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Prepared For

**MONTEL EDWARDS**

**Personal & Confidential**

Date Generated

Oct 18, 2022

Report Number

4121-9848-80

## At a Glance

**28**  
**Accounts**

**0**  
**Public**  
**Records**

**0**  
**Hard**  
**Inquiries**

---

## Personal Information

6 Names 12 Addresses 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

**MONTEL D EDWARDS**

Name ID #357

**MONTEL EDWARDS**

Name ID #9869

**MONTEL DEONTE EDWARDS**

Name ID #17953

**KATHY M EDWARDS**

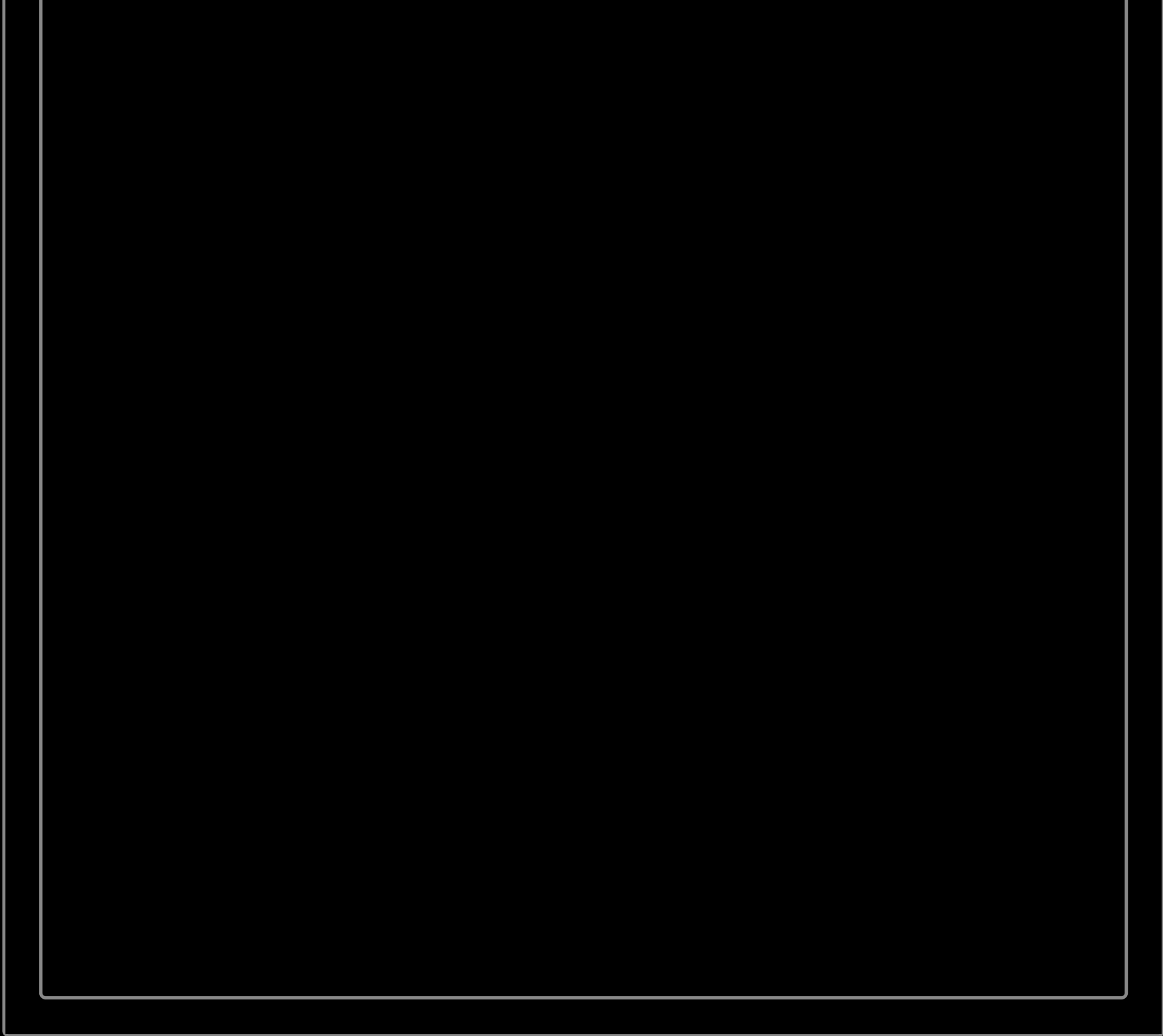
Name ID #23892

**MONTELD EDWARDS**

Name ID #6074

**EDWARDS MONTEL**

Name ID #11861



## Addresses

1189 AUBURN DR APT232

CASTLE ROCK CO, 80109-1602

Address ID #0904107961

Apartment complex



1189 AUBURN DR

CASTLE ROCK CO, 80109-1597

Address ID #0897792466

Multifamily

1189 AUBURN DR

BOULDER CO, 80304

Address ID #0904294582

Apartment complex

2716 JUNIPER AVE APT64

BOULDER CO, 80304-2445

Address ID #0166546663

Apartment complex

1246 N WELLS ST STEA

CHICAGO IL, 60610-1916

Address ID #0846077043

Single family

2716 JUNIPER AVE

BOULDER CO, 80304-2445

Address ID #0166546656

Multifamily

517 W OAKDALE AVE APT609

CHICAGO IL, 60657-5731

Address ID #0225007679

Apartment complex

517 W OAKDALE AVE

CHICAGO IL, 60657-5755

Address ID #0127385906

Multifamily

537 W DEMING PL APT103

CHICAGO IL, 60614-6402

Address ID #0126090657

Apartment complex



506 HERRING STATE SCHOOL

MICHIGAN CITY IN, 46360

Address ID #0812716290

Single family

4024 N FOX HOLLOW DR

LA PORTE IN, 46350-7228

Address ID #0821531525

Single family

537 W DEMING PL APT104

CHICAGO IL, 60614-6413

Address ID #0126090658

Apartment complex

### Year of Birth

1996

### Phone Numbers

(312) 934-3141

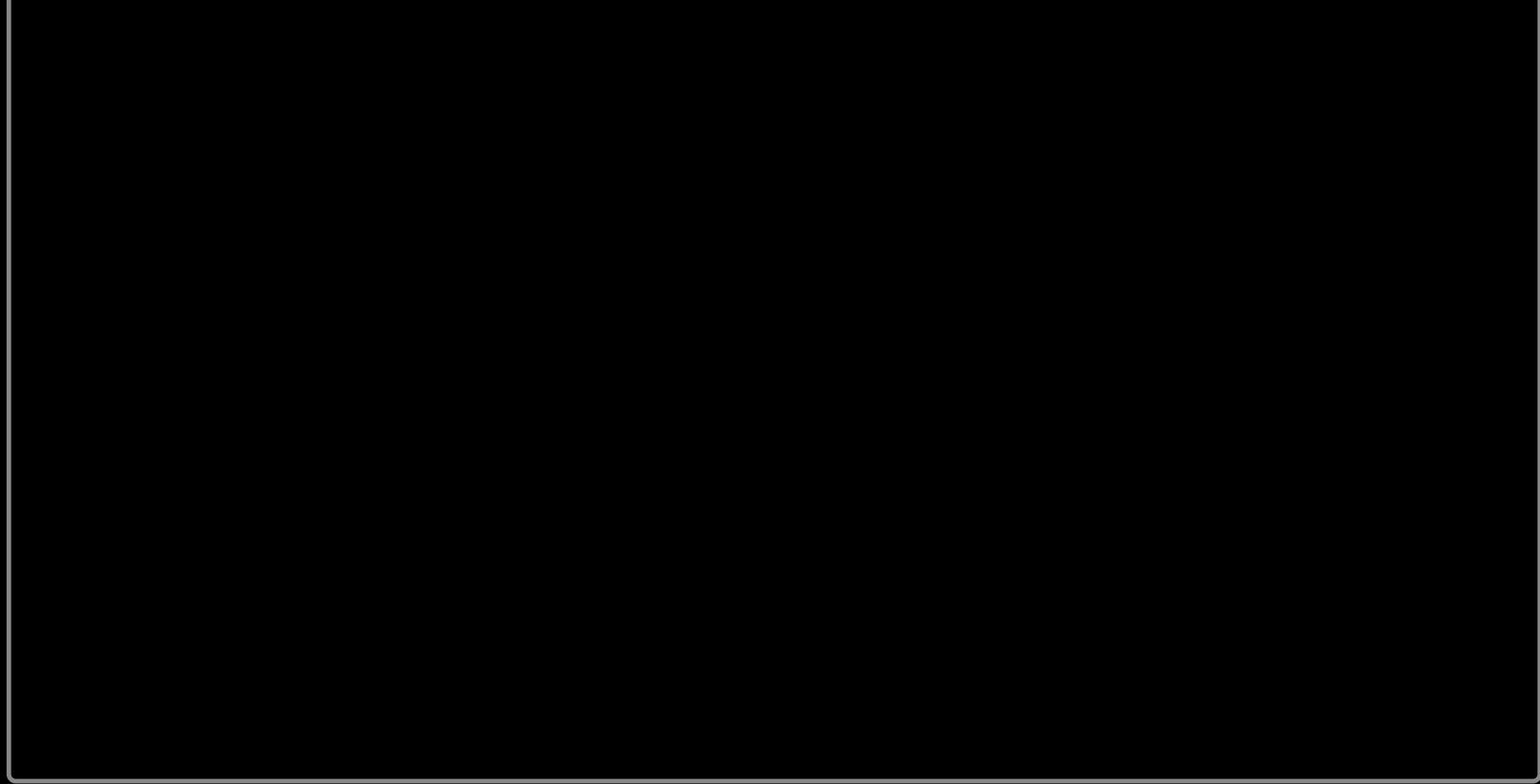
Cellular

**(312) 940-8109**

Residential

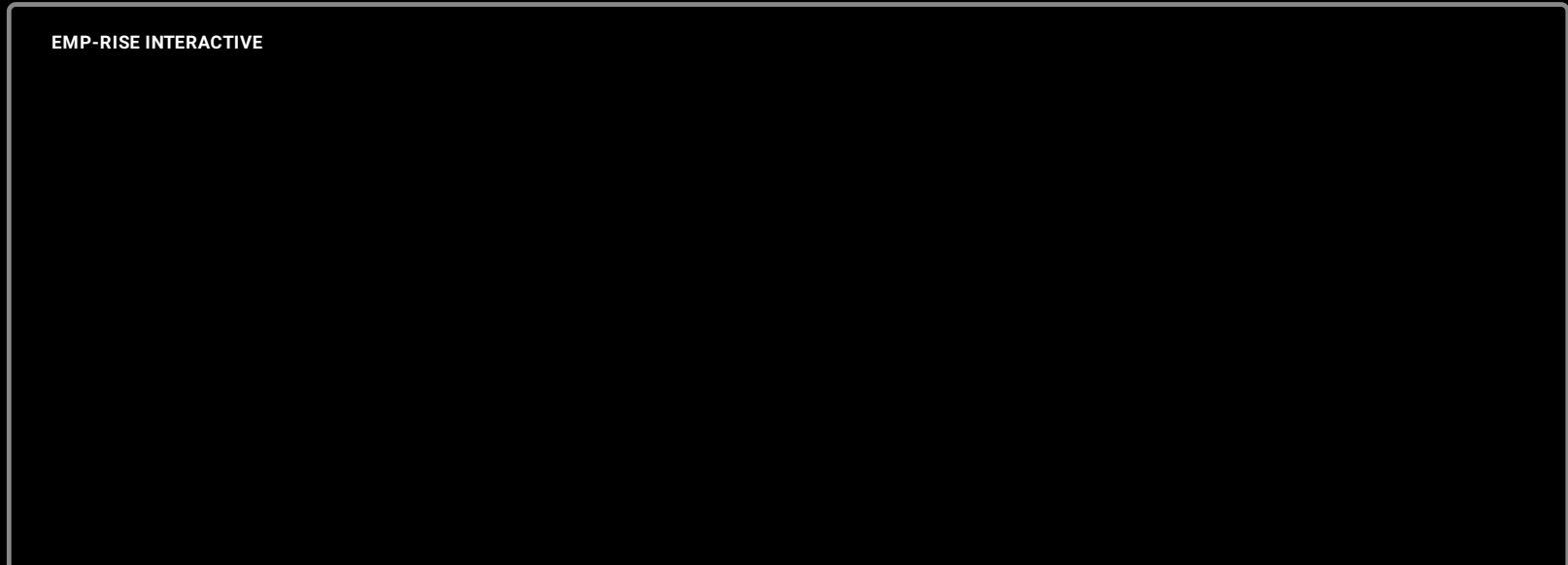
**(720) 717-6800**

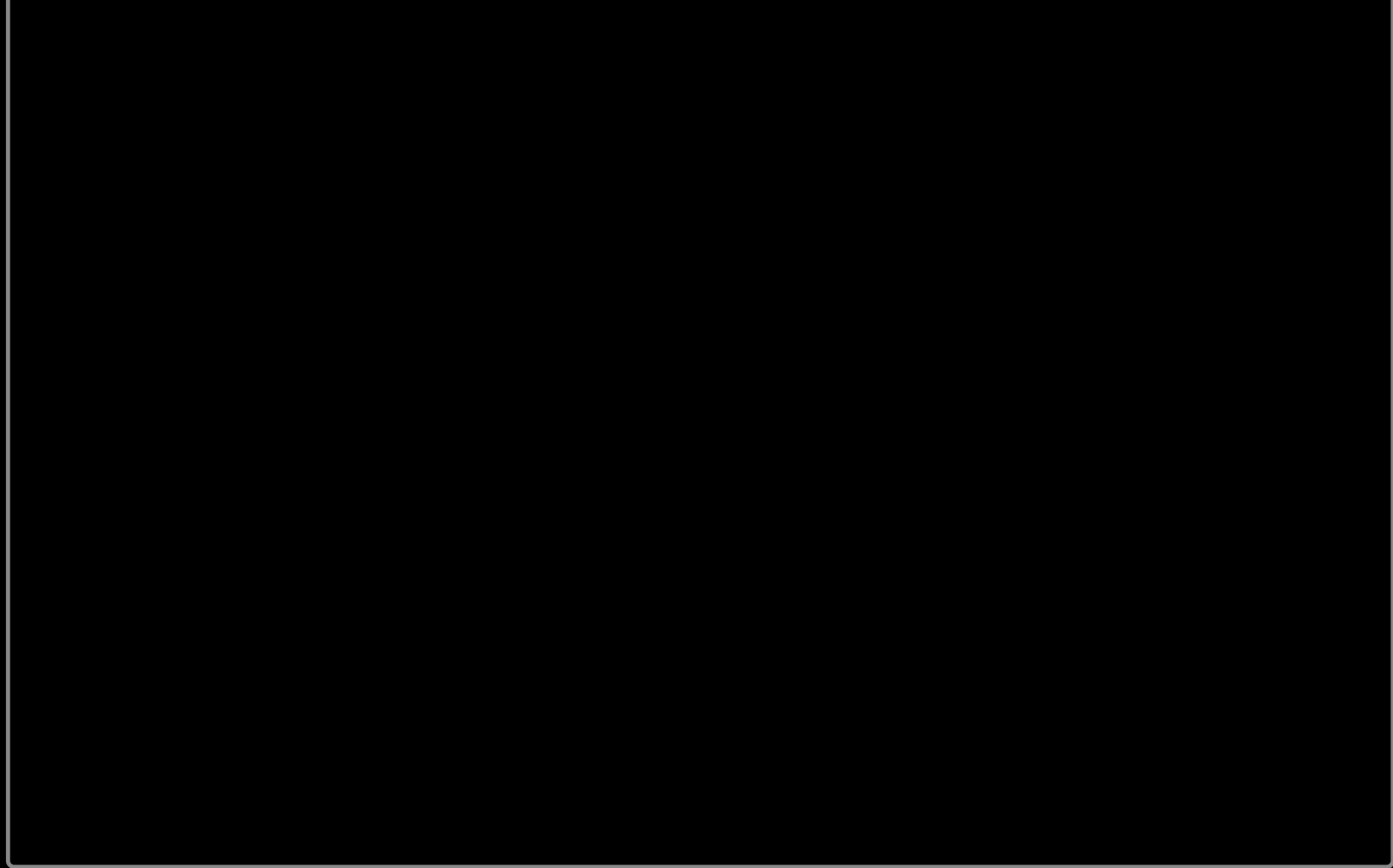
Cellular



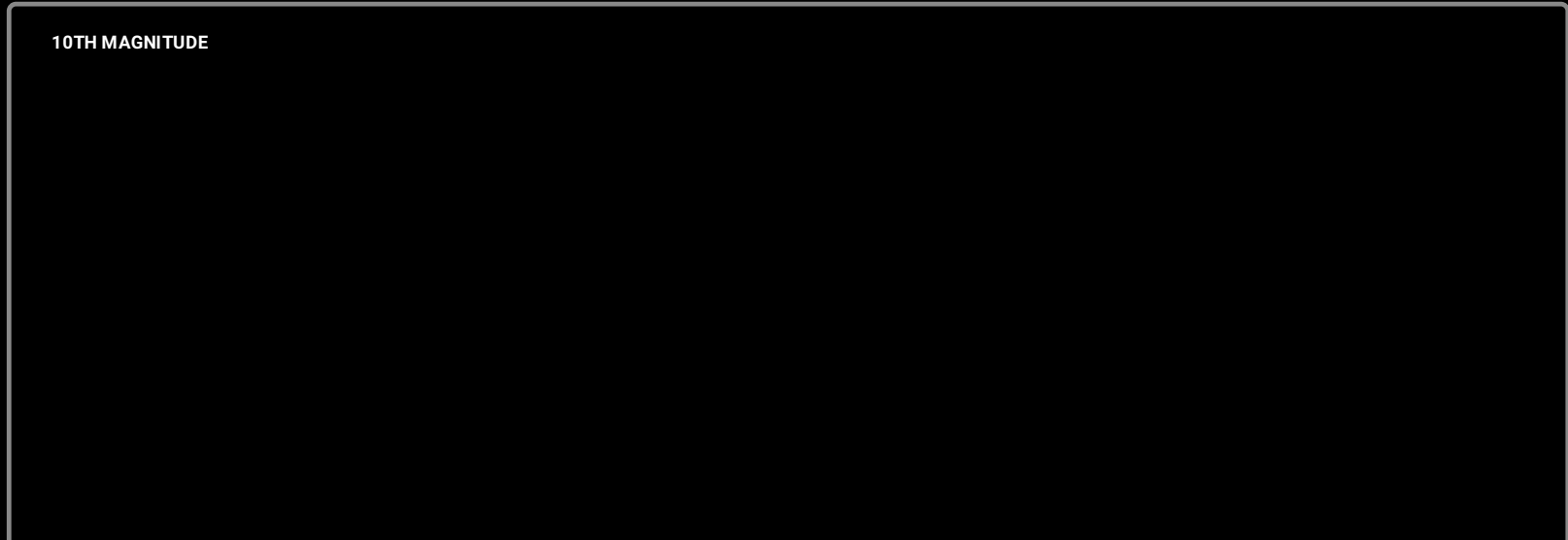
## Employers

EMP-RISE INTERACTIVE





10TH MAGNITUDE





INFORMAITON TECHNOLOGY

**OFFICE MAX**

4421 SOUTH FRANKLIN ST , 46360

## Accounts

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

### AFFIRM INC

#### Account Info

Account Name

**AFFIRM INC**

Account Number

**H8X4XXXX**

Account Type	<b>Unsecured</b>
Responsibility	<b>Individual</b>
Date Opened	<b>08/07/2018</b>
Status	<b>Paid, Closed/Never late.</b>
Status Updated	<b>Oct 2018</b>
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	<b>\$0</b>
Original Balance	<b>\$2,437</b>
Highest Balance	<b>\$0</b>
Terms	<b>12 Months</b>
On Record Until	<b>Oct 2028</b>

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2018	-	-	-	-	-	-	-	-	□	CLS	-	-
□				CLS								
Current on payments				Closed								

**Contact Info**

Address **650 CALIFORNIA ST FL 12,  
SAN FRANCISCO CA 94108**

Phone Number **(855) 423-3729**

 **ALLIANT CREDIT UNION**  
Potentially Negative

### Account Info

Account Name	ALLIANT CREDIT UNION
Account Number	240880XXXXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	09/30/2019
Status	Account charged off. \$18,023 written off. \$18,023 past due as of Sep 2022.
Status Updated	Aug 2020
Balance	\$18,023
Balance Updated	09/30/2022
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$24,000
Highest Balance	\$0
Terms	24 Months
On Record Until	Jan 2027

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	—	—	—
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	□	□	□	□	30	60	90	CO	CO	CO	CO	CO
2019	—	—	—	—	—	—	—	—	—	□	□	□

□	30	60	90	CO
Current on payments	30 Days Past Due	60 Days Past Due	90 Days Past Due	Charge off

#### Payment history guide

Charge Off as of Aug 2020 to Sep 2022

90 days past due as of Jul 2020

60 days past due as of Jun 2020

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$18,023	\$0	\$0 on 4/17/2020
Jul 2022	\$18,023	\$0	\$0 on 4/17/2020
Jun 2022	\$18,023	\$0	\$0 on 4/17/2020
May 2022	\$18,023	\$0	\$0 on 4/17/2020
Apr 2022	\$18,023	\$0	\$0 on 4/17/2020
Mar 2022	\$18,023	\$0	\$0 on 4/17/2020
Feb 2022	\$18,023	\$0	\$0 on 4/17/2020
Jan 2022	\$18,023	\$0	\$0 on 4/17/2020
Dec 2021	\$18,023	\$0	\$0 on 4/17/2020
Nov 2021	\$18,023	\$0	\$0 on 4/17/2020
Oct 2021	\$18,023	\$0	\$0 on 4/17/2020
Sep 2021	\$18,023	\$0	\$0 on 4/17/2020
Aug 2021	\$18,023	\$0	\$0 on 4/17/2020
Jul 2021	\$18,023	\$0	\$0 on 4/17/2020
Jun 2021	\$18,023	\$0	\$0 on 4/17/2020
May 2021	\$18,023	\$0	\$0 on 4/17/2020
Apr 2021	\$18,023	\$0	\$0 on 4/17/2020
Mar 2021	\$18,023	\$0	\$0 on 4/17/2020
Feb 2021	\$18,023	\$0	\$0 on 4/17/2020
Jan 2021	\$18,023	\$0	\$0 on 4/17/2020
Dec 2020	\$18,023	\$0	\$0 on 4/17/2020
Nov 2020	\$18,023	\$0	\$0 on 4/17/2020
Oct 2020	\$18,023	\$0	\$0 on 4/17/2020

**Additional info** The original amount of this account was \$24,000

**Contact Info**

Address

11545 W TOUHY AVE,  
CHICAGO IL 60666

Phone Number [\(800\) 328-1935](tel:800-328-1935)**AMERICAN EXPRESS****Account Info**

Account Name	AMERICAN EXPRESS
Account Number	3499922058953503
Account Type	Credit card
Responsibility	Individual
Date Opened	02/23/2015
Status	Paid, Closed/Never late.
Status Updated	Nov 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	-
Highest Balance	\$3,795
Terms	1 Months
On Record Until	Nov 2027

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	-	-	-	-	-	-	-	-	-	-	CLS	-
2016	-	-	-	□	-	-	-	-	-	-	-	-
2015	-	-	□	□	□	□	□	□	□	□	□	-

□ CLS  
 Current on payments Closed

### Contact Info

Address **PO BOX 981537,  
EL PASO TX 79998**

Phone Number **(800) 874-2717**

**Comment**

**Current:**

Account closed at credit grantor's request.

**Previous:**

None

**AMERICAN EXPRESS**  
Potentially Negative

**Account Info**

Account Name	AMERICAN EXPRESS
Account Number	3499927541685933
Account Type	Credit card
Responsibility	Individual
Date Opened	10/29/2019
Status	Account charged off. \$1,867 written off. \$1,842 past due as of Mar 2021.
Status Updated	Oct 2020
Balance	\$1,842
Balance Updated	03/25/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	-
Highest Balance	\$7,872
Terms	1 Months
On Record Until	Jan 2027

**Payment History**



	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	CO	CO	—	—	—	—	—	—	—	—	—
2020	□	□	□	□	30	60	90	120	150	CO	CO	CO
2019	—	—	—	—	—	—	—	—	—	—	□	□

□	30	60	90	120	150	CO
Current on payments	30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	Charge off

### Payment history guide

Charge Off as of Oct 2020 to Mar 2021

150 days past due as of Sep 2020

120 days past due as of Aug 2020

90 days past due as of Jul 2020

60 days past due as of Jun 2020

30 days past due as of May 2020

### Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Dec 2020</b>	<b>\$1,867</b>	<b>\$0</b>	<b>\$0</b>
<b>Nov 2020</b>	<b>\$1,867</b>	<b>\$0</b>	<b>\$0</b>
<b>Oct 2020</b>	<b>\$1,867</b>	<b>\$0</b>	<b>\$0</b>

**Additional info** Between Oct 2020 and Dec 2020, your credit limit/high balance was \$7,872.

### Contact Info

Address

**PO BOX 981537,  
EL PASO TX 79998**

Phone Number **(800) 874-2717**

### Comment

**Current:**

**FCBA dispute resolved - consumer disagrees.**

**Account closed at credit grantor's request.**

**Previous:**



2017	□	□	□	□	□	□	□	□	□	□	□	□
2016	□	□	□	□	□	□	□	□	□	□	□	□
2015	—	—	—	—	—	—	—	—	—	—	—	□

□ **150** **180** **CO**  
 Current on payments      150 Days Past Due      180 Days Past Due      Charge off

**Payment history guide**

Charge Off as of Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021, Sep 2021, Aug 2021, Jul 2021, Jun 2021, May 2021, Apr 2021, Mar 2021, Feb 2021, Jan 2021, Dec 2020, Nov 2020

180 days past due as of Oct 2020

150 days past due as of Sep 2020

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$553	\$0	\$0 on 9/14/2020
Jul 2022	\$553	\$0	\$0 on 9/14/2020
Jun 2022	\$553	\$0	\$0 on 9/14/2020
May 2022	\$553	\$0	\$0 on 9/14/2020
Apr 2022	\$553	\$0	\$0 on 9/14/2020
Mar 2022	\$553	\$0	\$0 on 9/14/2020
Feb 2022	\$553	\$0	\$0 on 9/14/2020
Jan 2022	\$553	\$0	\$0 on 9/14/2020
Dec 2021	\$553	\$0	\$0 on 9/14/2020
Nov 2021	\$553	\$0	\$0 on 9/14/2020
Oct 2021	\$553	\$0	\$0 on 9/14/2020
Sep 2021	\$553	\$0	\$0 on 9/14/2020
Aug 2021	\$553	\$0	\$0 on 9/14/2020
Jul 2021	\$553	\$0	\$0 on 9/14/2020
Jun 2021	\$553	\$0	\$0 on 9/14/2020
May 2021	\$553	\$0	\$0 on 9/14/2020
Apr 2021	\$553	\$0	\$0 on 9/14/2020
Mar 2021	\$553	\$0	\$0 on 9/14/2020
Feb 2021	\$553	\$0	\$0 on 9/14/2020
Jan 2021	\$553	\$0	\$0 on 9/14/2020
Dec 2020	\$553	\$0	\$0 on 9/14/2020
Nov 2020	\$553	\$0	\$0 on 9/14/2020
Oct 2020	\$553	\$25	\$0 on 9/14/2020

**Additional info** Between Oct 2020 and Aug 2022, your credit limit/high balance was \$500

**Contact Info**

Address

PO BOX 982238,  
EL PASO TX 79998

Phone Number(800) 421-2110

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**Comment**

**Current:**

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**Account closed at credit grantor's request.**

**Previous:**

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**Account closed at credit grantor's request.**

Mar 2021 to Aug 2022

 **BARCLAYS BANK DELAWARE**  
Potentially Negative

**Account Info**

Account Name	BARCLAYS BANK DELAWARE
Account Number	000231XXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	01/12/2015
Status	Account charged off. \$490 written off. \$901 past due as of Oct 2022.
Status Updated	May 2021
Balance	\$901
Balance Updated	10/02/2022
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$500
Highest Balance	\$1,585
Terms	NA

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	—	—
2021	90	120	150	180	CO	CO	CO	CO	CO	CO	CO	CO
2020	□	□	□	□	□	□	□	□	□	□	30	60
2019	□	□	□	□	□	□	□	□	□	□	□	□
2018	□	□	□	□	□	□	□	□	□	□	□	□
2017	□	□	□	□	□	□	□	□	—	□	□	□
2016	□	□	□	□	□	□	□	□	□	□	□	□
2015	—	—	—	—	—	—	—	—	—	—	□	□

□	30	60	90	120	150	180	CO
Current on payments	30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	180 Days Past Due	Charge off

**Payment history guide**

- Charge Off as of Oct 2022, Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021, Sep 2021, Aug 2021, Jul 2021, Jun 2021, May 2021
- 180 days past due as of Apr 2021
- 150 days past due as of Mar 2021
- 120 days past due as of Feb 2021
- 90 days past due as of Jan 2021
- 60 days past due as of Dec 2020
- 30 days past due as of Nov 2020

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Sep 2022	\$901	\$0	\$0 on 2/22/2019
Aug 2022	\$901	\$0	\$0 on 2/22/2019
Jul 2022	\$901	\$0	\$0 on 2/22/2019
Jun 2022	\$901	\$0	\$0 on 2/22/2019
May 2022	\$901	\$0	\$0 on 2/22/2019
Apr 2022	\$901	\$0	\$0 on 2/22/2019

Date	Balance	Scheduled Payment	Paid
Mar 2022	\$901	\$0	\$0 on 2/22/2019
Feb 2022	\$901	\$0	\$0 on 2/22/2019
Jan 2022	\$901	\$0	\$0 on 2/22/2019
Dec 2021	\$901	\$0	\$0 on 2/22/2019
Nov 2021	\$901	\$0	\$0 on 2/22/2019
Oct 2021	\$901	\$0	\$0 on 2/22/2019
Sep 2021	\$901	\$0	\$0 on 2/22/2019
Aug 2021	\$901	\$0	\$0 on 2/22/2019
Jul 2021	\$901	\$0	\$0 on 2/22/2019
Jun 2021	\$901	\$0	\$0 on 2/22/2019
May 2021	\$901	\$0	\$0 on 2/22/2019
Apr 2021	\$901	\$64	\$0 on 2/22/2019
Mar 2021	\$841	\$64	\$0 on 2/22/2019
Feb 2021	\$785	\$62	\$0 on 2/22/2019
Jan 2021	\$728	\$60	\$0 on 2/22/2019
Dec 2020	\$672	\$58	\$0 on 2/22/2019
Nov 2020	\$618	\$46	\$0 on 2/22/2019
Oct 2020	\$565	\$29	\$0 on 2/22/2019

**Additional info**Between Oct 2020 and Sep 2022, your credit limit/high balance was \$500

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**Contact Info**

Address

**PO BOX 8803,  
WILMINGTON DE 19899**

Phone Number [\(888\) 232-0780](tel:888-232-0780)

---

**Comment**

**Current:**

---

**Completed investigation of FCRA dispute - consumer disagrees.**

**Account closed at credit grantor's request.**

**Previous:**

---

**Completed investigation of FCRA dispute - consumer disagrees.**

Mar 2021 to Sep 2022

**Account closed at credit grantor's request.**

Jun 2021 to Sep 2022

**BARCLAYS BANK DELAWARE**  
Potentially Negative

**Account Info**

Account Name	BARCLAYS BANK DELAWARE
Account Number	000340XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	11/15/2019
Status	Account charged off. \$3,385 written off.
Status Updated	May 2021
Balance	\$0
Balance Updated	05/01/2022
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$3,500
Highest Balance	\$3,907
Terms	NA
On Record Until	Jul 2027

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2022	CO	CO	CO	CO	CO	—	—	—	—	—	—	—
2021	90	120	150	180	CO	CO	CO	CO	CO	CO	CO	CO
2020	□	□	□	□	□	□	□	□	□	□	30	60
2019	—	—	—	—	—	—	—	—	—	—	—	□
□	30	60	90	120	150	180	CO					
Current on payments	30 Days	60 Days	90 Days	120 Days	150 Days	180 Days	Charge off					

**Payment history guide**

Charge Off as of May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021, Sep 2021, Aug 2021, Jul 2021, Jun 2021, May 2021

180 days past due as of Apr 2021

150 days past due as of Mar 2021

120 days past due as of Feb 2021

90 days past due as of Jan 2021

60 days past due as of Dec 2020

30 days past due as of Nov 2020

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Apr 2022	\$3,907	\$0	\$0 on 5/14/2020
Mar 2022	\$3,907	\$0	\$0 on 5/14/2020
Feb 2022	\$3,907	\$0	\$0 on 5/14/2020
Jan 2022	\$3,907	\$0	\$0 on 5/14/2020
Dec 2021	\$3,907	\$0	\$0 on 5/14/2020
Nov 2021	\$3,907	\$0	\$0 on 5/14/2020
Oct 2021	\$3,907	\$0	\$0 on 5/14/2020
Sep 2021	\$3,907	\$0	\$0 on 5/14/2020
Aug 2021	\$3,907	\$0	\$0 on 5/14/2020
Jul 2021	\$3,907	\$0	\$0 on 5/14/2020
Jun 2021	\$3,907	\$0	\$0 on 5/14/2020
May 2021	\$3,907	\$0	\$0 on 5/14/2020
Apr 2021	\$3,867	\$100	\$0 on 5/14/2020
Mar 2021	\$3,800	\$101	\$0 on 5/14/2020
Feb 2021	\$3,736	\$99	\$0 on 5/14/2020
Jan 2021	\$3,671	\$96	\$0 on 5/14/2020
Dec 2020	\$3,608	\$95	\$0 on 5/14/2020
Nov 2020	\$3,547	\$82	\$0 on 5/14/2020
Oct 2020	\$3,487	\$52	\$0 on 5/14/2020

**Additional info** Between Oct 2020 and Apr 2022, your credit limit/high balance was \$3,500

**Historical Info**

Company Sold

**PORTFOLIO RECOVERY ASSOC.**

**Contact Info**

Address

**PO BOX 8803,**



Phone Number (888) 232-0780

**Comment****Current:**

Purchased by another lender.

**Previous:**

Account closed at credit grantor's request.

Jun 2021 to Apr 2022

**BMO HARRIS BANK NA****Account Info**

Account Name	BMO HARRIS BANK NA
Account Number	610038XXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	02/19/2014
Status	Paid, Closed/Never late.
Status Updated	June 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$1,500
Highest Balance	\$0
Terms	24 Months
On Record Until	Jun 2025

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2015	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLS	—	—	—	—	—	—
2014	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Current on payments

CLS

Closed

### Contact Info

Address

PO BOX 94034,  
PALATINE IL 60094

Phone Number [\(888\) 340-2265](tel:888-340-2265)

### Comment

**Current:**

Account closed at consumer's request.

**Previous:**

None

## CAPITAL ONE Potentially Negative

### Account Info

Account Name

CAPITAL ONE

Account Number

400344XXXXXXXXXX

Account Type

Credit card

Responsibility	Individual
Date Opened	08/08/2014
Status	Account charged off. \$4,250 written off. \$4,250 past due as of Sep 2022.
Status Updated	Feb 2021
Balance	\$4,250
Balance Updated	09/13/2022
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$3,750
Highest Balance	\$4,250
Terms	NA
On Record Until	May 2027

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	—	—	—
2021	150	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	□	□	□	□	□	30	□	□	30	60	90	120
2019	□	□	□	□	□	□	□	□	□	□	□	□
2018	□	□	□	□	□	□	□	□	□	□	□	□
2017	□	□	□	□	□	□	□	□	□	□	□	□
2016	□	□	□	□	□	□	□	□	□	□	□	□
2015	—	—	—	—	—	—	—	—	—	□	□	□

□	30	60	90	120	150	CO
Current on payments	30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	Charge off

### Payment history guide

Charge Off as of Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021, Sep 2021, Aug 2021, Jul 2021, Jun 2021, May 2021, Apr 2021, Mar 2021, Feb 2021

150 days past due as of Jan 2021

120 days past due as of Dec 2020

90 days past due as of Nov 2020

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$4,250	\$0	\$0 on 6/15/2020
Jul 2022	\$4,250	\$0	\$0 on 6/15/2020
Jun 2022	\$4,250	\$0	\$0 on 6/15/2020
May 2022	\$4,250	\$0	\$0 on 6/15/2020
Apr 2022	\$4,250	\$0	\$0 on 6/15/2020
Mar 2022	\$4,250	\$0	\$0 on 6/15/2020
Feb 2022	\$4,250	\$0	\$0 on 6/15/2020
Jan 2022	\$4,250	\$0	\$0 on 6/15/2020
Dec 2021	\$4,250	\$0	\$0 on 6/15/2020
Nov 2021	\$4,250	\$0	\$0 on 6/15/2020
Oct 2021	\$4,250	\$0	\$0 on 6/15/2020
Sep 2021	\$4,250	\$0	\$0 on 6/15/2020
Aug 2021	\$4,250	\$0	\$0 on 6/15/2020
Jul 2021	\$4,250	\$0	\$0 on 6/15/2020
Jun 2021	\$4,250	\$0	\$0 on 6/15/2020
May 2021	\$4,250	\$0	\$0 on 6/15/2020
Apr 2021	\$4,250	\$0	\$0 on 6/15/2020
Mar 2021	\$4,250	\$0	\$0 on 6/15/2020
Feb 2021	\$4,250	\$0	\$0 on 6/15/2020
Jan 2021	\$4,186	\$111	\$0 on 6/15/2020
Dec 2020	\$4,116	\$109	\$0 on 6/15/2020
Nov 2020	\$4,048	\$112	\$0 on 6/15/2020
Oct 2020	\$3,976	\$141	\$0 on 6/15/2020

**Additional info**Between Oct 2020 and Aug 2022, your credit limit/high balance was \$3,750

**Contact Info**

Address

PO BOX 31293,  
SALT LAKE CITY UT 84131

Phone Number **(800) 955-7070****Comment**

Current:

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Mar 2021 to Aug 2022

**CAPITAL ONE**  
Potentially Negative

**Account Info**

Account Name	CAPITAL ONE
Account Number	517805XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	03/04/2014
Status	Account charged off. \$443 written off. \$443 past due as of Sep 2022.
Status Updated	Feb 2021
Balance	\$443
Balance Updated	09/13/2022
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$500
Highest Balance	\$553
Terms	NA
On Record Until	May 2027

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	—	—	—
2021	150	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	□	□	□	□	□	30	□	□	30	60	90	120

2019	□	—	□	□	□	□	30	□	□	□	30	60	90	120
2018	□	□	□	□	□	□	□	□	□	□	□	□	□	□
2017	□	□	□	□	□	□	□	□	□	□	□	□	□	□
2016	□	□	□	□	□	□	□	□	□	□	□	□	□	□
2015	—	—	—	—	—	—	—	—	—	—	—	□	□	□

□	30	60	90	120	150	CO
Current on payments	30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	Charge off

### Payment history guide

Charge Off as of Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021, Sep 2021, Aug 2021, Jul 2021, Jun 2021, May 2021, Apr 2021, Mar 2021, Feb 2021

150 days past due as of Jan 2021

120 days past due as of Dec 2020

90 days past due as of Nov 2020

60 days past due as of Oct 2020

30 days past due as of Sep 2020, Jun 2020

### Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$443	\$0	\$0 on 6/15/2020
Jul 2022	\$443	\$0	\$0 on 6/15/2020
Jun 2022	\$443	\$0	\$0 on 6/15/2020
May 2022	\$443	\$0	\$0 on 6/15/2020
Apr 2022	\$443	\$0	\$0 on 6/15/2020
Mar 2022	\$443	\$0	\$0 on 6/15/2020
Feb 2022	\$443	\$0	\$0 on 6/15/2020
Jan 2022	\$443	\$0	\$0 on 6/15/2020
Dec 2021	\$443	\$0	\$0 on 6/15/2020
Nov 2021	\$443	\$0	\$0 on 6/15/2020
Oct 2021	\$443	\$0	\$0 on 6/15/2020
Sep 2021	\$443	\$0	\$0 on 6/15/2020
Aug 2021	\$443	\$0	\$0 on 6/15/2020
Jul 2021	\$443	\$0	\$0 on 6/15/2020
Jun 2021	\$443	\$0	\$0 on 6/15/2020
May 2021	\$443	\$0	\$0 on 6/15/2020
Apr 2021	\$443	\$0	\$0 on 6/15/2020
Mar 2021	\$443	\$0	\$0 on 6/15/2020
Feb 2021	\$443	\$0	\$0 on 6/15/2020
Jan 2021	\$435	\$25	\$0 on 6/15/2020

Date	Balance	Scheduled Payment	Paid
<b>Dec 2020</b>	<b>\$427</b>	<b>\$25</b>	<b>\$0 on 6/15/2020</b>
<b>Nov 2020</b>	<b>\$618</b>	<b>\$25</b>	<b>\$0 on 6/15/2020</b>
<b>Oct 2020</b>	<b>\$605</b>	<b>\$57</b>	<b>\$0 on 6/15/2020</b>

**Additional info** Between Oct 2020 and Aug 2022, your credit limit/high balance was \$500

#### Contact Info

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

Phone Number **(800) 955-7070**

#### Comment

##### Current:

**Account closed at credit grantor's request.**

##### Previous:

**Account closed at credit grantor's request.**

Mar 2021 to Aug 2022

### ● CAPITAL ONE AUTO FINANCE

Potentially Negative

#### Account Info

Account Name	<b>CAPITAL ONE AUTO FINANCE</b>
Account Number	<b>620414XXXXXXXXXXXX</b>
Account Type	<b>Auto Loan</b>
Responsibility	<b>Individual</b>
Date Opened	<b>06/16/2018</b>
Status	<b>Paid, Closed. \$12,782 written off.</b>
Status Updated	<b>May 2022</b>
Balance	<b>-</b>

Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$23,946
Highest Balance	\$0
Terms	64 Months

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	R	R	R	R	CLS	-	-	-	-	-	-	-
2021	60	90	90	CO	CO	CO	CO	CO	CO	R	R	R
2020	☐	☐	☐	☐	☐	☐	30	30	60	90	☐	30
2019	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2018	-	-	-	-	-	☐	☐	☐	☐	☐	☐	☐

☐	30	60	90	CLS	R	CO
Current on payments	30 Days Past Due	60 Days Past Due	90 Days Past Due	Closed	Repossession	Charge off

### Payment history guide

Repossession as of Oct 2021 to Apr 2022

Charge Off as of Apr 2021 to Sep 2021

90 days past due as of Mar 2021, Feb 2021, Oct 2020

60 days past due as of Jan 2021, Sep 2020

30 days past due as of Dec 2020, Aug 2020, Jul 2020

### Balance Histories

Date	Balance	Scheduled Payment	Paid
Apr 2022	\$14,205	\$0	\$0 on 3/9/2021
Mar 2022	\$14,205	\$0	\$0 on 3/9/2021
Feb 2022	\$14,205	\$0	\$0 on 3/9/2021
Jan 2022	\$14,205	\$0	\$0 on 3/9/2021
Dec 2021	\$14,205	\$0	\$0 on 3/9/2021
Nov 2021	\$14,205	\$0	\$0 on 3/9/2021



Date	Balance	Scheduled Payment	Paid
Oct 2021	\$14,205	\$0	\$0 on 3/9/2021
Sep 2021	\$13,702	\$0	\$0 on 3/9/2021
Aug 2021	\$13,648	\$0	\$0 on 3/9/2021
Jul 2021	\$13,591	\$0	\$0 on 3/9/2021
Jun 2021	\$13,535	\$0	\$0 on 3/9/2021
May 2021	\$13,480	\$0	\$0 on 3/9/2021
Apr 2021	\$13,424	\$0	\$0 on 3/9/2021
Mar 2021	\$13,346	\$455	\$455 on 3/9/2021
Feb 2021	\$13,745	\$455	\$0 on 11/6/2020
Jan 2021	\$13,670	\$455	\$0 on 11/6/2020
Dec 2020	\$13,590	\$455	\$0 on 11/6/2020
Nov 2020	\$13,532	\$455	\$1,237 on 11/6/2020
Oct 2020	\$14,194	\$455	\$0 on 4/10/2020

**Additional info** The original amount of this account was \$23,946

#### Contact Info

Address

PO BOX 259407,  
PLANO TX 75025

Phone Number (800) 946-0332

### ● CREDENCE RESOURCE MANAGE

Potentially Negative

#### Account Info

Account Name	CREDENCE RESOURCE MANAGE
Account Number	266057XXX
Account Type	Collection
Responsibility	Individual
Date Opened	06/30/2022
Status	Collection account. \$1,560 past due as of Oct 2022.
Status Updated	June 2022
Balance	\$1,560
Balance Updated	10/15/2022
Recent Payment	\$0

Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$1,560
Highest Balance	\$0
Terms	1 Months
On Record Until	Jan 2028

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	—	—	—	—	—	—	—	C	C	C	—	—

C

Collection

### Payment history guide

Collection as of Oct 2022, Oct 2022, Sep 2022, Sep 2022, Sep 2022, Sep 2022, Aug 2022

### Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2022	\$1,560	\$0	\$0
Aug 2022	\$1,560	\$0	\$0

**Additional info** The original amount of this account was \$1,560

### Historical Info

Original Creditor AT T

### Contact Info

Address 4222 TRINITY MILLS RD STE 260,  
DALLAS TX 75287

Phone Number (855) 880-4791

**DEPT OF ED/AIDVANTAGE**

**Account Info**

Account Name	DEPT OF ED/AIDVANTAGE
Account Number	957558XXXXXXXXXXXXXXXXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	07/09/2014
Status	Open/Never late.
Status Updated	Sep 2022
Balance	\$2,503
Balance Updated	09/30/2022
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$3,500
Highest Balance	\$0
Terms	120 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2022	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	—	—	—
2021	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2020	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2019	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2018	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017	<input type="checkbox"/>	—	—	—	—	—	—	—	—	—	—	<input type="checkbox"/>
2016	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2015	—	—	—	—	—	—	—	—	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$2,503	\$0	\$0 on 8/6/2022
Jul 2022	\$2,503	\$0	\$0 on 7/6/2022
Jun 2022	\$2,503	\$0	\$0 on 6/6/2022
May 2022	\$2,503	\$0	\$0 on 5/6/2022
Apr 2022	\$2,503	\$0	\$0 on 4/6/2022
Mar 2022	\$2,503	\$0	\$0 on 3/6/2022
Nov 2021	\$2,503	\$0	\$0 on 11/1/2021
Oct 2021	\$2,503	\$0	\$0 on 10/1/2021
Sep 2021	\$2,503	\$0	\$0 on 9/1/2021
Aug 2021	\$2,503	\$0	\$0 on 8/1/2021
Jul 2021	\$2,503	\$0	\$0 on 7/1/2021
Jun 2021	\$2,503	\$0	\$0 on 6/1/2021
May 2021	\$2,503	\$0	\$0 on 5/1/2021
Apr 2021	\$2,503	\$0	\$0 on 4/1/2021
Mar 2021	\$2,503	\$0	\$0 on 3/1/2021
Feb 2021	\$2,503	\$0	\$0 on 2/1/2021
Jan 2021	\$2,503	\$0	\$0 on 1/1/2021
Dec 2020	\$2,503	\$0	\$0 on 12/1/2020
Oct 2020	\$2,503	\$0	\$0 on 10/1/2020

**Additional info**The original amount of this account was \$3,500

**Contact Info**

Address

PO BOX 9635,  
WILKES BARRE PA 18773

Phone Number(800) 722-1300

**DEPT OF ED/AIDVANTAGE**

**Account Info**

Account Name

DEPT OF ED/AIDVANTAGE

Account Number

957558XXXXXXXXXXXXXXXXXXXXXX

Account Type	<b>Education</b>
Responsibility	<b>Individual</b>
Date Opened	<b>07/09/2014</b>
Status	<b>Open/Never late.</b>
Status Updated	<b>Sep 2022</b>
Balance	<b>\$4,181</b>
Balance Updated	<b>09/30/2022</b>
Recent Payment	<b>\$0</b>
Monthly Payment	<b>\$0</b>
Original Balance	<b>\$5,418</b>
Highest Balance	<b>\$0</b>
Terms	<b>120 Months</b>

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2022	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	—	—	—
2021	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2020	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2019	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2018	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017	<input type="checkbox"/>	—	—	—	—	—	—	—	—	—	—	<input type="checkbox"/>
2016	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2015	—	—	—	—	—	—	—	—	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Current on payments

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
<b>Aug 2022</b>	<b>\$4,181</b>	<b>\$0</b>	<b>\$0 on 8/6/2022</b>
<b>Jul 2022</b>	<b>\$4,181</b>	<b>\$0</b>	<b>\$0 on 7/6/2022</b>

Date	Balance	Scheduled Payment	Paid
Jun 2022	\$4,181	\$0	\$0 on 6/6/2022
May 2022	\$4,181	\$0	\$0 on 5/6/2022
Apr 2022	\$4,181	\$0	\$0 on 4/6/2022
Mar 2022	\$4,181	\$0	\$0 on 3/6/2022
Nov 2021	\$4,181	\$0	\$0 on 11/1/2021
Oct 2021	\$4,181	\$0	\$0 on 10/1/2021
Sep 2021	\$4,181	\$0	\$0 on 9/1/2021
Aug 2021	\$4,181	\$0	\$0 on 8/1/2021
Jul 2021	\$4,181	\$0	\$0 on 7/1/2021
Jun 2021	\$4,181	\$0	\$0 on 6/1/2021
May 2021	\$4,181	\$0	\$0 on 5/1/2021
Apr 2021	\$4,181	\$0	\$0 on 4/1/2021
Mar 2021	\$4,181	\$0	\$0 on 3/1/2021
Feb 2021	\$4,181	\$0	\$0 on 2/1/2021
Jan 2021	\$4,181	\$0	\$0 on 1/1/2021
Dec 2020	\$4,181	\$0	\$0 on 12/1/2020
Oct 2020	\$4,181	\$0	\$0 on 10/1/2020

**Additional info**The original amount of this account was \$5,418

**Contact Info**

Address

PO BOX 9635,  
WILKES BARRE PA 18773

Phone Number(800) 722-1300

**DEPT OF ED/AIDVANTAGE**

**Account Info**

Account Name

DEPT OF ED/AIDVANTAGE

Account Number

957558XXXXXXXXXXXXXXXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

01/11/2017

Status

Open/Never late.

Status Updated

Sep 2022

Balance

\$3,861

Balance Updated	09/30/2022
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$4,750
Highest Balance	\$0
Terms	120 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2022	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	—	—	—
2021	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2020	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2019	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2018	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017	—	—	—	—	—	—	—	—	—	—	—	<input type="checkbox"/>

Current on payments

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$3,861	\$0	\$0 on 8/6/2022
Jul 2022	\$3,861	\$0	\$0 on 7/6/2022
Jun 2022	\$3,861	\$0	\$0 on 6/6/2022
May 2022	\$3,861	\$0	\$0 on 5/6/2022
Apr 2022	\$3,861	\$0	\$0 on 4/6/2022
Mar 2022	\$3,861	\$0	\$0 on 3/6/2022
Nov 2021	\$3,861	\$0	\$0 on 11/1/2021
Oct 2021	\$3,861	\$0	\$0 on 10/1/2021
Sep 2021	\$3,861	\$0	\$0 on 9/1/2021
Aug 2021	\$3,861	\$0	\$0 on 8/1/2021
Jul 2021	\$3,861	\$0	\$0 on 7/1/2021
Jun 2021	\$3,861	\$0	\$0 on 6/1/2021
May 2021	\$3,861	\$0	\$0 on 5/1/2021

Date	Balance	Scheduled Payment	Paid
Apr 2021	\$3,861	\$0	\$0 on 4/1/2021
Mar 2021	\$3,861	\$0	\$0 on 3/1/2021
Feb 2021	\$3,861	\$0	\$0 on 2/1/2021
Jan 2021	\$3,861	\$0	\$0 on 1/1/2021
Dec 2020	\$3,861	\$0	\$0 on 12/1/2020
Oct 2020	\$3,861	\$0	\$0 on 10/1/2020

**Additional info** The original amount of this account was \$4,750

**Contact Info**

Address

PO BOX 9635,  
WILKES BARRE PA 18773

Phone Number [\(800\) 722-1300](tel:8007221300)

**DIGITAL FED CREDIT UNION**

**Account Info**

Account Name	DIGITAL FED CREDIT UNION
Account Number	556916XXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	03/14/2014
Status	Paid, Closed/Never late.
Status Updated	Nov 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	-
Highest Balance	\$1,056
Terms	NA
On Record Until	Nov 2027



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	—	—	—	—	—	—	—	—	—	—	CLS	—
2016	☐	☐	—	—	—	—	—	—	—	—	—	—
2015	☐	☐	☐	☐	☐	☐	☐	—	—	—	☐	☐
2014	—	—	—	☐	☐	☐	☐	☐	☐	☐	☐	☐



Current on payments

CLS

Closed

### Contact Info

Address

220 DONALD LYNCH BLVD,  
MARLBOROUGH MA 01752

Phone Number [\(800\) 328-8797](tel:8003288797)

### DISCOVER BANK Potentially Negative

#### Account Info

Account Name	DISCOVER BANK
Account Number	601100XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	09/18/2014
Status	Account charged off. \$1,610 written off. \$1,609 past due as of Sep 2022.
Status Updated	Jan 2021
Balance	\$1,609
Balance Updated	09/22/2022

Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$750
Highest Balance	\$1,610
Terms	NA
On Record Until	Apr 2027

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	—	—	—
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	60	90	120	150
2019	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2018	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2016	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2015	—	—	—	—	—	—	—	—	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<input type="checkbox"/>	30	60	90	120	150	CO
Current on payments	30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	Charge off

### Payment history guide

Charge Off as of Jan 2021 to Sep 2022

150 days past due as of Dec 2020

120 days past due as of Nov 2020

90 days past due as of Oct 2020

60 days past due as of Sep 2020

30 days past due as of Aug 2020

### Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$1,609	\$0	\$0 on 4/30/2020

Date	Balance	Scheduled Payment	Paid
Jul 2022	\$1,609	\$0	\$0 on 4/30/2020
Jun 2022	\$1,609	\$0	\$0 on 4/30/2020
May 2022	\$1,609	\$0	\$0 on 4/30/2020
Apr 2022	\$1,609	\$0	\$0 on 4/30/2020
Mar 2022	\$1,609	\$0	\$0 on 4/30/2020
Feb 2022	\$1,609	\$0	\$0 on 4/30/2020
Jan 2022	\$1,609	\$0	\$0 on 4/30/2020
Dec 2021	\$1,609	\$0	\$0 on 4/30/2020
Nov 2021	\$1,609	\$0	\$0 on 4/30/2020
Oct 2021	\$1,609	\$0	\$0 on 4/30/2020
Sep 2021	\$1,609	\$0	\$0 on 4/30/2020
Aug 2021	\$1,609	\$0	\$0 on 4/30/2020
Jul 2021	\$1,610	\$0	\$0 on 4/30/2020
Jun 2021	\$1,610	\$0	\$0 on 4/30/2020
May 2021	\$1,610	\$0	\$0 on 4/30/2020
Apr 2021	\$1,610	\$0	\$0 on 4/30/2020
Mar 2021	\$1,610	\$0	\$0 on 4/30/2020
Feb 2021	\$1,610	\$0	\$0 on 4/30/2020
Jan 2021	\$1,610	\$0	\$0 on 4/30/2020
Dec 2020	\$1,610	\$85	\$0 on 4/30/2020
Nov 2020	\$1,545	\$85	\$0 on 4/30/2020
Oct 2020	\$1,483	\$83	\$0 on 4/30/2020

**Additional info** Between Oct 2020 and Aug 2022, your credit limit/high balance was \$750

**Contact Info**

Address

PO BOX 30939,  
SALT LAKE CITY UT 84130

Phone Number [\(800\) 347-2683](tel:8003472683)

**Comment**

Current:

Account previously in dispute - investigation complete, reported by data furnisher

Previous:

None

 **ENHANCED RECOVERY**

## Potentially Negative

### Account Info

Account Name	ENHANCED RECOVERY
Account Number	177191XXX
Account Type	Collection
Responsibility	Individual
Date Opened	10/11/2017
Status	Paid, Closed.
Status Updated	Dec 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	-
Highest Balance	\$0
Terms	1 Months

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	-	-	-	-	-	-	-	-	-	-	-	C

C

Collection

#### Payment history guide

Collection as of Dec 2017

### Historical Info

Original Creditor AT T MOBILITY

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**Contact Info**

Address

**PO BOX 57547,  
JACKSONVILLE FL 32241**Phone Number **(800) 861-9475**

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**Comment****Current:****Account previously in dispute - investigation complete, reported by data furnisher****Previous:****None**

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**● JPMCB CARD**  
**Potentially Negative****Account Info**

Account Name	<b>JPMCB CARD</b>
Account Number	<b>414740XXXXXXXXXX</b>
Account Type	<b>Credit Card</b>
Responsibility	<b>Individual</b>
Date Opened	<b>04/25/2018</b>
Status	<b>Account charged off. \$11,077 written off. \$11,077 past due as of Dec 2020.</b>
Status Updated	<b>Dec 2020</b>
Balance	<b>\$11,077</b>
Balance Updated	<b>12/08/2020</b>
Recent Payment	<b>\$0</b>
Monthly Payment	<b>\$0</b>
Credit Limit	<b>\$10,000</b>

Highest Balance

\$11,077

Terms

NA

On Record Until

Feb 2027

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	60	90	120	150	180	CO
2019	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2018	—	—	—	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<input type="checkbox"/>	30	60	90	120	150	180	CO
Current on payments	30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	180 Days Past Due	Charge off

### Payment history guide

Charge Off as of Dec 2020

180 days past due as of Nov 2020

150 days past due as of Oct 2020

120 days past due as of Sep 2020

90 days past due as of Aug 2020

60 days past due as of Jul 2020

30 days past due as of Jun 2020

### Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2020	\$11,077	\$317	\$0 on 3/11/2020
Oct 2020	\$10,870	\$341	\$0 on 3/11/2020

**Additional info** Between Oct 2020 and Nov 2020, your credit limit/high balance was \$10,000

### Contact Info

Address

PO BOX 15369,  
WILMINGTON DE 19850

Phone Number (800) 935-9935

**Comment**

**Current:**

Account closed at credit grantor's request.

**Previous:**

None

**JPMCB CARD**  
Potentially Negative

**Account Info**

Account Name	JPMCB CARD
Account Number	426684XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	06/04/2019
Status	Account charged off. \$27,337 written off. \$27,337 past due as of Nov 2020.
Status Updated	Nov 2020
Balance	\$27,337
Balance Updated	11/25/2020
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$23,700
Highest Balance	\$27,337
Terms	NA
On Record Until	Jan 2027

## Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	□	□	□	□	30	60	90	120	150	180	CO	—
2019	—	—	—	—	—	□	□	□	□	□	□	□

□	30	60	90	120	150	180	CO
Current on payments	30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	180 Days Past Due	Charge off

### Payment history guide

Charge Off as of Nov 2020

180 days past due as of Oct 2020

150 days past due as of Sep 2020

120 days past due as of Aug 2020

90 days past due as of Jul 2020

60 days past due as of Jun 2020

30 days past due as of May 2020

### Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2020	\$27,337	\$784	\$0 on 3/22/2020

**Additional info** As of Oct 2020 your credit limit/high balance was \$23,700

### Contact Info

Address

PO BOX 15369,  
WILMINGTON DE 19850

Phone Number [\(800\) 935-9935](tel:800-935-9935)

### Comment

**Current:**

Account closed at credit grantor's request.

**Previous:**





Current on payments

Closed

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**Contact Info**

Address

PO BOX 3115,  
MILWAUKEE WI 53201

Phone Number [\(800\) 564-5740](tel:8005645740)

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**Comment**

**Current:**

**Closed due to inactivity**

**Previous:**

**None**

**METRO COLLECTION SVC**  
Potentially Negative

**Account Info**

Account Name	METRO COLLECTION SVC
Account Number	251234XXXXXX
Account Type	Collection
Responsibility	Individual
Date Opened	04/20/2021
Status	Collection account. \$102 past due as of Oct 2022.
Status Updated	Apr 2021
Balance	\$102
Balance Updated	10/03/2022
Recent Payment	\$0
Monthly Payment	\$0

Monthly Payment	\$0
Original Balance	\$92
Highest Balance	\$0
Terms	1 Months
On Record Until	Mar 2027

### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	C	C	C	C	C	C	C	C	C	C	—	—
2021	—	—	—	—	—	—	—	C	C	C	C	C

C

Collection

### Payment history guide

Collection as of Aug 2021 to Oct 2022

### Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2022	\$102	\$0	\$0
Aug 2022	\$101	\$0	\$0
Jul 2022	\$100	\$0	\$0
Jun 2022	\$100	\$0	\$0
May 2022	\$99	\$0	\$0
Apr 2022	\$98	\$0	\$0
Mar 2022	\$98	\$0	\$0
Feb 2022	\$97	\$0	\$0
Jan 2022	\$97	\$0	\$0
Dec 2021	\$96	\$0	\$0
Nov 2021	\$95	\$0	\$0
Oct 2021	\$95	\$0	\$0
Sep 2021	\$94	\$0	\$0
Aug 2021	\$94	\$0	\$0

**Additional info**The original amount of this account was \$92

### Historical Info

Original Creditor

ELDORADO ARTESIAN SPRINGS INC

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**Contact Info**

Address

2600 S PARKER RD STE 340,  
AURORA CO 80014

Phone Number [\(303\) 696-6163](tel:3036966163)

**MIDLAND CREDIT MANAGEMEN**  
Potentially Negative

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**Account Info**

Account Name	MIDLAND CREDIT MANAGEMEN
Account Number	31041XXXX
Account Type	Debt Buyer
Responsibility	Individual
Date Opened	12/29/2020
Status	Collection account. \$2,390 past due as of Oct 2022.
Status Updated	Dec 2020
Balance	\$2,390
Balance Updated	10/11/2022
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$2,390
Highest Balance	\$0
Terms	1 Months
On Record Until	Feb 2027

---

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2022	C	C	C	C	C	C	C	C	C	C	—	—
2021	—	—	—	C	C	C	C	C	C	C	—	C

C

Collection

**Payment history guide**

Collection as of Oct 2022, Oct 2022, Sep 2022, Sep 2022, Aug 2022, Aug 2022, Aug 2022, Jul 2022, Jul 2022, Jul 2022, Jun 2022, Jun 2022, Jun 2022, Jun 2022, May 2022, Apr 2022, Apr 2022, Apr 2022, Apr 2022, Mar 2022, Mar 2022, Mar 2022, Feb 2022, Feb 2022, Feb 2022, Jan 2022, Jan 2022, Jan 2022, Jan 2022, Dec 2021, Dec 2021, Oct 2021, Oct 2021, Oct 2021, Sep 2021, Sep 2021, Sep 2021, Sep 2021, Aug 2021, Aug 2021, Aug 2021, Aug 2021, Jul 2021, Jul 2021, Jul 2021, Jun 2021, Jun 2021, Jun 2021, Jun 2

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Sep 2022	\$2,390	\$0	\$0
Aug 2022	\$2,390	\$0	\$0
Jul 2022	\$2,390	\$0	\$0
Jun 2022	\$2,390	\$0	\$0
May 2022	\$2,390	\$0	\$0
Apr 2022	\$2,390	\$0	\$0
Mar 2022	\$2,390	\$0	\$0
Feb 2022	\$2,390	\$0	\$0
Jan 2022	\$2,390	\$0	\$0
Dec 2021	\$2,390	\$0	\$0

**Additional info**The original amount of this account was \$2,390

**Historical Info**

Original Creditor

**SYNCHRONY BANK**

**Contact Info**

Address

**320 E BIG BEAVER RD STE 300,  
TROY MI 48083**

Phone Number [\(877\) 822-0381](tel:877-822-0381)

**Account Info**

Account Name	PHEAA/FED LOAN SERV
Account Number	357245XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	02/18/2015
Status	Paid, Closed/Never late.
Status Updated	Mar 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	-
Highest Balance	\$0
Terms	NA
On Record Until	Mar 2025

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**Payment History**

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

CLS

Closed

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**Contact Info**

Address

PO BOX 60610,  
HARRISBURG PA 17106

Phone Number **(800) 233-0557**

## PHEAA/FED LOAN SERV

### Account Info

Account Name	PHEAA/FED LOAN SERV
Account Number	357245XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	02/18/2015
Status	Paid, Closed/Never late.
Status Updated	Mar 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	-
Highest Balance	\$0
Terms	NA
On Record Until	Mar 2025

### Payment History

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

CLS

Closed

### Contact Info

Address

PO BOX 60610,  
HARRISBURG PA 17106

Phone Number(800) 233-0557

### SYNCB/B&H

#### Account Info

Account Name	SYNCB/B&H
Account Number	601917XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	10/13/2019
Status	Paid, Closed/Never late.
Status Updated	Oct 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$250
Highest Balance	\$0
Terms	NA
On Record Until	Oct 2030

#### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLS	-	-
2019	-	-	-	-	-	-	-	-	-	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CLS



Current on payments

Closed

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**Contact Info**

Address

**PO BOX 965036,  
ORLANDO FL 32896**

Phone Number **(866) 396-8254**

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**Comment**

**Current:**

**Account closed at credit grantor's request.**

**Previous:**

**None**

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**SYNCB/GOOGLE**

**Account Info**

Account Name	<b>SYNCB/GOOGLE</b>
Account Number	<b>604597XXXXXXXXXX</b>
Account Type	<b>Charge Card</b>
Responsibility	<b>Individual</b>
Date Opened	<b>12/24/2019</b>
Status	<b>Paid, Closed/Never late.</b>
Status Updated	<b>Jul 2020</b>
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	<b>\$0</b>
Credit Limit	<b>\$1,300</b>
Highest Balance	<b>\$0</b>

Terms

NA

On Record Until

Jul 2030

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2020	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLS	-	-	-	-	-

CLS

Current on payments

Closed

**Contact Info**

Address

PO BOX 965022,  
ORLANDO FL 32896

Phone Number [\(866\) 243-0226](tel:866-243-0226)

**Comment**

**Current:**

Account closed at credit grantor's request.

**Previous:**

None

**WEBBANK/DELL FINANCIAL SVCS**

**Account Info**

Account Name

WEBBANK/DELL FINANCIAL SVCS

Account Number

687945XXXXXXXXXXXXXX

Account Type	<b>Charge Card</b>
Responsibility	<b>Individual</b>
Date Opened	<b>04/13/2020</b>
Status	<b>Open/Never late.</b>
Status Updated	<b>Sep 2022</b>
Balance	<b>\$0</b>
Balance Updated	<b>09/30/2022</b>
Recent Payment	<b>\$0</b>
Monthly Payment	<b>\$0</b>
Credit Limit	<b>\$1,500</b>
Highest Balance	<b>\$9</b>
Terms	<b>NA</b>

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2022	—	—	—	—	☐	☐	☐	☐	☐	—	—	—
2021	☐	☐	☐	—	—	—	—	—	—	—	—	—
2020	—	—	—	☐	☐	☐	☐	☐	☐	☐	☐	—



Current on payments

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
<b>Aug 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Jul 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Jun 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>May 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Mar 2021</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Feb 2021</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Jan 2021</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Nov 2020</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

	Date	Balance	Scheduled Payment	Paid
	Oct 2020	\$0		\$0
<b>Additional info</b> Between Oct 2020 and Aug 2022, your credit limit/high balance was \$1,500				
<b>Contact Info</b>				
Address		PO BOX 81607, AUSTIN TX 78708		
Phone Number		(800) 283-2210		

### 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.

**You do not have any hard inquiries**

### 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.

<p><b>EXPERIAN</b> Inquired on 10/18/2022</p> <p>475 ANTON BLVD, COSTA MESA CA 92626</p>
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**CREDIT KARMA**

Inquired on 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, 08/24/2022, 08/20/2022, 08/17/2022, 08/13/2022, 08/10/2022, 08/06/2022, 08/03/2022, 07/30/2022, 07/27/2022, 07/23/2022, 07/20/2022, 07/16/2022, 07/09/2022, 07/06/2022, 07/02/2022, 06/29/2022, 06/25/2022, 06/22/2022, 06/18/2022, 06/15/2022, 06/11/2022, 06/08/2022, 06/04/2022, 06/01/2022, 05/28/2022, 05/25/2022, 05/21/2022, 05/18/2022, 05/14/2022, 05/11/2022, 05/07/2022, 05/04/2022, 04/30/2022, 04/27/2022, 04/23/2022, 04/20/2022, 04/16/2022, 04/13/2022, 04/09/2022, 04/06/2022, 04/02/2022, 03/30/2022, 03/26/2022, 03/19/2022, 03/12/2022, 03/09/2022, 03/05/2022, 03/02/2022, 02/26/2022, 02/23/2022, 02/19/2022, 02/16/2022, 02/12/2022, 02/09/2022, 02/05/2022, 02/02/2022, 01/29/2022, 01/26/2022, 01/22/2022, 01/15/2022, 01/12/2022, 01/08/2022, 01/05/2022, 01/01/2022, 12/29/2021, 12/25/2021, 12/22/2021, 12/18/2021, 12/15/2021, 12/11/2021, 12/08/2021, 12/04/2021, 12/01/2021, 11/27/2021, 11/24/2021,

11/20/2021, 11/17/2021, 11/13/2021, 11/10/2021, 11/06/2021, 11/04/2021, 10/30/2021, 10/27/2021, 10/23/2021 and 10/20/2021

760 MARKET ST FL 2,  
SAN FRANCISCO CA 94102

**DISCOVER FINANCIAL SVCS**

Inquired on 10/06/2022

2500 LAKE COOK RD,  
RIVERWOODS IL 60015  
(877) 728-3030

**JPMCB CJ**

Inquired on 10/03/2022, 09/28/2022, 09/04/2022, 08/22/2022, 08/08/2022, 07/10/2022, 06/12/2022, 03/25/2022, 03/18/2022, 03/13/2022, 03/04/2022, 03/03/2022, 02/13/2022, 01/17/2022, 12/19/2021, 11/22/2021, 11/17/2021 and 10/24/2021

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

**JPMCB**

Inquired on 10/01/2022, 09/01/2022, 08/01/2022, 07/01/2022, 06/01/2022, 05/01/2022, 04/01/2022, 03/01/2022, 02/01/2022, 01/07/2022, 12/01/2021 and 11/01/2021

PO BOX 15298,  
WILMINGTON DE 19850

[\(800\) 432-3117](tel:(800)432-3117)



**AMERICAN EXPRESS 2**

Inquired on 09/27/2022

PO BOX 981537,  
EL PASO TX 79998  
(800) 874-2717

**EXPERIAN**

Inquired on 09/27/2022, 08/21/2022, 06/11/2022, 03/24/2022, 03/16/2022, 03/11/2022, 03/02/2022, 03/01/2022 and 11/16/2021

475 ANTON BLVD,  
COSTA MESA CA 92626

**SYNCHRONY FINANCIAL**

Inquired on 09/20/2022

4125 WINDARD PLAZA,

ALPHARETTA GA 30005

**CAPITAL ONE**

Inquired on 09/13/2022

PO BOX 30281,

SALT LAKE CITY UT 84130  
(800) 955-7070

**CONN APPLIANCES INC**  
Inquired on 08/25/2022

2445 TECHNOLOGY FOREST BLVD800,  
THE WOODLANDS TX 77381

**JPMCB CARD**

Inquired on 08/21/2022

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

JPMCB CARD

Inquired on 08/08/2022

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



**NATIONWIDE CREDIT INC**

Inquired on 07/09/2022

1225 W WASHINGTON ST STE 301,  
TEMPE AZ 85288  
(480) 586-3913

**CREDENCE RESOURCE MANAGE**

Inquired on 06/30/2022

17000 DALLAS PKWY STE 204,  
DALLAS TX 75248  
[\(855\) 876-5380](tel:(855)876-5380)

**DELL FINANCIAL SERVICES**

Inquired on 06/23/2022

12234 N I-35,  
AUSTIN TX 78753  
(800) 283-2210

**LN/DATALAB/PROGRESSIVE**

Inquired on 06/23/2022

6300 WILSON MILLS RD,  
MAYFIELD VILLAGE OH 44143

**AMERICAN EXPRESS**

Inquired on 06/12/2022

19640 N 31ST ST. AVE,

PHOENIX AZ 85027

(800) 874-2717

**PORTFOLIO RECOV ASSOC**

Inquired on 06/12/2022

120 CORPORATE BLVD STE 100,  
NORFOLK VA 23502

(844) 675-3408

**DISCOVER FINANCIAL SVCS**

Inquired on 06/02/2022

2500 LAKE COOK RD,  
RIVERWOODS IL 60015

**DISCOVER FINANCIAL SVCS**

Inquired on 06/02/2022

2500 LAKE COOK RD,  
RIVERWOODS IL 60015



**CAPITAL ONE**

Inquired on 05/12/2022

15000 CAPITAL ONE DR,  
RICHMOND VA 23238

**CAPITAL ONE AUTO FIN PO#**

Inquired on 04/28/2022

PO BOX 259407,  
PLANO TX 75025  
(800) 946-0332

**MRS ASSOCIATES**

Inquired on 02/05/2022 and 01/01/2022

1930 OLNEY AVE,  
CHERRY HILL NJ 08003  
(856) 988-9122

**AFFIRM**

Inquired on 01/26/2022

650 CALIFORNIA ST FL 12,  
SAN FRANCISCO CA 94108  
[\(855\) 423-3729](tel:(855)423-3729)

**PNC BANK**

Inquired on 11/16/2021

1900 E 9TH ST,  
CLEVELAND OH 44114

## 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](https://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](https://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 [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba 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](http://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](http://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](http://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](http://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](http://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:**

**PLEASE CONTACT:**

**1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

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

**b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

**b.** Federal Trade Commission: Consumer Response Center - FCRA  
Washington, DC 20580  
(877) 382-4357

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

**a.** Office of the Comptroller of the Currency Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

**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

**b.** Federal Reserve Consumer Help Center  
PO Box 1200  
Minneapolis, MN 55480

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

**c.** FDIC Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

**d.** Federal Credit Unions

**d.** National Credit Union Administration  
Office of Consumer Protection (OCP)  
Division of Consumer Compliance and Outreach (DCCO)  
1775 Duke Street  
Alexandria, VA 22314

**3.** Air carriers

Asst. General Counsel for Aviation Enforcement & Proceedings  
Aviation Consumer Protection Division  
Department of Transportation  
1200 New Jersey Avenue SE  
Washington, DC 20590



**4. Creditors Subject to Surface Transportation Board**

Office of Proceedings, Surface Transportation Board  
Department of Transportation  
395 E Street, SW  
Washington, DC 20423

**5. Creditors Subject to Packers and Stockyards Act**

Nearest Packers and Stockyards Administration area supervisor

**6. Small Business Investment Companies**

Associate Deputy Administrator for Capital Access  
United States Small Business Administration  
409 Third Street, SW, 8th Floor  
Washington, DC 20416

**7. Brokers and Dealers**

Securities and Exchange Commission  
100 F St 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](#)