCISCO CA 94105

Phone Number (866) 615-6319

## **SALAL CREDIT UNION**

#### **Account Info**

Account Name SALAL CREDIT UNION Balance 
Account Number 237545XXXX Balance Updated 
Account Type Secured Loan Recent Payment 
Responsibility Individual Monthly Payment -

 Date Opened
 04/16/2021
 Original Balance
 \$13,074

Status Paid, Closed/Never late. Highest Balance

Status Updated Aug 2021 Terms 120 Months

On Record Until Aug 2031

# S Payment History

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

2021 - - - - - - - - - - - - - -

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Aug 2031.



#### **Contact Info**

Address PO BOX 19340,

**SEATTLE WA 98109** 

## **SOLARITY CREDIT UNION**



#### **Account Info**

Account Name SOLARITY CREDIT UNION Balance \$88,763

Account Number 177761XXXX Balance Updated 07/31/2023

Account Type Secured Loan Recent Payment \$558 as of 7/19/2023

\$92,536

Responsibility Joint with KIMBERLY Monthly Payment \$558

HAGLUND Original Balance

Date Opened 04/05/2022 Highest Balance -

Status Open/Never late. Terms 240 Months

Status Updated Jul 2023

# **Payment History**

2022 - - - - / / / / / / / /

✓ Current / Terms met

Date	Balance	Scheduled Payment	Paid
Jun 2023	\$89,005	\$558	\$558 on 6/16/2023
May 2023	\$89,294	\$558	\$558 on 5/19/2023
Apr 2023	\$89,563	\$558	\$558 on 4/19/2023
Mar 2023	\$89.802	\$558	\$558 on 3/17/2023

Date	Balance	Scheduled Payment	Paid
Feb 2023	\$90,088	\$558	\$558 on 2/17/2023
Jan 2023	\$90,365	\$558	\$558 on 1/19/2023
Dec 2022	\$90,620	\$558	\$558 on 12/19/2022
Nov 2022	\$90,875	\$558	\$558 on 11/18/2022
Oct 2022	\$91,139	\$558	\$558 on 10/19/2022
Sep 2022	\$91,402	\$558	\$558 on 9/19/2022
Aug 2022	\$91,654	\$558	\$558 on 8/19/2022
Jul 2022	\$91,906	\$558	\$558 on 7/19/2022
Jun 2022	\$92,147	\$558	\$558 on 6/17/2022
May 2022	\$92,416	\$558	\$558 on 5/19/2022
Apr 2022	\$92,536	\$558	\$0

The original amount of this account was \$92,536



#### **Contact Info**

Address 110 N 5TH AVE,

**YAKIMA WA 98902** 

Phone Number (509) 248-1720

# SYNCB/CAR CARE DISC TIRE



#### **Account Info**

Account Name SYNCB/CAR CARE DISC Balance \$0 TIRE 07/20/2023 Balance Updated Account Number 650159XXXXXXXXXXX Recent Payment Account Type **Charge Card** Monthly Payment \$0 Responsibility Individual Credit Limit \$2,000 Date Opened 05/26/2019 Highest Balance \$1,143 Open/Never late. Status Terms Status Updated Jul 2023

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## **Payment History**

	J	F	М	Α	М	J	J	Α	S	0	N	D
2023	<b>✓</b>	_	_	_	_	_						
2022	<b>✓</b>											
2021	<b>✓</b>											
2020	<b>✓</b>											
2019	_	_	_	_	<b>✓</b>	/						

<sup>✓</sup> Current / Terms met



Date	Balance	Scheduled Payment	Paid
Jun 2023	\$0	\$0	\$0 on 8/4/2019
May 2023	\$0	\$0	\$0 on 8/4/2019
Apr 2023	\$0	\$0	\$0 on 8/4/2019
Mar 2023	\$0	\$0	\$0 on 8/4/2019
Feb 2023	\$0	\$0	\$0 on 8/4/2019
Jan 2023	\$0	\$0	\$0 on 8/4/2019
Dec 2022	\$0	\$0	\$0 on 8/4/2019
Nov 2022	\$0	\$0	\$0 on 8/4/2019
Oct 2022	\$0	\$0	\$0 on 8/4/2019
Sep 2022	\$0	\$0	\$0 on 8/4/2019
Aug 2022	\$0	\$0	\$0 on 8/4/2019
Jul 2022	\$0	\$0	\$0 on 8/4/2019
Jun 2022	\$0	\$0	\$0 on 8/4/2019
May 2022	\$0	\$0	\$0 on 8/4/2019
Apr 2022	\$0	\$0	\$0 on 8/4/2019
Mar 2022	\$0	\$0	\$0 on 8/4/2019
Feb 2022	\$0	\$0	\$0 on 8/4/2019
Jan 2022	\$0	\$0	\$0 on 8/4/2019

Date	Balance	Scheduled Payment	Paid
Dec 2021	\$0	\$0	\$0 on 8/4/2019
Nov 2021	\$0	\$0	\$0 on 8/4/2019
Oct 2021	\$0	\$0	\$0 on 8/4/2019
Sep 2021	\$0	\$0	\$0 on 8/4/2019
Aug 2021	\$0	\$0	\$0 on 8/4/2019

Between Aug 2021 and Jun 2023, your credit limit/high balance was \$2,000



#### **Contact Info**

Address PO BOX 965036,

ORLANDO FL 32896

Phone Number (866) 657-0376

## SYNCB/JCPENNEY



#### **Account Info**

Account Name

SYNCB/JCPENNEY

Balance

\$0

Account Number

600889XXXXXXXXXX

Balance Updated

08/16/2023

Account Type

Charge Card

Recent Payment

\$60 as of 8/4/2023

Responsibility

Individual

Monthly Payment

\$0

Date Opened 12/21/1981 Credit Limit \$3,100
Status Open/Never late. Highest Balance \$1,149

Status Updated Aug 2023 Terms -

# \$

## **Payment History**

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2023	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	<b>✓</b>	_	_	_	_
2022	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>
2021	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>
2020	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	<b>✓</b>	<b>✓</b>	~	~	<b>✓</b>
2019	<b>✓</b>											
2018	<b>✓</b>											

2017	<b>✓</b>	<b>/</b>	<b>✓</b>	<b>/</b>	<b>✓</b>							
2016	_	_	_	_	_	_	_	_	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
✓ C	urrent /	Terms	met									

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Date	Balance	Scheduled Payment	Paid
Jul 2023	\$0	\$0	\$60 on 7/7/2023
Jun 2023	\$0	\$0	\$60 on 6/9/2023
May 2023	\$0	\$0	\$60 on 5/12/2023
Apr 2023	\$0	\$0	\$90 on 4/14/2023
Mar 2023	\$0	\$0	\$60 on 3/3/2023
Feb 2023	\$0	\$0	\$60 on 2/3/2023
Jan 2023	\$0	\$0	\$60 on 1/6/2023
Dec 2022	\$0	\$0	\$60 on 12/9/2022
Nov 2022	\$0	\$0	\$60 on 11/10/2022
Oct 2022	\$0	\$0	\$90 on 10/14/2022
Sep 2022	\$0	\$0	\$60 on 9/2/2022
Aug 2022	\$0	\$0	\$60 on 8/5/2022
Jul 2022	\$0	\$0	\$60 on 7/8/2022
Jun 2022	\$0	\$0	\$60 on 6/10/2022
May 2022	\$0	\$0	\$60 on 5/13/2022
Apr 2022	\$0	\$0	\$90 on 4/15/2022
Mar 2022	\$0	\$0	\$60 on 3/4/2022
Feb 2022	\$0	\$0	\$60 on 2/4/2022
Jan 2022	\$0	\$0	\$60 on 1/7/2022
Dec 2021	\$0	\$0	\$60 on 12/10/2021
Nov 2021	\$0	\$0	\$60 on 11/12/2021
Oct 2021	\$0	\$0	\$90 on 10/15/2021
Sep 2021	\$0	\$0	\$60 on 9/3/2021

Date Balance Scheduled Payment Paid

Aug 2021 \$0 \$0 \$60 on 8/6/2021

#### **Additional info**

Between Aug 2021 and Jul 2023, your credit limit/high balance was \$3,100



#### **Contact Info**

Address PO BOX 965007,

ORLANDO FL 32896

Phone Number (800) 542-0800

# SYNCB/LOWES



#### **Account Info**

Account Name SYNCB/LOWES Balance \$0

Account Number 798192XXXXXXXXXX Balance Updated 08/04/2023

Account Type Charge Card Recent Payment Responsibility Individual Monthly Payment \$0

Date Opened 11/24/2001 Credit Limit \$1,500

Status Open/Never late. Highest Balance \$9,407

Status Updated Aug 2023 Terms -

# **Payment History**

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

2021 / / / / / / / / / / /

2020 / / / / / / / / / / /

2018 / / / / / / / / / /

2017 / / / / / / / / / / / /

✓ Current / Terms met

# \$=

Date	Balance	Scheduled Payment	Paid
Jul 2023	\$0	\$0	\$0 on 6/20/2021
Jun 2023	\$0	\$0	\$0 on 6/20/2021
May 2023	\$0	\$0	\$0 on 6/20/2021
Apr 2023	\$0	\$0	\$0 on 6/20/2021
Mar 2023	\$0	\$0	\$0 on 6/20/2021
Feb 2023	\$0	\$0	\$0 on 6/20/2021
Jan 2023	\$0	\$0	\$0 on 6/20/2021
Dec 2022	\$0	\$0	\$0 on 6/20/2021
Nov 2022	\$0	\$0	\$0 on 6/20/2021
Oct 2022	\$0	\$0	\$0 on 6/20/2021
Sep 2022	\$0	\$0	\$0 on 6/20/2021
Aug 2022	\$0	\$0	\$0 on 6/20/2021
Jul 2022	\$0	\$0	\$0 on 6/20/2021
Jun 2022	\$0	\$0	\$0 on 6/20/2021
May 2022	\$0	\$0	\$0 on 6/20/2021
Apr 2022	\$0	\$0	\$0 on 6/20/2021
Mar 2022	\$0	\$0	\$0 on 6/20/2021
Feb 2022	\$0	\$0	\$0 on 6/20/2021
Jan 2022	\$0	\$0	\$0 on 6/20/2021
Dec 2021	\$0	\$0	\$0 on 6/20/2021
Nov 2021	\$0	\$0	\$0 on 6/20/2021
Oct 2021	\$0	\$0	\$0 on 6/20/2021
Sep 2021	\$0	\$0	\$0 on 6/20/2021
Aug 2021	\$0	\$0	\$0 on 6/20/2021

Between Jul 2023 and Jul 2023, your credit limit/high balance was \$1,500 Between Aug 2021 and Jun 2023, your credit limit/high balance was \$10,000

Recent Payment

\$112 as of 6/19/2023



#### **Contact Info**

Address PO BOX 965005,

**ORLANDO FL 32896** 

Phone Number (800) 444-1408

## SYNCB/PPC



\$

#### **Account Info**

Account Type

Account Name SYNCB/PPC Balance \$0

**Credit card** 

604419XXXXXXXXXXX 07/19/2023 Account Number **Balance Updated** 

Responsibility Individual Monthly Payment Date Opened 01/13/2014 Credit Limit \$8,700 Status Open/Never late. Highest Balance \$7,208

Jul 2023 Status Updated Terms

## **Payment History**

M Α M Α S 0 D 2023 2022 2021 2020 2019

Current / Terms met



Date	Balance	Scheduled Payment	Paid
Jun 2023	\$112	\$30	\$0 on 4/7/2023
May 2023	\$0	\$0	\$0 on 4/7/2023
Apr 2023	\$0	\$0	\$650 on 4/7/2023
Mar 2023	\$650	\$30	\$300 on 3/10/2023
Feb 2023	\$950	\$30	\$300 on 2/10/2023
Jan 2023	\$1,250	\$30	\$30 on 1/11/2023

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$1,280	\$30	\$29 on 12/11/2022
Nov 2022	\$1,309	\$29	\$58 on 11/13/2022
Oct 2022	\$1,367	\$29	\$0 on 5/22/2022
Sep 2022	\$0	\$0	\$0 on 5/22/2022
Aug 2022	\$0	\$0	\$0 on 5/22/2022
Jul 2022	\$0	\$0	\$0 on 5/22/2022
Jun 2022	\$0	\$0	\$76 on 5/22/2022
May 2022	\$76	\$29	\$529 on 5/13/2022
Apr 2022	\$605	\$29	\$29 on 4/11/2022
Mar 2022	\$634	\$29	\$29 on 3/11/2022
Feb 2022	\$663	\$29	\$29 on 2/13/2022
Jan 2022	\$692	\$29	\$500 on 1/12/2022
Dec 2021	\$721	\$29	\$0 on 2/7/2021
Nov 2021	\$0	\$0	\$0 on 2/7/2021
Oct 2021	\$0	\$0	\$0 on 2/7/2021
Sep 2021	\$0	\$0	\$0 on 2/7/2021
Aug 2021	\$0	\$0	\$0 on 2/7/2021

Between Aug 2021 and Jun 2023, your credit limit/high balance was \$8,700



#### **Contact Info**

Address PO BOX 530975,

ORLANDO FL 32896

Phone Number (844) 373-4961

## TRACTOR SUPPLY/CBNA



#### **Account Info**

Account Name	TRACTOR SUPPLY/CBNA	Balance	\$0
Account Number	601157XXXXXXXXXXX	Balance Updated	07/26/2023
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	06/15/2021	Credit Limit	\$3,900
Status	Open/Never late.	Highest Balance	\$731
Status Updated	Jul 2023	Terms	-

# \$ Payment History

	J	F	М	Α	М	J	J	Α	S	0	N	D
2023	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	~	<b>✓</b>	_	_	_	_	_
2022	<b>✓</b>	✓										
2021	_	_	_	_	_	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	/

✓ Current / Terms met

# \$=

Date	Balance	Scheduled Payment	Paid
Jun 2023	\$198	\$29	\$0 on 6/4/2023
May 2023	\$0	\$0	\$0 on 5/21/2023
Apr 2023	\$410	\$29	\$0 on 4/21/2023
Mar 2023	\$731	\$29	\$0 on 3/21/2023
Feb 2023	\$486	\$29	\$0 on 2/21/2023
Jan 2023	\$106	\$29	\$0 on 1/21/2023
Dec 2022	\$346	\$29	\$0 on 12/21/2022
Nov 2022	\$123	\$29	\$0 on 11/21/2022
Oct 2022	\$0	\$0	\$0 on 10/26/2022
Sep 2022	\$0	\$0	\$0 on 9/23/2022
Aug 2022	\$193	\$29	\$0 on 8/21/2022
Jul 2022	\$597	\$29	\$0 on 7/21/2022
Jun 2022	\$142	\$29	\$0 on 6/21/2022
May 2022	\$376	\$29	\$0 on 5/21/2022

Date	Balance	Scheduled Payment	Paid
Apr 2022	\$353	\$29	\$0 on 3/17/2022
Mar 2022	\$0	\$0	\$0 on 3/17/2022
Feb 2022	\$63	\$29	\$0 on 2/21/2022
Jan 2022	\$100	\$29	\$0 on 1/11/2022
Dec 2021	\$197	\$29	\$0 on 11/16/2021
Nov 2021	\$0	\$0	\$0 on 11/16/2021
Oct 2021	\$129	\$29	\$0 on 10/21/2021
Sep 2021	\$45	\$29	\$0 on 9/21/2021
Aug 2021	\$46	\$29	\$0 on 8/21/2021

Between Aug 2021 and Jun 2023, your credit limit/high balance was \$3,900



#### **Contact Info**

Address PO BOX 6497,

SIOUX FALLS SD 57117

Phone Number (800) 950-5114

### **USAA SAVINGS BANK**



#### **Account Info**

Account Name USAA SAVINGS BANK Balance \$8,125

Account Number 427082XXXXXXXXXX Balance Updated 08/08/2023

Account Type Credit card Recent Payment \$212 as of 8/2/2023

ResponsibilityIndividualMonthly Payment\$210Date Opened01/24/2011Credit Limit\$12,800StatusOpen/Never late.Highest Balance\$8,718

Status Updated Aug 2023 Terms -

# § Payment History

2022	<b>✓</b>											
2021	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓	✓	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2020	<b>✓</b>											
2019	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓	✓	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2018	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓	✓	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2017	<b>✓</b>											
2016	_	_	_	_	_	_	_	-	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>

✓ Current / Terms met



Date	Balance	Scheduled Payment	Paid
Jul 2023	\$8,209	\$212	\$214 on 7/2/2023
Jun 2023	\$8,293	\$214	\$214 on 6/2/2023
May 2023	\$8,375	\$214	\$215 on 5/2/2023
Apr 2023	\$8,460	\$215	\$217 on 4/2/2023
Mar 2023	\$8,546	\$217	\$218 on 3/2/2023
Feb 2023	\$8,633	\$218	\$217 on 2/2/2023
Jan 2023	\$8,706	\$217	\$209 on 1/2/2023
Dec 2022	\$8,573	\$209	\$142 on 12/2/2022
Nov 2022	\$8,379	\$142	\$100 on 10/13/2022
Oct 2022	\$400	\$15	\$15 on 10/2/2022
Sep 2022	\$199	\$15	\$460 on 8/10/2022
Aug 2022	\$460	\$15	\$15 on 8/2/2022
Jul 2022	\$259	\$15	\$0 on 6/19/2021
Jun 2022	\$0	\$0	\$0 on 6/19/2021
May 2022	\$0	\$0	\$0 on 6/19/2021
Apr 2022	\$0	\$0	\$0 on 6/19/2021
Mar 2022	\$0	\$0	\$0 on 6/19/2021
Feb 2022	\$0	\$0	\$0 on 6/19/2021
Jan 2022	\$0	\$0	\$0 on 6/19/2021

Date	Balance	Scheduled Payment	Paid
Dec 2021	\$0	\$0	\$0 on 6/19/2021
Nov 2021	\$0	\$0	\$0 on 6/19/2021
Oct 2021	\$0	\$0	\$0 on 6/19/2021
Sep 2021	\$0	\$0	\$0 on 6/19/2021
Aug 2021	\$0	\$0	\$0 on 6/19/2021

Between Nov 2022 and Jul 2023, your credit limit/high balance was \$12,800 Between Aug 2021 and Oct 2022, your credit limit/high balance was \$6,800



#### **Contact Info**

Address PO BOX 33009,

**SAN ANTONIO TX 78265** 

Phone Number (800) 531-8722

# **WELLS FARGO HOME MORTGAGE**



#### **Account Info**

Account Name	WELLS FARGO HOME	Balance	-
	MORTGAGE	Balance Updated	-
Account Number	936052XXXXXXX	Recent Payment	-
Account Type	Mortgage	Monthly Payment	-
Responsibility	Individual	Original Balance	\$296,471
Date Opened	05/19/2016	Highest Balance	_
Status	Paid, Closed/Never late.	Terms	30 Years
Status Updated	Aug 2019	On Record Until	Aug 2029

# \$ Payment History

	J	F	М	Α	М	J	J	Α	S	0	N	D
2019	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	CLS	_	_	_	_
2018	<b>✓</b>											
2017	<b>✓</b>											
2016	_	_	_	_	_	_	_	_	<b>/</b>	<b>✓</b>	<b>✓</b>	/

Current / Terms met

CLS Closed

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



#### **Contact Info**

Address PO BOX 10335,

**DES MOINES IA 50306** 

Phone Number (800) 416-1472

#### **Public Records**

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

No public records reported.

# **Hard Inquiries**

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

CUDL/PENIN SULA COMM	CUDL/TWINS TAR CU	JPMCB CARD	USAA SAVINGS
FCU	Inquired on	Inquired on	BANK
Inquired on 04/15/2023	04/13/2023	12/15/2022	Inquired on 10/21/2022
	4525	PO BOX	
521 W	INTELCO	15298	PO BOX
RAILROAD	LOOP SE	WILMINGTO	33009 SAN
AVE	LACEY WA,	N DE, 19850	ANTONIO TX,
SHELTON WA, 98584	98503	Unspecified.	78265
, 2000 .	Installment.	This inquiry is	Unspecified.
Installment.	This inquiry is	scheduled to	This inquiry is
This inquiry is scheduled to continue on	scheduled to continue on	continue on record until Jan 2025.	scheduled to continue on

record until May 2025. record until May 2025.

record until Nov 2024.

# 700 CREDIT/CLE AR CREEK R

Inquired on 04/05/2022

11572 CLEAR CREEK RD NW SILVERDALE WA, 98383

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

# CUDL/TWINS TAR CU

Inquired on 04/05/2022

4525 INTELCO LOOP SE LACEY WA, 98503

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

# KITSAP CREDIT UNION

Inquired on 04/05/2022

155 WASHINGTO N AVE BREMERTON WA, 98337

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

# OREGON COMMUNITY CU

Inquired on 04/05/2022

2880 CHAD DR EUGENE OR, 97408

Auto loan. 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.

# **AC AUTOPAY**

#### LLC

Inquired on 11/07/2022, 10/10/2022 and 09/12/2 022

1147 N BROADWAY UNIT 100, DENVER CO 80203 (720) 961-4070

#### **BK OF AMER**

Inquired on 05/22/2023

PO BOX 982238, EL PASO TX 79998 (800) 421-2110

## CAPITAL

#### ONE

Inquired on 09/22/2022 and 09/09/2 022

PO BOX 30281, SALT LAKE CITY UT 84130 (804) 967-

# CAPITAL

#### ONE

Inquired on 09/13/2022

PO BOX 30281, SALT LAKE CITY UT 84130 (800) 955-7070

# CAPITAL ONE

Inquired on 07/13/2023

15000 CAPITAL ONE DR, RICHMOND VA 23238

# CCB/BREAD CASHBACK

Inquired on 12/13/2022 and 09/12/2 022

PO BOX 182120, COLUMBUS OH 43218

# CREDIT

<u>1000</u>

# KARMA

Inquired on 08/16/2023, 08/12/2023, 08/09/2023, 08/05/2023, 07/29/2023, 07/26/2023, 07/22/2023, 07/19/2023,

07/12/2023, 07/08/2023, 07/05/2023, 07/01/2023,

06/28/2023, 06/24/2023, 06/21/2023

06/21/2023, 06/17/2023,

## CREDIT

#### **KARMA INC**

Inquired on 04/15/2023, 04/13/2023, 03/08/2023, 12/15/2022 and 10/21/2 022

760 MARKET ST FL 2, SAN FRANCISCO CA 94102

ual Credit Report - Experian
06/14/2023,
06/10/2023,
06/07/2023,
06/03/2023,
05/31/2023,
05/27/2023,
05/24/2023,
05/20/2023,
05/17/2023,
05/13/2023,
05/10/2023,
05/06/2023,
05/03/2023,
04/29/2023,
04/26/2023,
04/22/2023,
04/19/2023,
04/15/2023,
04/12/2023,
04/08/2023,
04/05/2023,
04/03/2023,
03/29/2023,
03/25/2023,
03/22/2023,
03/18/2023,
03/15/2023,
03/11/2023,
03/08/2023,
03/04/2023,
03/01/2023,
02/25/2023,
02/22/2023,
02/18/2023,
02/15/2023,
02/11/2023,
02/08/2023,
02/04/2023,
02/01/2023,
01/28/2023,
01/25/2023,
01/21/2023,
01/21/2023,
01/14/2023,
01/11/2023,
01/07/2023,

01/04/2023, 12/31/2022, 12/28/2022, 12/24/2022, 12/21/2022, 12/17/2022, 12/14/2022, 12/10/2022, 12/03/2022, 11/30/2022, 11/26/2022, 11/23/2022, 11/19/2022, 11/16/2022, 11/12/2022, 11/09/2022, 11/07/2022, 11/02/2022, 10/29/2022, 10/26/2022, 10/22/2022, 10/19/2022, 10/12/2022, 10/08/2022, 10/05/2022, 10/01/2022, 09/28/2022, 09/24/2022, 09/17/2022, 09/14/2022, 09/10/2022, 09/07/2022, 09/03/2022, 08/31/2022, 08/27/2022 and 08/24/2 022 760 MARKET

ST FL 2, SAN FRANCISCO

## DATALAB/RA TEGENIUS

Inquired on 11/21/2022, 10/24/2022 and 09/26/2 022

9300 UNITED DR STE 180, AUSTIN TX 78758 (512) 302-6438

# DISCOVER FINANCIAL

SERVI Inquired on 07/21/2023, 05/19/2023, 03/31/2023, 02/13/2023, 12/22/2022 and 11/10/2

2500 LAKE COOK RD, RIVERWOOD S IL 60015 (800) 347-2683

# DISCOVER FINANCIAL SVCS

Inquired on 07/28/2023, 07/21/2023, 07/14/2023, 07/07/2023, 06/30/2023, 06/22/2023, 06/18/2023, 06/09/2023, 06/02/2023, 05/19/2023, 05/05/2023, 04/21/2023, 04/14/2023, 04/07/2023, 03/24/2023, 03/10/2023, 02/16/2023, 02/13/2023, 01/23/2023, 01/09/2023, 12/16/2022, 12/09/2022, 11/22/2022 and 11/10/2 022

PO BOX 15157, WILMINGTO N DE 19850 (800) 347-2683

#### **EXPERIAN**

Inquired on 08/23/2023

475 ANTON BLVD, COSTA MESA CA 92626

#### **EXPERIAN**

Inquired on 08/15/2023, 08/03/2023, 07/18/2023, 07/11/2023.

#### **EXPERIAN**

Inquired on 08/15/2023, 08/08/2023, 08/01/2023, 07/25/2023.

#### **FIGURE**

Inquired on 07/13/2023 and 05/12/2 023

#### **GLOBAL FCU**

Inquired on 07/14/2023

4000 CREDIT UNION DR,

141		Allindar Ordali Roport Experian	
07/07/2023,	07/11/2023,	650	ANCHORAGE
06/17/2023,	07/04/2023,	CALIFORNIA	AK 99503
05/17/2023,	06/27/2023,	ST FL 2700,	<u>(907) 563-</u>
05/11/2023,	06/20/2023,	SAN	<u>4567</u>
05/09/2023,	06/13/2023,	FRANCISCO	
05/07/2023,	06/06/2023,	CA 94108	
04/15/2023,	05/30/2023,		
04/14/2023,	05/23/2023,		
04/13/2023,	05/16/2023,		
04/11/2023,	05/09/2023,		
03/16/2023,	05/02/2023,		
02/16/2023,	04/25/2023,		
02/11/2023,	04/18/2023,		
01/20/2023,	04/11/2023,		
01/19/2023,	04/04/2023,		
01/08/2023,	03/28/2023,		
12/16/2022,	03/21/2023,		
12/15/2022,	03/14/2023,		
12/11/2022,	03/07/2023,		
12/01/2022,	02/28/2023,		
11/22/2022,	02/14/2023,		
11/12/2022,	01/31/2023,		
11/08/2022,	01/17/2023,		
10/21/2022,	01/03/2023,		
10/12/2022	12/20/2022,		
and 09/16/2	12/06/2022,		
022	11/22/2022,		
475 ANITONI	11/08/2022,		
475 ANTON	10/25/2022,		
BLVD,	10/11/2022,		
COSTA	09/27/2022,		
MESA CA	09/13/2022		
92626	and 08/30/2		
	022		
	475 ANTON		
	BLVD,		
	COSTA		
	MESA CA		
	92626		
	<u>(866) 431-</u>		
	<u>3471</u>		

#### **JPMCB**

Inquired on 08/01/2023, 07/01/2023, 06/01/2023, 05/01/2023, 04/01/2023, 03/01/2023, 02/01/2023, 12/01/2022, 11/01/2022, 10/01/2022 and 09/01/2 022

PO BOX 15298, WILMINGTO N DE 19850 (800) 432-3117

# JPMCB CARD

Inquired on 07/11/2023

PO BOX 15298, WILMINGTO N DE 19850 (800) 432-3117

# JPMCB

**CARD** 

Inquired on 07/08/2023

PO BOX 15298, WILMINGTO N DE 19850 (800) 432-3117

## JPMCB CARD

Inquired on 12/15/2022

PO BOX 15298, WILMINGTO N DE 19850 (800) 432-3117

## JPMCB CJ

Inquired on 08/16/2023, 08/12/2023, 07/24/2023, 07/12/2023, 07/09/2023, 06/30/2023, 06/19/2023, 05/12/2023, 05/12/2023, 05/10/2023, 04/23/2023, 04/15/2023,

## LENDINGPOI NT/RPM

Inquired on 02/03/2023

1201 ROBERTS BLVD NW STE 200, KENNESAW GA 30144

#### **LEXISNEXIS**

Inquired on 03/08/2023

2885
BRECKENRID
GE BLVD
#55D,
DULUTH GA
30096
(770) 7526000

On behalf of STATE FARM INSURANCE COM for Insurance underwriting

# ODE/700CRE DIT LLC

Inquired on 04/13/2023

31440 NORTHWEST ERN HWY STE 250, FARMINGTO N HILLS MI 48334

On behalf of 700CREDIT

04/13/2023,

03/27/2023.

02/26/2023, 01/30/2023, 01/22/2023. 01/09/2023, 12/31/2022, 12/15/2022, 12/12/2022, 12/06/2022, 12/03/2022, 11/13/2022, 11/09/2022, 10/21/2022, 10/11/2022 and 09/14/2

PO BOX 15298, WILMINGTO N DE 19850 (888) 401-0550

022

# THE GOLDMAN SACHS GROUPI

Inquired on 07/21/2023

200 WEST ST, NEW YORK NY 10282

# USAA FEDERAL SAVINGS BK

Inquired on 06/13/2023

10750 MCDERMOT T FWY # 2S, SAN ANTONIO TX 78288

# USAA SAVINGS BANK

Inquired on 08/03/2023

PO BOX 33009, SAN ANTONIO TX 78265 (800) 531-8722

# VE/CLARK COUNTY CU

Inquired on 06/24/2023

2625 N TENAYA WAY, LAS VEGAS NV 89128

#### WF CRD SVC

Inquired on 08/07/2023, 07/05/2023, 04/03/2023 and 09/07/2 022

1220 CONCORD AVE, CONCORD CA 94520 (925) 686-7938

# **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 <a href="https://experianconsumers.lexisnexis.com">https://experianconsumers.lexisnexis.com</a>.

# **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

#### Phone

Monday - Friday 9am to 5pm (855) 414-6047

#### Mail

**Experian** PO Box 9701 Allen, TX 75013

# **Know Your Rights**

# **Fair Credit Reporting Act (FCRA)**

Para información en español, visite <u>www.consumerfinance.gov/learnmore</u> 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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> 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 <a href="www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> 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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> 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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.

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 50PTOUT (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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.

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:

#### PLEASE CONTACT:

- a. Bureau of ConsumerFinancial Protection1700 G Street NWWashington, DC 20552
- b. Federal TradeCommission ConsumerResponse Center600 Pennsylvania AvenueNWWashington, DC 20580
- **2.** To the extent not included in item 1 above:
- **a.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks
- **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

- a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
- b. Federal ReserveConsumer Help CenterPO Box 1200Minneapolis, 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