

# MONTEL EDWARDS

Personal & Confidential

Date Generated

Mar 25, 2023

Report Number

0794-7915-75

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

## Personal Information

6 Names

14 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

**855  
PASQUINELLI  
DR #236  
WESTMONT IL,  
60559-1276**

Address ID  
#0964652549  
Single family

**855  
PASQUINELLI  
DR  
WESTMONT IL,  
60559-1276**

Address ID  
#0297658218  
Single family

## 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	<b>AFFIRM INC</b>	Balance	-
Account Number	<b>H8X4XXXX</b>	Balance Updated	-
Account Type	<b>Unsecured</b>	Recent Payment	-
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>08/07/2018</b>	Original Balance	<b>\$2,437</b>
Status	<b>Paid, Closed/Never late.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Oct 2018</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	-	-

✓ Current on payments

CLS Closed



#### Contact Info

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

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

### AFNI, INC.

**Potentially Negative**



**Account Info**

Account Name	<b>AFNI, INC.</b>	Balance	<b>\$1,560</b>
Account Number	<b>108545XXXX</b>	Balance Updated	<b>03/12/2023</b>
Account Type	<b>Collection</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>12/28/2022</b>	Original Balance	<b>\$1,560</b>
Status	<b>Collection account. \$1,560 past due as of Mar 2023.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Dec 2022</b>	Terms	<b>1 Months</b>
		On Record Until	<b>Jan 2028</b>



**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	—	—	<b>C</b>	—	—	—	—	—	—	—	—	—

**C** Collection

**Payment history guide**

Collection as of Mar 2023, Feb 2023



**Balance Histories**

Date	Balance	Scheduled Payment	Paid
<b>Feb 2023</b>	<b>\$1,560</b>	<b>\$0</b>	<b>\$0</b>

**Additional info**

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



**Historical Info**

Original Creditor **ATT**



**Contact Info**

Address **PO BOX 3427,  
BLOOMINGTON IL 61702**

Phone Number **(833) 901-2778**

**ALLIANT CREDIT UNION**

**Potentially Negative**



**Account Info**

Account Name	<b>ALLIANT CREDIT UNION</b>	Balance	<b>\$18,023</b>
Account Number	<b>240880XXXXXX</b>	Balance Updated	<b>02/28/2023</b>
Account Type	<b>Unsecured</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>10/01/2019</b>	Original Balance	<b>\$24,000</b>
Status	<b>Account charged off. \$18,023 written off. \$18,023 past due as of Feb 2023.</b>	Highest Balance	<b>\$0</b>
		Terms	<b>24 Months</b>
		On Record Until	<b>Jan 2027</b>
Status Updated	<b>Aug 2020</b>		



**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	<b>CO</b>	<b>CO</b>	—	—	—	—	—	—	—	—	—	—
2022	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2021	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2020	✓	✓	✓	✓	<b>30</b>	<b>60</b>	<b>90</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2019	—	—	—	—	—	—	—	—	—	✓	✓	✓

- ✓ Current on payments
- 30** Past due 30 days
- 60** Past due 60 days
- 90** Past due 90 days
- CO** Charge off

**Payment history guide**

Charge Off as of Aug 2020 to Feb 2023

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>Jan 2023</b>	<b>\$18,023</b>	<b>\$0</b>	<b>\$0 on 4/17/2020</b>
<b>Dec 2022</b>	<b>\$18,023</b>	<b>\$0</b>	<b>\$0 on 4/17/2020</b>

Date	Balance	Scheduled Payment	Paid
Nov 2022	\$18,023	\$0	\$0 on 4/17/2020
Oct 2022	\$18,023	\$0	\$0 on 4/17/2020
Sep 2022	\$18,023	\$0	\$0 on 4/17/2020
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

### 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

# AMERICAN EXPRESS



## Account Info

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



## Payment History

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

- ✓ Current on payments
- CLS Closed
- ND No data for this period



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



## Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	<b>CO</b>	<b>CO</b>	<b>CO</b>	-	-	-	-	-	-	-	-	-
2020	✓	✓	✓	✓	<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>	<b>150</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2019	-	-	-	-	-	-	-	-	-	-	✓	✓

- ✓ Current on payments
- 30** Past due 30 days
- 60** Past due 60 days
- 90** Past due 90 days
- 120** Past due 120 days
- 150** Past due 150 days
- CO** 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



## 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:**

None

**BANK OF AMERICA**

Potentially Negative



**Account Info**

Account Name	<b>BANK OF AMERICA</b>	Balance	<b>\$553</b>
Account Number	<b>440066XXXXXXXXXX</b>	Balance Updated	<b>03/16/2023</b>
Account Type	<b>Credit card</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>03/11/2014</b>	Credit Limit	<b>\$500</b>
Status	<b>Account charged off. \$553 written off. \$553 past due as of Mar 2023.</b>	Highest Balance	<b>\$1,620</b>
Status Updated	<b>Nov 2020</b>	Terms	<b>NA</b>
		On Record Until	<b>May 2027</b>



**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	<b>CO</b>	<b>CO</b>	<b>CO</b>	—	—	—	—	—	—	—	—	—
2022	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2021	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2020	✓	✓	✓	✓	✓	✓	✓	✓	<b>150</b>	<b>180</b>	<b>CO</b>	<b>CO</b>
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current on payments

**150** Past due 150 days

**180** Past due 180 days

**CO** Charge off

**Payment history guide**

Charge Off as of Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, 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, 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
Feb 2023	\$553	\$0	\$0 on 9/14/2020
Jan 2023	\$553	\$0	\$0 on 9/14/2020
Dec 2022	\$553	\$0	\$0 on 9/14/2020
Nov 2022	\$553	\$0	\$0 on 9/14/2020
Oct 2022	\$553	\$0	\$0 on 9/14/2020
Sep 2022	\$553	\$0	\$0 on 9/14/2020
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

Date	Balance	Scheduled Payment	Paid
<b>Jul 2021</b>	<b>\$553</b>	<b>\$0</b>	<b>\$0 on 9/14/2020</b>
<b>Jun 2021</b>	<b>\$553</b>	<b>\$0</b>	<b>\$0 on 9/14/2020</b>
<b>May 2021</b>	<b>\$553</b>	<b>\$0</b>	<b>\$0 on 9/14/2020</b>
<b>Apr 2021</b>	<b>\$553</b>	<b>\$0</b>	<b>\$0 on 9/14/2020</b>
<b>Mar 2021</b>	<b>\$553</b>	<b>\$0</b>	<b>\$0 on 9/14/2020</b>

### Additional info

Between Mar 2021 and Feb 2023, your credit limit/high balance was \$500



#### Contact Info

Address **PO BOX 982238,  
EL PASO TX 79998**

Phone Number **(800) 421-2110**



#### Comment

##### Current:

Account closed at credit grantor's request.

##### Previous:

Account closed at credit grantor's request.

Mar 2021 to Feb 2023

## BARCLAYS BANK DELAWARE

**Potentially Negative**



#### Account Info

Account Name	<b>BARCLAYS BANK DELAWARE</b>	Balance	<b>\$901</b>
Account Number	<b>000231XXXXXXXX</b>	Balance Updated	<b>03/01/2023</b>
Account Type	<b>Credit card</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>01/12/2015</b>	Credit Limit	<b>\$500</b>
Status	<b>Account charged off. \$490 written off. \$901 past due as of Mar 2023.</b>	Highest Balance	<b>\$1,585</b>
Status Updated	<b>May 2021</b>	Terms	<b>NA</b>
		On Record Until	<b>Jul 2027</b>



**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	<b>CO</b>	<b>CO</b>	<b>CO</b>	—	—	—	—	—	—	—	—	—
2022	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2021	<b>90</b>	<b>120</b>	<b>150</b>	<b>180</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	<b>30</b>	<b>60</b>
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	ND	✓	✓	✓
2016	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

- ✓ Current on payments
- 30** Past due 30 days
- 60** Past due 60 days
- 90** Past due 90 days
- 120** Past due 120 days
- 150** Past due 150 days
- 180** Past due 180 days
- CO** Charge off
- ND No data for this period

**Payment history guide**

Charge Off as of Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, 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
Feb 2023	\$901	\$0	\$0 on 2/22/2019
Jan 2023	\$901	\$0	\$0 on 2/22/2019
Dec 2022	\$901	\$0	\$0 on 2/22/2019
Nov 2022	\$901	\$0	\$0 on 2/22/2019
Oct 2022	\$901	\$0	\$0 on 2/22/2019
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
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

### Additional info

Between Mar 2021 and Feb 2023, your credit limit/high balance was \$500



### Contact Info

Address **PO BOX 8803,  
WILMINGTON DE 19899**

Phone Number **(888) 232-0780**



### Comment

#### Current:

Completed investigation of FCRA dispute - consumer disagrees.

Account closed at credit grantor's request.

#### Previous:

Account closed at credit grantor's request.

Jun 2021 to Feb 2023

Completed investigation of FCRA dispute - consumer disagrees.

Mar 2021 to Feb 2023

## BARCLAYS BANK DELAWARE

Potentially Negative



### Account Info

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



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	—	—	—	—	—	—	—
2021	<b>90</b>	<b>120</b>	<b>150</b>	<b>180</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	60
2019	—	—	—	—	—	—	—	—	—	—	—	✓
✓	Current on payments											
30	Past due 30 days											
60	Past due 60 days											
90	Past due 90 days											
120	Past due 120 days											
150	Past due 150 days											
180	Past due 180 days											
CO	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



Date	Balance	Scheduled Payment	Paid
Apr 2021	\$3,867	\$100	\$0 on 5/14/2020
Mar 2021	\$3,800	\$101	\$0 on 5/14/2020

**Additional info**

Between Mar 2021 and Apr 2022, your credit limit/high balance was \$3,500



**Historical Info**

Company Sold **PORTFOLIO RECOVERY ASSOC.**



**Contact Info**

Address **PO BOX 8803, WILMINGTON DE 19899**  
 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	<b>BMO HARRIS BANK NA</b>	Balance	-
Account Number	<b>610038XXXX</b>	Balance Updated	-
Account Type	<b>Secured Loan</b>	Recent Payment	-
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>02/19/2014</b>	Original Balance	<b>\$1,500</b>
Status	<b>Paid, Closed/Never late.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>June 2015</b>	Terms	<b>24 Months</b>
		On Record Until	<b>Jun 2025</b>



### Payment History

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

✓ Current on payments

CLS Closed



### Contact Info

Address **PO BOX 94034,  
PALATINE IL 60094**

Phone Number **(888) 340-2265**



### Comment

#### Current:

Account closed at consumer's request.

#### Previous:

None

## CAPITAL ONE

Potentially Negative



### Account Info

Account Name	<b>CAPITAL ONE</b>	Balance	<b>\$4,250</b>
Account Number	<b>400344XXXXXXXXXX</b>	Balance Updated	<b>03/14/2023</b>
Account Type	<b>Credit card</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>08/08/2014</b>	Credit Limit	<b>\$3,750</b>
Status	<b>Account charged off. \$4,250 written off. \$4,250 past due as of Mar 2023.</b>	Highest Balance	<b>\$4,250</b>
Status Updated	<b>Feb 2021</b>	Terms	<b>NA</b>
		On Record Until	<b>May 2027</b>



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	<b>CO</b>	<b>CO</b>	<b>CO</b>	—	—	—	—	—	—	—	—	—

2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	150	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND	CO
2020	✓	✓	✓	✓	✓	30	✓	✓	30	60	90	120
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

- ✓ Current on payments
- 30 Past due 30 days
- 60 Past due 60 days
- 90 Past due 90 days
- 120 Past due 120 days
- 150 Past due 150 days
- CO Charge off
- ND No data for this period

**Payment history guide**

Charge Off as of Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, 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, Oct 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
Feb 2023	\$4,250	\$0	\$0 on 6/15/2020
Jan 2023	\$4,250	\$0	\$0 on 6/15/2020
Dec 2022	\$4,250	\$0	\$0 on 6/15/2020
Nov 2022	\$4,250	\$0	\$0 on 6/15/2020
Oct 2022	\$4,250	\$0	\$0 on 6/15/2020
Sep 2022	\$4,250	\$0	\$0 on 6/15/2020
Aug 2022	\$4,250	\$0	\$0 on 6/15/2020

Date	Balance	Scheduled Payment	Paid
<b>Jul 2022</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Jun 2022</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>May 2022</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Apr 2022</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Mar 2022</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Feb 2022</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Jan 2022</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Dec 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Nov 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Oct 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Sep 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Aug 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Jul 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Jun 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>May 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Apr 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>
<b>Mar 2021</b>	<b>\$4,250</b>	<b>\$0</b>	<b>\$0 on 6/15/2020</b>

### Additional info

Between Mar 2021 and Feb 2023, 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 Feb 2023

## CAPITAL ONE

Potentially Negative



### Account Info

Account Name	<b>CAPITAL ONE</b>	Balance	<b>\$443</b>
Account Number	<b>517805XXXXXXXXXX</b>	Balance Updated	<b>03/14/2023</b>
Account Type	<b>Credit card</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>03/04/2014</b>	Credit Limit	<b>\$500</b>
Status	<b>Account charged off. \$443 written off. \$443 past due as of Mar 2023.</b>	Highest Balance	<b>\$553</b>
Status Updated	<b>Feb 2021</b>	Terms	<b>NA</b>
		On Record Until	<b>May 2027</b>



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	<b>CO</b>	<b>CO</b>	<b>CO</b>	—	—	—	—	—	—	—	—	—
2022	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2021	<b>150</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	ND	<b>CO</b>
2020	✓	✓	✓	✓	✓	<b>30</b>	✓	✓	<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>
2019	✓	ND	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

- ✓ Current on payments
- 30** Past due 30 days
- 60** Past due 60 days
- 90** Past due 90 days
- 120** Past due 120 days
- 150** Past due 150 days
- CO** Charge off
- ND No data for this period

### Payment history guide

Charge Off as of Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, 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, Oct 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
Feb 2023	\$443	\$0	\$0 on 6/15/2020
Jan 2023	\$443	\$0	\$0 on 6/15/2020
Dec 2022	\$443	\$0	\$0 on 6/15/2020
Nov 2022	\$443	\$0	\$0 on 6/15/2020
Oct 2022	\$443	\$0	\$0 on 6/15/2020
Sep 2022	\$443	\$0	\$0 on 6/15/2020
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

Date	Balance	Scheduled Payment	Paid
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

**Additional info**

Between Mar 2021 and Feb 2023, 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 Feb 2023

**CAPITAL ONE AUTO FINANCE**

**Potentially Negative**



**Account Info**

Account Name	<b>CAPITAL ONE AUTO FINANCE</b>	Balance	-
Account Number	<b>620414XXXXXXXXXX</b>	Balance Updated	-
Account Type	<b>Auto Loan</b>	Recent Payment	-
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>06/16/2018</b>	Original Balance	<b>\$23,946</b>
Status	<b>Paid, Closed. \$12,782 written off.</b>	Highest Balance	<b>\$0</b>
		Terms	<b>64 Months</b>

Status Updated

May 2022



### 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	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current on payments

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

CLS Closed

R Repossession

CO Charge off

### Payment history guide

Charge Off as of Apr 2021 to Sep 2021

Repossession as of Oct 2021 to Apr 2022

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
Oct 2021	\$14,205	\$0	\$0 on 3/9/2021
Sep 2021	\$13,702	\$0	\$0 on 3/9/2021



Date	Balance	Scheduled Payment	Paid
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

**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**

**DEPT OF ED/AIDVANTAGE**



**Account Info**

Account Name	DEPT OF ED/AIDVANTAGE	Balance	\$2,503
Account Number	957558XXXXXXXXXXXXXX XXXXXXXXXX	Balance Updated	02/28/2023
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	07/09/2014	Original Balance	\$3,500
Status	Open/Never late.	Highest Balance	\$0
Status Updated	Feb 2023	Terms	120 Months



**Payment History**

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

2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	✓
2016	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current on payments  
 ND No data for this period



**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Jan 2023	\$2,503	\$0	\$0 on 1/6/2023
Dec 2022	\$2,503	\$0	\$0 on 12/6/2022
Nov 2022	\$2,503	\$0	\$0 on 11/6/2022
Oct 2022	\$2,503	\$0	\$0 on 10/6/2022
Sep 2022	\$2,503	\$0	\$0 on 9/6/2022
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

**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	<b>DEPT OF ED/AIDVANTAGE</b>	Balance	<b>\$4,181</b>
Account Number	<b>957558XXXXXXXXXXXXXX XXXXXXXX</b>	Balance Updated	<b>02/28/2023</b>
Account Type	<b>Education</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>07/09/2014</b>	Original Balance	<b>\$5,418</b>
Status	<b>Open/Never late.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Feb 2023</b>	Terms	<b>120 Months</b>



**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	—	—	—	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	✓
2016	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current on payments  
 ND No data for this period



**Balance Histories**

Date	Balance	Scheduled Payment	Paid
<b>Jan 2023</b>	<b>\$4,181</b>	<b>\$0</b>	<b>\$0 on 1/6/2023</b>

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$4,181	\$0	\$0 on 12/6/2022
Nov 2022	\$4,181	\$0	\$0 on 11/6/2022
Oct 2022	\$4,181	\$0	\$0 on 10/6/2022
Sep 2022	\$4,181	\$0	\$0 on 9/6/2022
Aug 2022	\$4,181	\$0	\$0 on 8/6/2022
Jul 2022	\$4,181	\$0	\$0 on 7/6/2022
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

### 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	Balance	\$3,861
Account Number	957558XXXXXXXXXXXXXX XXXXXXXXXX	Balance Updated	02/28/2023
Account Type	Education	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	01/11/2017	Original Balance	\$4,750
Status	Open/Never late.	Highest Balance	\$0
Status Updated	Feb 2023	Terms	120 Months



## Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	—	—	—	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	ND	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current on payments  
 ND No data for this period



## Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2023	\$3,861	\$0	\$0 on 1/6/2023
Dec 2022	\$3,861	\$0	\$0 on 12/6/2022
Nov 2022	\$3,861	\$0	\$0 on 11/6/2022
Oct 2022	\$3,861	\$0	\$0 on 10/6/2022
Sep 2022	\$3,861	\$0	\$0 on 9/6/2022
Aug 2022	\$3,861	\$0	\$0 on 8/6/2022
Jul 2022	\$3,861	\$0	\$0 on 7/6/2022

Date	Balance	Scheduled Payment	Paid
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
Apr 2021	\$3,861	\$0	\$0 on 4/1/2021
Mar 2021	\$3,861	\$0	\$0 on 3/1/2021

### 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

## DIGITAL FED CREDIT UNION



### Account Info

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



**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2017	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	CLS	-
2016	✓	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2015	✓	✓	✓	✓	✓	✓	✓	ND	ND	ND	✓	✓
2014	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

- ✓ Current on payments
- CLS Closed
- ND No data for this period



**Contact Info**

Address **220 DONALD LYNCH BLVD,  
MARLBOROUGH MA 01752**

Phone Number **(800) 328-8797**

**DISCOVER BANK**  
**Potentially Negative**



### Account Info

Account Name	<b>DISCOVER BANK</b>	Balance	<b>\$1,609</b>
Account Number	<b>601100XXXXXXXXXX</b>	Balance Updated	<b>03/22/2023</b>
Account Type	<b>Credit card</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>09/18/2014</b>	Credit Limit	<b>\$750</b>
Status	<b>Account charged off. \$1,610 written off. \$1,609 past due as of Mar 2023.</b>	Highest Balance	<b>\$1,610</b>
Status Updated	<b>Jan 2021</b>	Terms	<b>NA</b>
		On Record Until	<b>Apr 2027</b>



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	<b>CO</b>	<b>CO</b>	<b>CO</b>	—	—	—	—	—	—	—	—	—
2022	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2021	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>	<b>CO</b>
2020	✓	✓	✓	✓	✓	✓	✓	<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>	<b>150</b>
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

- ✓ Current on payments
- 30** Past due 30 days
- 60** Past due 60 days
- 90** Past due 90 days
- 120** Past due 120 days
- 150** Past due 150 days
- CO** Charge off

#### Payment history guide

Charge Off as of Jan 2021 to Mar 2023

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
Feb 2023	\$1,609	\$0	\$0 on 4/30/2020
Jan 2023	\$1,609	\$0	\$0 on 4/30/2020
Dec 2022	\$1,609	\$0	\$0 on 4/30/2020
Nov 2022	\$1,609	\$0	\$0 on 4/30/2020
Oct 2022	\$1,609	\$0	\$0 on 4/30/2020
Sep 2022	\$1,609	\$0	\$0 on 4/30/2020
Aug 2022	\$1,609	\$0	\$0 on 4/30/2020
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

**Additional info**

Between Mar 2021 and Feb 2023, your credit limit/high balance was \$750



**Contact Info**

Address

PO BOX 30939,  
SALT LAKE CITY UT 84130

Phone Number

(800) 347-2683



**Comment**

**Current:**

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

**Previous:**

None

**ENHANCED RECOVERY**

**Potentially Negative**



**Account Info**

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



**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2017	-	-	-	-	-	-	-	-	-	-	-	<b>C</b>

**C** Collection

**Payment history guide**

Collection as of Dec 2017



**Historical Info**

Original Creditor **AT T MOBILITY**



**Contact Info**

Address **PO BOX 57547,  
JACKSONVILLE FL 32241**

Phone Number **(800) 861-9475**



**Comment**

**Current:**

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

**Previous:**

None

**FAIR COLLECTIONS & OUTSOURCING**

**Potentially Negative**



### Account Info

Account Name	<b>FAIR COLLECTIONS &amp; OUTSOURCING</b>	Balance	<b>\$20,824</b>
Account Number	<b>450426X</b>	Balance Updated	<b>03/17/2023</b>
Account Type	<b>Collection</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>08/23/2021</b>	Original Balance	<b>\$20,824</b>
Status	<b>Collection account. \$20,824 past due as of Mar 2023.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Aug 2021</b>	Terms	<b>1 Months</b>
		On Record Until	<b>Jan 2028</b>



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	-	-	<b>C</b>	-	-	-	-	-	-	-	-	-

**C** Collection

#### Payment history guide

Collection as of Mar 2023



### Historical Info

Original Creditor **AUBURN BROOK**



### Contact Info

Address **12304 BALTIMORE AVE STE E, BELTSVILLE MD 20705**

Phone Number **(877) 324-7959**

## JPMCB CARD

**Potentially Negative**



### Account Info

Account Name	<b>JPMCB CARD</b>	Balance	<b>\$11,077</b>
Account Number	<b>414740XXXXXXXXXX</b>	Balance Updated	<b>12/08/2020</b>
Account Type	<b>Credit Card</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>04/25/2018</b>	Credit Limit	<b>\$10,000</b>
Status	<b>Account charged off. \$11,077 written off. \$11,077 past due as of Dec 2020.</b>	Highest Balance	<b>\$11,077</b>
		Terms	<b>NA</b>
		On Record Until	<b>Feb 2027</b>
Status Updated	<b>Dec 2020</b>		



**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>	<b>150</b>	<b>180</b>	<b>CO</b>
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

- ✓ Current on payments
- 30** Past due 30 days
- 60** Past due 60 days
- 90** Past due 90 days
- 120** Past due 120 days
- 150** Past due 150 days
- 180** Past due 180 days
- CO** 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



**Contact Info**

Address **PO BOX 15369,  
WILMINGTON DE 19850**

Phone Number **(800) 945-2000**



**Comment**

**Current:**

Account closed at credit grantor's request.

**Previous:**

None

**JPMCB CARD**

**Potentially Negative**



**Account Info**

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

- ✓ Current on payments
- 30 Past due 30 days
- 60 Past due 60 days
- 90 Past due 90 days
- 120 Past due 120 days
- 150 Past due 150 days
- 180 Past due 180 days
- CO 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



**Contact Info**

Address **PO BOX 15369,  
WILMINGTON DE 19850**

Phone Number **(800) 945-2000**



**Comment**

**Current:**

Account closed at credit grantor's request.

**Previous:**

None

**KOHL'S/CAPONE**



**Account Info**

Account Name	<b>KOHL'S/CAPONE</b>	Balance	-
Account Number	<b>639305XXXXXXXXXX</b>	Balance Updated	-
Account Type	<b>Charge Card</b>	Recent Payment	-
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>07/04/2014</b>	Credit Limit	<b>\$700</b>
Status	<b>Paid, Closed/Never late.</b>	Highest Balance	<b>\$232</b>
Status Updated	<b>Jan 2018</b>	Terms	<b>NA</b>
		On Record Until	<b>Jan 2028</b>



**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2018	CLS	—	—	—	—	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	✓	✓	✓	✓	✓	✓

✓ Current on payments

CLS Closed



**Contact Info**

Address **PO BOX 3115,  
MILWAUKEE WI 53201**  
Phone Number **(800) 564-5740**



**Comment**

**Current:**

Closed due to inactivity

**Previous:**

None

**MERRICK BANK CORP**



**Account Info**

Account Name	<b>MERRICK BANK CORP</b>	Balance	<b>\$0</b>
Account Number	<b>546316XXXXXXXXXX</b>	Balance Updated	<b>03/15/2023</b>
Account Type	<b>Credit card</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>02/28/2023</b>	Credit Limit	<b>\$1,000</b>
Status	<b>Open/Never late.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Mar 2023</b>	Terms	<b>NA</b>



**Payment History**

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

✓ Current on payments



**Balance Histories**

Date	Balance	Scheduled Payment	Paid
<b>Feb 2023</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>



### Additional info

As of Feb 2023 your credit limit/high balance was \$1,000



### Contact Info

Address **PO BOX 9201,  
OLD BETHPAGE NY 11804**

Phone Number **(801) 545-6600**

## METRO COLLECTION SVC

**Potentially Negative**



### Account Info

Account Name	<b>METRO COLLECTION SVC</b>	Balance	<b>\$105</b>
Account Number	<b>251234XXXXXX</b>	Balance Updated	<b>03/01/2023</b>
Account Type	<b>Collection</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>04/20/2021</b>	Original Balance	<b>\$92</b>
Status	<b>Collection account. \$105 past due as of Mar 2023.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Apr 2021</b>	Terms	<b>1 Months</b>
		On Record Until	<b>Mar 2027</b>



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	<b>C</b>	<b>C</b>	<b>C</b>	—	—	—	—	—	—	—	—	—
2022	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>
2021	—	—	—	—	—	—	—	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>

**C** Collection

### Payment history guide

Collection as of Mar 2023, Jan 2023, Jan 2023, Aug 2021 to Dec 2022



### Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Jan 2023</b>	<b>\$105</b>	<b>\$0</b>	<b>\$0</b>
<b>Jan 2023</b>	<b>\$104</b>	<b>\$0</b>	<b>\$0</b>

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$103	\$0	\$0
Nov 2022	\$103	\$0	\$0
Oct 2022	\$102	\$0	\$0
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



### Contact Info

Address

2600 S PARKER RD STE 340,  
AURORA CO 80014

Phone Number

(303) 696-6163

# MIDLAND CREDIT MANAGEMEN

Potentially Negative



## Account Info

Account Name	<b>MIDLAND CREDIT MANAGEMEN</b>	Balance	<b>\$2,390</b>
Account Number	<b>31041XXXX</b>	Balance Updated	<b>03/19/2023</b>
Account Type	<b>Debt Buyer</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>12/29/2020</b>	Original Balance	<b>\$2,390</b>
Status	<b>Collection account. \$2,390 past due as of Mar 2023.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Dec 2020</b>	Terms	<b>1 Months</b>
		On Record Until	<b>Feb 2027</b>



## Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	<b>C</b>	<b>C</b>	<b>C</b>	—	—	—	—	—	—	—	—	—
2022	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>
2021	—	—	—	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>	<b>C</b>

**C** Collection

### Payment history guide

Collection as of Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, 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, Apr 2021



## Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Feb 2023</b>	<b>\$2,390</b>	<b>\$0</b>	<b>\$0</b>
<b>Jan 2023</b>	<b>\$2,390</b>	<b>\$0</b>	<b>\$0</b>
<b>Dec 2022</b>	<b>\$2,390</b>	<b>\$0</b>	<b>\$0</b>
<b>Nov 2022</b>	<b>\$2,390</b>	<b>\$0</b>	<b>\$0</b>
<b>Oct 2022</b>	<b>\$2,390</b>	<b>\$0</b>	<b>\$0</b>
<b>Sep 2022</b>	<b>\$2,390</b>	<b>\$0</b>	<b>\$0</b>
<b>Aug 2022</b>	<b>\$2,390</b>	<b>\$0</b>	<b>\$0</b>

Date	Balance	Scheduled Payment	Paid
Jul 2022	\$2,390	\$0	\$0
Jun 2022	\$2,390	\$0	\$0
May 2022	\$2,390	\$0	\$0
Apr 2022	\$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**



**Comment**

**Current:**

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

**Previous:**

None

**PHEAA/FED LOAN SERV**



**Account Info**

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



**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**

**PHEAA/FED LOAN SERV**



### Account Info

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



### 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**

## PORTFOLIO RECOVERY ASSOCIATES

**Potentially Negative**



### Account Info

Account Name	<b>PORTFOLIO RECOVERY ASSOCIATES</b>	Balance	<b>\$942</b>
Account Number	<b>521853XXXXXXXXXX</b>	Balance Updated	<b>03/18/2023</b>
Account Type	<b>Debt Buyer</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>12/17/2020</b>	Original Balance	<b>\$942</b>
Status	<b>Collection account. \$942 past due as of Mar 2023.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Dec 2020</b>	Terms	<b>1 Months</b>
		On Record Until	<b>Feb 2027</b>



### Payment History

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

2023	C	C	C	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-	C	C

C Collection

### Payment history guide

Collection as of Mar 2023, Feb 2023, Jan 2023, Jan 2023, Dec 2022, Nov 2022



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2023	\$942	\$0	\$0
Jan 2023	\$942	\$0	\$0
Dec 2022	\$942	\$0	\$0
Nov 2022	\$942	\$0	\$0

### Additional info

The original amount of this account was \$942



### Historical Info

Original Creditor **SYNCHRONY BANK**



### Contact Info

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

Phone Number **(844) 675-3408**

## PORTFOLIO RECOVERY ASSOCIATES

Potentially Negative



### Account Info

Account Name	<b>PORTFOLIO RECOVERY ASSOCIATES</b>	Balance	<b>\$3,341</b>
Account Number	<b>604419XXXXXXXXXX</b>	Balance Updated	<b>03/24/2023</b>
Account Type	<b>Debt Buyer</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>12/17/2020</b>	Original Balance	<b>\$3,368</b>
Status	<b>Collection account. \$3,341 past due as of Mar 2023.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Dec 2020</b>	Terms	<b>1 Months</b>
		On Record Until	<b>Feb 2027</b>



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	ND	<b>C</b>	<b>C</b>	—	—	—	—	—	—	—	—	—
2022	—	—	—	—	—	—	—	—	—	—	<b>C</b>	<b>C</b>

**C** Collection

ND No data for this period

### Payment history guide

Collection as of Mar 2023, Mar 2023, Feb 2023, Jan 2023, Dec 2022



### Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Feb 2023</b>	<b>\$3,341</b>	<b>\$0</b>	<b>\$0</b>
<b>Jan 2023</b>	<b>\$3,341</b>	<b>\$0</b>	<b>\$0</b>
<b>Dec 2022</b>	<b>\$3,341</b>	<b>\$0</b>	<b>\$0</b>
<b>Nov 2022</b>	<b>\$3,341</b>	<b>\$0</b>	<b>\$0</b>

### Additional info

The original amount of this account was \$3,368



### Historical Info

Original Creditor **COMENITY CAPITAL BANK**



### Contact Info

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

Phone Number **(844) 675-3408**





**Comment**

**Current:**

Completed investigation of FCRA dispute - consumer disagrees.

**Previous:**

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Feb 2023

**SYNCB/B&H**



**Account Info**

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



**Payment History**

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

✓ Current on payments

CLS Closed



**Contact Info**

Address **PO BOX 965036,  
ORLANDO FL 32896**

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



**Comment**

**Current:**

Account closed at credit grantor's request.

**Previous:**

None

**SYNCB/GOOGLE**



**Account Info**

Account Name	<b>SYNCB/GOOGLE</b>	Balance	-
Account Number	<b>604597XXXXXXXXXX</b>	Balance Updated	-
Account Type	<b>Charge Card</b>	Recent Payment	-
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>12/24/2019</b>	Credit Limit	<b>\$1,300</b>
Status	<b>Paid, Closed/Never late.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Jul 2020</b>	Terms	<b>NA</b>
		On Record Until	<b>Jul 2030</b>



**Payment History**

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

✓ Current on payments

CLS Closed



**Contact Info**

Address	<b>PO BOX 965022, ORLANDO FL 32896</b>
Phone Number	<b>(866) 243-0226</b>



**Comment**

**Current:**

Account closed at credit grantor's request.

**Previous:**

None

# WEBBANK/DELL FINANCIAL SVCS



## Account Info

Account Name	<b>WEBBANK/DELL FINANCIAL SVCS</b>	Balance	<b>\$0</b>
Account Number	<b>687945XXXXXXXXXXXX</b>	Balance Updated	<b>02/28/2023</b>
Account Type	<b>Charge Card</b>	Recent Payment	<b>\$0</b>
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>04/13/2020</b>	Credit Limit	<b>\$1,500</b>
Status	<b>Open/Never late.</b>	Highest Balance	<b>\$9</b>
Status Updated	<b>Feb 2023</b>	Terms	<b>NA</b>



## Payment History

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

✓ Current on payments  
 ND No data for this period



## Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Jan 2023</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Dec 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Nov 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Oct 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Sep 2022</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<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>

Date	Balance	Scheduled Payment	Paid
Mar 2021	\$0	\$0	\$0

### Additional info

Between Mar 2021 and Jan 2023, your credit limit/high balance was \$1,500



### Contact Info

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.

### AMERICAN EXPRESS

Inquired on  
03/02/2023,  
02/22/2023  
and 06/12/2022

19640 N  
31ST ST.  
AVE,  
PHOENIX AZ  
85027  
(800) 874-  
2717

### AMERICAN EXPRESS 2

Inquired on  
03/18/2023

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

### CAPITAL ONE

Inquired on  
09/13/2022

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

### CAPITAL ONE

Inquired on  
02/09/2023

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

### CAPITAL ONE AUTO FINANCE

Inquired on  
03/03/2023

7933  
PRESTON  
RD,  
PLANO TX  
75024  
(800) 227-  
3863

### CLARITY/SMARTPAY LEASING

Inquired on  
03/06/2023

7755  
MONTGOME  
RY RD STE  
500,  
CINCINNATI  
OH 45236

### CMS ID PROOFING SERVICE

Inquired on  
01/10/2023

7500  
SECURITY  
BLVD,  
BALTIMORE  
MD 21244  
(877) 267-  
2323

### CONN APPLIANCES INC

### CONNEXUS CU/ML

Inquired on  
03/16/2023

### CREDENCE RESOURCE MANAGE

### CREDIT KARMA

Inquired on  
03/22/2023,

Inquired on  
08/25/2022  
  
2445  
TECHNOLOG  
Y FOREST  
BLVD800,  
THE  
WOODLAND  
S TX 77381

2600 PINE  
RIDGE BLVD,  
WAUSAU WI  
54401  
(715) 847-  
4700

Inquired on  
06/30/2022  
  
17000  
DALLAS  
PKWY STE  
204,  
DALLAS TX  
75248  
(855) 876-  
5380

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,  
01/18/2023,  
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,  
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  
and 03/26/2  
022

760 MARKET  
ST FL 2,  
SAN  
FRANCISCO  
CA 94102

**CREDIT ONE  
BANK**

Inquired on  
02/10/2023,  
01/12/2023,  
12/15/2022  
and 11/14/2  
022

6801 S  
CIMARRON  
RD,  
LAS VEGAS  
NV 89113  
(415) 459-  
6100

**CREDIT ONE  
BANK NA**

Inquired on  
02/11/2023

PO BOX  
98875,  
LAS VEGAS  
NV 89193  
(877) 825-  
3242

**DELL  
FINANCIAL  
SERVICES**

Inquired on  
02/21/2023

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

**DISCOVER  
FINANCIAL  
SVCS**

Inquired on  
03/07/2023

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

**DISCOVER  
FINANCIAL  
SVCS**

Inquired on  
06/02/2022

2500 LAKE  
COOK RD,  
RIVERWOOD  
S IL 60015

**DISCOVER  
FINANCIAL  
SVCS**

Inquired on  
06/02/2022

2500 LAKE  
COOK RD,  
RIVERWOOD  
S IL 60015

**EXPERIAN**

Inquired on  
03/25/2023,  
02/28/2023  
and 10/18/2  
022

475 ANTON  
BLVD,  
COSTA

**EXPERIAN**

Inquired on  
03/18/2023,  
03/01/2023,  
02/21/2023,  
11/30/2022,  
11/24/2022,  
09/27/2022,  
08/21/2022  
and 06/11/2  
022



MESA CA  
92626

475 ANTON  
BLVD,  
COSTA  
MESA CA  
92626

**EXPERIAN**

Inquired on  
10/18/2022

475 ANTON  
BLVD,  
COSTA  
MESA CA  
92626

**EXPERIAN**

Inquired on  
10/18/2022

PO BOX  
2002,  
ALLEN TX  
75013  
(888) 397-  
3742

**JPMCB**

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

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

**JPMCB**

**CARD**  
Inquired on  
11/24/2022

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

**JPMCB  
CARD**

Inquired on  
11/08/2022

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

**JPMCB CJ**

Inquired on  
03/19/2023,  
03/02/2023,  
02/22/2023,  
02/19/2023,  
01/23/2023,  
12/25/2022,  
12/01/2022,  
11/28/2022,  
11/25/2022,  
10/30/2022,

**LENDIO INC**

Inquired on  
02/20/2023

4100 N  
CHAPEL  
RIDGE RD  
STE 500,  
LEHI UT  
84043

**LN/DATALAB  
/PROGRESSI  
VE**

Inquired on  
06/23/2022

6300  
WILSON  
MILLS RD,  
MAYFIELD  
VILLAGE OH  
44143

10/03/2022,  
09/28/2022,  
09/04/2022,  
08/22/2022,  
08/08/2022,  
07/10/2022  
and 06/12/2022

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

**MERRICK BANK**  
Inquired on  
02/11/2023

10705 S  
JORDAN  
GTWY STE  
200,  
SOUTH  
JORDAN UT  
84095  
(801) 545-  
6600

**NATIONWIDE CREDIT INC**  
Inquired on  
07/09/2022

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

**ONEMAIN**  
Inquired on  
03/05/2023  
and 01/29/2023

PO BOX  
1010,  
EVANSVILLE  
IN 47706  
(844) 298-  
9773

**PENTAGON FEDERAL CREDIT**  
Inquired on  
03/16/2023

PO BOX  
247027,  
OMAHA NE  
68124

**PETAL CARD INC**  
Inquired on  
03/16/2023

233 SPRING  
ST FL 3,  
NEW YORK  
NY 10013

**PORTFOLIO RECOV ASSOC**  
Inquired on  
03/02/2023,  
02/22/2023  
and 06/12/2022

120  
CORPORATE

**SOFI CREDIT CORP/TBOM**  
Inquired on  
03/20/2023

234 1ST ST,  
SAN  
FRANCISCO  
CA 94105  
(855) 456-  
7634

**SYNCHRONY FINANCIAL**  
Inquired on  
09/20/2022

4125  
WINDARD  
PLAZA,  
ALPHARETT  
A GA 30005

BLVD STE  
100,  
NORFOLK VA  
23502  
(844) 675-  
3408

## 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 escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.***

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

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](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.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks

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

**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
<b>3. Air carriers</b>	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
<b>4. Creditors Subject to Surface Transportation Board</b>	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
<b>5. Creditors Subject to Packers and Stockyards Act</b>	Nearest Packers and Stockyards Administration area supervisor
<b>6. Small Business Investment Companies</b>	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
<b>7. Brokers and Dealers</b>	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