



CREDIT REPORT

ALLISON PERRY

Report Confirmation

1592450634



Dear ALLISON PERRY:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:
www.investigate.equifax.com
- Please mail the dispute information to:
Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Apr 02, 2021
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	8 Years, 9 Months
Length of Credit History	11 Years, 5 Months
Accounts with Negative Information	5
Oldest Account	U S DEPARTMENT OF EDU AFSA (Opened Nov 01, 2009)
Most Recent Account	SANTANDER CONSUMER USA (Opened Sep 21, 2016)

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	0	0					
Mortgage							
Installment	3	3	\$89,751	-\$16,412	\$73,339	122.0%	\$343
Other	0	0					
Total	3	3	\$89,751	-\$16,412	\$73,339	122.0%	\$343

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	14 Items Found
Inquiries	75 Inquiries Found
Most Recent Inquiry	CREDIT KARMA, INCMar 30, 2021
Public Records	0 Records Found
Collections	3 Collections Found

2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

2.1 WF/DILLARDS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$3,372
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	84%
Available Credit	\$4,000		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	CO	CO	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2018	90	✓	✓	✓	30	60	90	120	120	120	✓	✓
2017	⊗	⊗	⊗	✓	✓	✓	30	90	✓	✓	30	60
2016	60	⊗	⊗	⊗	⊗	⊗	30	⊗	⊗	⊗	30	⊗
2015	⊗	⊗	⊗	⊗	30	60	⊗	⊗	⊗	⊗	⊗	30
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	30

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit	\$4,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$3,372	Date Opened	Jul 03, 2014
Amount Past Due	\$3,372	Date Reported	Mar 31, 2021
Actual Payment Amount		Date of Last Payment	Nov 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	80	Delinquency First Reported	Jul 01, 2019
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$3,372
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Jan 01, 2019		

Comments

Charged off account

Contact

WF/DILLARDS
PO BOX 14517
CBS MAC F8235-01C
DES MOINES, IA 50306
1-866-762-4359

2.2 COMENITYBANK/VICTORIASSECRET (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance		\$0
Account Status	CHARGE_OFF	Debt-to-Credit Ratio		0%
Available Credit		\$400		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$462				\$522						
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$20										
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

\$394

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019 \$800

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019 \$400 \$400

2020 \$400

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019 \$62 \$522

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Comments 1

Date	Comment
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05/2019 Charged off account

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	CO	CO	CO	CO	CO	CO	CO	CO	⊗	⊗	⊗	⊗
2019	✓	✓	✓	30	60	60	90	120	150	180	CO	CO
2018	60	✓	✓	30	✓	30	30	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	✓	✓	30	✓	✓	✓	✓	✓	30
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due 120 120 Days Past Due
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit	\$400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 12, 2012
Amount Past Due		Date Reported	Nov 28, 2020
Actual Payment Amount		Date of Last Payment	Aug 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	Nov 01, 2019
Activity Designator	PAID	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$522
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency	Apr 01, 2019		

Comments

Paid charge off

Contact

COMENITYBANK/VICTORIASSECRET
PO BOX 182789
COLUMBUS, OH 43218

2.3 COMENITYBANK/VICTORIASSECRET (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$100		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2011	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due				
150 150 Days Past Due	180	180 Days Past Due	V	Voluntary Surrender	F	Foreclosure	C	Collection Account				
CO Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate	⊗	No Data Available				

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$109	Owner	INDIVIDUAL
Credit Limit	\$100	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 06, 2010
Amount Past Due		Date Reported	Mar 24, 2018
Actual Payment Amount		Date of Last Payment	Sep 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	91	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Aug 01, 2010
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

COMENITYBANK/VICTORIASSECRET
PO BOX 182789
COLUMBUS, OH 43218

2.4 SYNCB/PEP BOYS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$1,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$679	Owner	INDIVIDUAL
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 04, 2013
Amount Past Due		Date Reported	Sep 23, 2016
Actual Payment Amount		Date of Last Payment	Nov 01, 2014
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	37	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Feb 01, 2015
Date of First Delinquency			

Comments

Account closed by credit grantor

Contact

SYNCB/PEP BOYS
C/O P.O. BOX 965036
ORLANDO, FL 32896-5036
1-866-396-8254

2.5 JPMCB - CARD SERVICES (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$5,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,841	Owner	INDIVIDUAL
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jan 19, 2011
Amount Past Due		Date Reported	Nov 20, 2013
Actual Payment Amount		Date of Last Payment	Aug 01, 2012
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	34	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Sep 01, 2012
Date of First Delinquency			

Comments

Contact

JPMCB - CARD SERVICES
1250S CLEARVIEW AVE
MESA, AZ 85208
1-602-218-2400

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.
You currently do not have any Mortgage Accounts in your file.

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 SANTANDER CONSUMER USA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 1000	Reported Balance	\$8,924
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	58%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$13,388	\$13,471		\$13,330	\$13,136	\$13,166		\$12,464	\$12,187
2020	\$11,907	\$11,370	\$11,183	\$10,990	\$10,798	\$10,599	\$10,401	\$10,202	\$9,994	\$9,789	\$9,576	\$9,366
2021	\$9,153	\$8,924										

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$343	\$343		\$343	\$343	\$343		\$343	\$343
2020	\$343	\$343	\$343	\$343	\$343	\$343	\$343	\$343	\$343	\$343	\$343	\$343
2021	\$343	\$343										

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$200		\$343	\$375		\$890	\$450		
2020	\$446	\$686	\$343	\$343	\$343	\$343	\$343	\$343	\$343	\$343	\$343	\$373
2021	\$343	\$343										

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$15,495	\$15,495		\$15,495	\$15,495	\$15,495		\$15,495	\$15,495
2020	\$15,495	\$15,495	\$15,495	\$15,495	\$15,495	\$15,495	\$15,495	\$15,495	\$15,495	\$15,495	\$15,495	\$15,495
2021	\$15,495	\$15,495										

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$565		\$410	\$379	\$739		\$209		
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	30	30	30	30	60	30	✓
2018	30	✓	✓	30	✓	✓	30	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	30	30	30
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due 120 120 Days Past Due
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$15,495	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$8,924	Date Opened	Sep 21, 2016
Amount Past Due		Date Reported	Feb 28, 2021
Actual Payment Amount	\$343	Date of Last Payment	Feb 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$343
Months Reviewed	53	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Contact

SANTANDER CONSUMER USA
8585 N STEMMONS FWY STE 1100-N
DALLAS, TX 75247
1-800-861-6743

4.2 US DEPT. OF EDUCATION/GLELSI

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 9581	Reported Balance	\$8,933
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	151%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020				\$8,933	\$8,933	\$8,933	\$8,933	\$8,933	\$8,933	\$8,933	\$8,933	\$8,933
2021	\$8,933	\$8,933										

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020				\$5,920	\$5,920	\$5,920	\$5,920	\$5,920	\$5,920	\$5,920	\$5,920	\$5,920
2021	\$5,920	\$5,920										

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

2020	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓
2018	✓	✓	⊗	✓	✓	✓	✓	✓	✓	✓	⊗	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,920	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$8,933	Date Opened	Nov 30, 2009
Amount Past Due		Date Reported	Feb 28, 2021
Actual Payment Amount		Date of Last Payment	Feb 01, 2021
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	97	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

US DEPT. OF EDUCATION/GLELSI
 PO BOX 7860
 MADISON, WI 53704

4.3 US DEPT. OF EDUCATION/GLELSI

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 8581	Reported Balance	\$71,894
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	138%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020				\$71,894	\$71,894	\$71,894	\$71,894	\$71,894	\$71,894	\$71,894	\$71,894	\$71,894
2021	\$71,894	\$71,894										

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020				\$51,924	\$51,924	\$51,924	\$51,924	\$51,924	\$51,924	\$51,924	\$51,924	\$51,924
2021	\$51,924	\$51,924										

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

2020	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓
2018	✓	✓	⊗⊗⊗	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	✓
2017	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2016	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2014	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗⊗⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$51,924	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$71,894	Date Opened	Aug 16, 2010
Amount Past Due		Date Reported	Feb 28, 2021
Actual Payment Amount		Date of Last Payment	Feb 01, 2021
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	97	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

US DEPT. OF EDUCATION/GLELSI
 PO BOX 7860
 MADISON, WI 53704

4.4 AES/HESC (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0001	Reported Balance	\$0
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	N/A
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	60	✓	✓	30	30	60	90	150	180	180	⊗⊗⊗	⊗⊗⊗
2017	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓	✓	✓	30
2016	⊗⊗⊗	⊗⊗⊗	30	⊗⊗⊗	30	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⊗⊗⊗	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Jan 23, 2015

Amount Past Due		Date Reported	Nov 30, 2018
Actual Payment Amount		Date of Last Payment	May 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	45	Delinquency First Reported	Nov 01, 2018
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$6,869
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency	Apr 01, 2018		

Comments

Charged off account
Variable/adjustable rate

Contact

AES/HESC
PO BOX 2461
HARRISBURG, PA 17105
1-800-233-0557

4.5 EECU (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0005	Reported Balance	\$0
Account Status	NOT_MORE_THAN_TWO_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2016	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗⊗⊗ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,450	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	1
Balance	\$0	Date Opened	Oct 28, 2015
Amount Past Due		Date Reported	Jun 30, 2017
Actual Payment Amount	\$131	Date of Last Payment	Jun 01, 2017

Date of Last Activity		Scheduled Payment Amount		\$0	
Months Reviewed		20	Delinquency First Reported		
Activity Designator		PAID_AND_CLOSED	Creditor Classification		UNKNOWN
Deferred Payment Start Date		Charge Off Amount			
Balloon Payment Date		Balloon Payment Amount			
Loan Type		Unsecured	Date Closed		Jun 01, 2017
Date of First Delinquency		Jun 01, 2017			

Comments

Contact

EECU
PO BOX 1777
FT WORTH, TX 76101
1-817-882-0000

4.6 EECU (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0004	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,200	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	2
Balance	\$0	Date Opened	Jun 27, 2014
Amount Past Due		Date Reported	Oct 31, 2015
Actual Payment Amount	\$560	Date of Last Payment	Oct 01, 2015
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	16	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Oct 01, 2015
Date of First Delinquency			

Comments

Contact

EECU
PO BOX 1777
FT WORTH, TX 76101
1-817-882-0000

4.7 EECU (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0003	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,161	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	1
Balance	\$0	Date Opened	Oct 02, 2013
Amount Past Due		Date Reported	Apr 30, 2014
Actual Payment Amount	\$720	Date of Last Payment	Apr 01, 2014
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	6	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Apr 01, 2014
Date of First Delinquency			

Comments

Contact

EECU
PO BOX 1777
FT WORTH, TX 76101
1-817-882-0000

4.8 EECU (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0002	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$447	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Sep 19, 2013
Amount Past Due		Date Reported	Oct 31, 2013
Actual Payment Amount	\$451	Date of Last Payment	Oct 01, 2013
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	1	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Oct 01, 2013
Date of First Delinquency			

Comments

Contact

EECU
PO BOX 1777
FT WORTH, TX 76101
1-817-882-0000

4.9 EECU (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0001	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$200	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 01, 2013
Amount Past Due		Date Reported	Sep 30, 2013
Actual Payment Amount	\$136	Date of Last Payment	Sep 01, 2013
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	2	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	Sep 01, 2013
Date of First Delinquency			

Comments

Contact

EECU
PO BOX 1777
FT WORTH, TX 76101
1-817-882-0000

4.10 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 9299	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 10, 2012
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	4	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

4.11 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 9199	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,750	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Sep 10, 2012
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	4	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

4.12 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4299	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$7,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Aug 23, 2011
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

4.13 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4199	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$7,185	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Aug 16, 2010
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

4.14 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4099	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Aug 23, 2011
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

4.15 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	XXXXXXXXXX 3999	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$315	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$0	Date Opened	Aug 16, 2010
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

4.16 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3899	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,729	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	24
Balance	\$0	Date Opened	Nov 30, 2009
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

4.17 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 3799	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,191	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	24
Balance	\$0	Date Opened	May 10, 2010
Amount Past Due		Date Reported	Jan 21, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Jan 01, 2013
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

4.18 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 4973	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$13,750	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	DEFERRED	Term Duration	12
Balance	\$0	Date Opened	Aug 01, 2010
Amount Past Due		Date Reported	Sep 01, 2011
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	13	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

4.19 U S DEPARTMENT OF EDU AFSA (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 4972	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$6,117	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	DEFERRED	Term Duration	12
Balance	\$0	Date Opened	Nov 01, 2009
Amount Past Due		Date Reported	Sep 01, 2011
Actual Payment Amount		Date of Last Payment	Jul 01, 2010
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	21	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

U S DEPARTMENT OF EDU AFSA
PO BOX 7202
UTICA, NY 13504-7202

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

5.1 VERIZON WIRELESS/SOUTHEAST (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	COLLECTION	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	TN	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due		90 90 Days Past Due		120 120 Days Past Due						
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender		F Foreclosure		C Collection Account						
CO Charge-Off	B Included in Bankruptcy	R Repossession		TN Too New to Rate		⊗ No Data Available						

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$172	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Sep 02, 2014
Amount Past Due		Date Reported	Feb 28, 2018
Actual Payment Amount	\$203	Date of Last Payment	Jan 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	1	Delinquency First Reported	Oct 01, 2017
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Telecommunication/Cellular	Date Closed	
Date of First Delinquency	May 01, 2017		

Comments

Paid collection

Contact

VERIZON WIRELESS/SOUTHEAST
P.O. BOX 26055
NAT'L RECOVERY DEPT M.S. 400
MINNEAPOLIS, MN 55426
1-800-852-1922

6. Consumer Statements

Consumer Statements are explanations of up to 100 words you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score. You currently do not have any Consumer Statements in your file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	ALLISON PERRY
Formerly known as	ALLISON M JOHNSTON
Social Security Number	xxxxx 6497
Age or Date of Birth	Dec 11, 1987

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
1533 WEYLAND DR APT 1107 NORTH RICHLAND HILLS, TX 76180	Current	Oct 28, 2020
3443 MAHANNA ST APT APT1102 DALLAS, TX 75209	Former	Apr 22, 2020
1624 WEYLAND DR APT 1053 NORTH RICHLAND HILLS, TX 76180	Former	Jun 03, 2020
1625 WEYLAND DR APT 1107 NORTH RICHLAND HILLS, TX 76180	Former	Apr 01, 2021
1141 MEADOW CREEK DR APT 177 IRVING, TX 75038	Former	Jan 30, 2019
1201 MEADOW CREEK DR IRVING, TX 75038	Former	May 09, 2018

1215 MEADOW CREEK DR APT E IRVING, TX 75038	Former	Mar 10, 2021
3301 BENT CREEK DR DENTON, TX 76210	Former	Jan 28, 2017
1030 DALLAS DR APT 1314 DENTON, TX 76205	Former	Sep 26, 2016
7724 KERMIT AVE FORT WORTH, TX 76116	Former	Mar 11, 2021

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation
CHRIST CHAPEL	
MULTIVIEW	MARKETING CONSULTANT

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Jun 29, 2020	NAVY FCU 820 FOLLIN LANE PO #161006 VIENNA, VA 22180	
Jul 12, 2019	CREDIT PLUS 31550 WINTERPLACE PKWY SALISBURY, MD 21804 1-800-258-3488	GATEWAY MORTGAGE GRO

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
Mar 30, 2021	CREDIT KARMA, INC		
Mar 29, 2021	LEASINGDESK		Soft Inquiry
Mar 22, 2021	CREDIT KARMA, INC		
Mar 15, 2021	CREDIT KARMA, INC		
Mar 12, 2021	CREDIT KARMA, INC		
Mar 11, 2021	CREDIT KARMA, INC		
Mar 10, 2021	CREDIT KARMA, INC		
Mar 09, 2021	CREDIT KARMA, INC		
Mar 02, 2021	CREDIT KARMA, INC		
Feb 23, 2021	CREDIT KARMA, INC		

Feb 15, 2021	CREDIT KARMA, INC	
Feb 14, 2021	CREDIT KARMA, INC	
Feb 12, 2021	CREDIT KARMA, INC	
Feb 10, 2021	CREDIT KARMA, INC	
Feb 09, 2021	CREDIT KARMA, INC	
Feb 08, 2021	CREDIT KARMA, INC	
Feb 02, 2021	CAPITAL ONE AUTO FINANCE	Promotional Inquiry
Feb 02, 2021	CREDIT KARMA, INC	
Feb 01, 2021	CREDIT KARMA, INC	
Jan 31, 2021	CREDIT KARMA, INC	
Jan 25, 2021	CREDIT KARMA, INC	
Jan 13, 2021	CREDIT KARMA, INC	
Jan 12, 2021	CREDIT KARMA, INC	
Jan 10, 2021	CREDIT KARMA, INC	
Jan 07, 2021	CREDIT KARMA, INC	
Jan 05, 2021	CAPITAL ONE AUTO FINANCE	Promotional Inquiry
Jan 05, 2021	CREDIT KARMA, INC	
Jan 01, 2021	CREDIT KARMA, INC	
Dec 29, 2020	CAPITAL ONE BANK USA NA	Promotional Inquiry
Dec 20, 2020	CREDIT KARMA, INC	
Dec 12, 2020	CREDIT KARMA, INC	
Dec 11, 2020	CREDIT KARMA, INC	
Dec 09, 2020	CREDIT KARMA, INC	
Dec 04, 2020	CREDIT KARMA, INC	
Dec 03, 2020	CREDIT KARMA, INC	
Dec 02, 2020	CREDIT KARMA, INC	
Dec 01, 2020	CREDIT KARMA, INC	
Nov 24, 2020	CAPITAL ONE BANK USA NA	Promotional Inquiry
Nov 24, 2020	CONN CREDIT CORP	Promotional Inquiry
Nov 23, 2020	CREDIT KARMA, INC	

Nov 15, 2020	CREDIT KARMA, INC	
Nov 13, 2020	CREDIT KARMA, INC	
Nov 11, 2020	CREDIT KARMA, INC	
Nov 08, 2020	CREDIT KARMA, INC	
Nov 08, 2020	CREDIT KARMA, INC	
Nov 07, 2020	CREDIT KARMA, INC	
Nov 04, 2020	CREDIT KARMA, INC	
Nov 03, 2020	CREDIT KARMA, INC	
Nov 02, 2020	CREDIT KARMA, INC	
Oct 27, 2020	CAPITAL ONE BANK USA NA	Promotional Inquiry
Oct 26, 2020	CREDIT KARMA, INC	
Oct 15, 2020	CREDIT KARMA, INC	
Oct 13, 2020	CREDIT KARMA, INC	
Oct 11, 2020	CREDIT KARMA, INC	
Oct 07, 2020	CREDIT KARMA, INC	
Oct 06, 2020	KMD PARTNERS, LLC DBA	Promotional Inquiry
Oct 02, 2020	CREDIT KARMA, INC	
Sep 30, 2020	CREDIT KARMA, INC	
Sep 29, 2020	CAPITAL ONE BANK USA NA	Promotional Inquiry
Sep 28, 2020	CREDIT KARMA, INC	
Sep 22, 2020	CREDIT KARMA, INC	
Sep 18, 2020	CREDIT KARMA, INC	
Sep 15, 2020	CREDIT KARMA, INC	
Sep 01, 2020	FIRST PREMIER BANK PROMO	Promotional Inquiry
Aug 26, 2020	TRAVELERS INDEMNITY COMPANY	
Aug 25, 2020	CAPITAL ONE BANK USA NA	Promotional Inquiry
Aug 25, 2020	CONN CREDIT CORP	Promotional Inquiry
Jul 28, 2020	CAPITAL ONE BANK USA NA	Promotional Inquiry
Jun 30, 2020	CAPITAL ONE BANK USA NA	Promotional Inquiry
Jun 23, 2020	PROGRESSIVE INSURANCE	Promotional Inquiry

May 26, 2020	CAPITAL ONE BANK USA NA	Promotional Inquiry
May 26, 2020	PROGRESSIVE INSURANCE	Promotional Inquiry
Apr 21, 2020	PROGRESSIVE INSURANCE	Promotional Inquiry

9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

Date Reported: Mar 09, 2021

Collection Agency	HILLCREST, DAVIDSON	Balance Date	Mar 09, 2021
Original Creditor Name	STREAM SPE GP LLC	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Apr 25, 2017	Account Number	xxxxxxxxxxx 0182
Original Amount Owed	\$236	Creditor Classification	Utilities
Amount	\$236	Last Payment Date	
Status Date	Mar 09, 2021	Date of First Delinquency	Feb 24, 2016
Status	UNPAID		

Comments

Contact

HILLCREST, DAVIDSON
715 N GLENVILLE SUITE 450
HILLCREST, DAVIDSON & ASSOCIAT
RICHARDSON, TX 75081
1-866-524-9866

Date Reported: Apr 21, 2020

Collection Agency	TRANSWORLD SYSTEMS INC	Balance Date	Apr 21, 2020
Original Creditor Name	REMINGTON HILLS LAS COLINAS	Account Designator Code	CO_MAKER
Date Assigned	Sep 04, 2018	Account Number	xxxxxx 63
Original Amount Owed	\$133	Creditor Classification	Rental or Leasing
Amount	\$0	Last Payment Date	Jan 30, 2020
Status Date	Apr 21, 2020	Date of First Delinquency	Jul 31, 2018
Status	PAID		

Comments

Consumer disputes this account information

Contact

TRANSWORLD SYSTEMS INC
2235 MERCURY WAY STE 275
SANTA ROSA, CA 95407
1-800-771-3708

Date Reported: Feb 28, 2019

Collection Agency	R.S. CLARK AND ASSOCIATES	Balance Date	Feb 28, 2019
Original Creditor Name	MACARTHUR OBGYN MCEWEN	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Apr 12, 2018	Account Number	xxxxxxxxxxx 8686
Original Amount Owed	\$138	Creditor Classification	Medical or Health Care
Amount	\$0	Last Payment Date	Nov 30, 2018
Status Date	Feb 28, 2019	Date of First Delinquency	Jan 23, 2018
Status	PAID		

Comments

Medical

Contact

R.S. CLARK AND ASSOCIATES
12990 PANDORA DRIVE STE 150
DALLAS, TX 75238
1-214-503-1482

11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

12. 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 FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 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:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o you are unemployed but expect to apply for employment within 60 days.

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

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

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.

- **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, www.consumerfinance.gov/learnmore

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 information about your federal rights, contact (see next page):

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552 b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. 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 b.State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d.Federal Credit Unions	a.Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c.FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 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, S.E. Washington, DC 20590
4.Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5.Creditors Subject to the Packers and Stockyards Act, 1921	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, S.W., Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. 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	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file?

A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

Q. If I do have credit problems, is there someplace where I can get advice and assistance?

A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

Facts You Should Know

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain up to 7 years from the Date of First Delinquency.

Credit or Other reported accounts: Accounts paid as agreed remain for up to 10 years from the date last reported by the lender. Accounts not paid as agreed (i.e., delinquent, charged off, accounts placed for collection) remain for up to 7 years from the Date of First Delinquency.

Public Records: Bankruptcy-

Chapter 7 or 11 bankruptcies filed and discharged remain for 10 years from the date filed.

Chapter 12 and 13 bankruptcies remain for 7 years from the date filed.

Dismissed bankruptcies (all chapters) remain for 7 years from the date filed.

New York Residents Only (must be a current resident): Paid collections remain on your Equifax credit report for 5 years from the date of the first missed payment. A paid Charged Off account remains on the file for 5 years from the Date of First Delinquency.

o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

Additional Notice to Consumer:

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

Your Rights Under State Law

State of Texas - Notice to Texas Consumers

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding twelve dollars (\$12.00). There is no fee, however, if your request for a copy of your credit file is made not later than the 60th day after the date on which adverse action is taken against you; or made before the expiration of an initial one year security alert. To obtain a copy of your credit file from Equifax call 1-800-685-1111 or write to PO Box 740241, Atlanta, Georgia, 30374-0241.

You have a right to place a "security alert" in your credit file. This notice alerts a recipient of a consumer report involving your credit file that your identity may have been used without your consent to fraudulently obtain goods or services in the your name. Placement or removal of a security alert may be requested by calling 1-800-525-6285 or, you may send a written request to Equifax Information Services, PO Box 105069, Atlanta, GA 30348. With your request, you may include a daytime and evening telephone number so a person who receives a copy of your credit report can verify your identity before approving a transaction.

You have the right to file an action to enforce an obligation of a consumer reporting agency to you under this chapter in any court as provided by the Fair Credit Reporting Act (15 U.S.C. Section 1681 et seq.), as amended, or, if agreed to by both parties, the action may be submitted to binding arbitration after the you have followed all dispute procedures in Section 20.06 of the Texas Business and Commercial Code and have received the notice specified in Section 20.06(f) in the manner provided by the rules of the American Arbitration Association.