Credit Report

Exhibit C-7

"Credit Report," provide a copy of the applicant's credit report from Experion, Dun and Bradstreet or a similar organization.

Response: Report Attached.



Any pending disputes will be highlighted below.

Personal Information

Name(s) associated with your credit

Name	Name identification number
BRADLEY R LEWIS	11130
BRAD R LEWIS	27589
BRAD LEWIS	16053
BRADLEY LEWIS	4782
BRADLEY E LEWIS	31952
BRADLOY R LEWIS	9734
BRADLEY J LEWIS	26589

Address(es) associated with your credit

Address	Address identification number	Residence type	Geographical code
13900 NICKLAUS DR OVERLAND PARK KS 66223-2999	0758584936	Single family	0-5340810-91-3760
11524 HEMLOCK ST OVERLAND PARK KS 66210-2444	0136511672	Single family	0-5310220-91-3760
1524 HEMLOCK ST OVERLAND PARK KS 66210	0702840907	Single family	0-00-0-
21680 US HIGHWA DILLON CO 80435	0579615490	Single family	0-00-0-

Other personal information associated with your credit

Year of birth

1952

Spouse or co-applicant

CARLA

Telephone number(s)

913 451 5813 Residential
913 498 8295 Residential
913 498 8795 Residential

Current or former employer(s) Address

CREATIVE ENERGY OPTI

CREATIV ENERGY OPTIONS

ENERGY ONE KANSAS CITY MO

Notices

This address has pertained to a business: 13900 NICKLAUS DR OVERLAND PARK KS 66223 .

TRADE CONTRACTOR-SPECIAL TRADE: 13900 NICKLAUS DR, OVERLAND PARK, KS, 66223.

Your personal statements

Add statement(s)

Potentially negative items

No Public Record items appear on your report.

Account name Account number Recent balance Date opened Status SUNTRUST MORTGAGE 942013482.... Not reported 11/2004 Paid, Closed. PO VOX 85526 Credit limit or Date of status Type RICHMOND, VA 23288 original amount Mortgage 03/2013 877 596 5407 \$140,848 First reported Terms Address identification number High balance 30 Years 01/2005 0758584936 Responsibility Monthly payment Freddie Mac ID Joint with CARL E BAKER 5092116 Recent payment amount Not reported Account history 2013 Feb OK Mar CLS Jan OK Dec OK Feb OK Feb OK Mar OK 2009 2010 2008 Jan OK Dec OK Nov OK Oct OK Sep OK May OK Feb OK Jan OK Dec OK Sep OK Aug OK May OK Feb OK Jan OK Dec OK Aug OK OK OK 2007 2006 Jan Oct Feb Jan Nov Oct Oct Sep OK Aug OK Jul OK Feb Nov Sep Aug OK

30 days past due as of Apr 2012

OK

Aug OK Jul OK Jun OK OK

Accounts in good standing

Date opened Account name Account number Recent balance **Status** AMERICAN EXPRESS 3499905664919913 Not reported 02/2001 Paid, Closed/Never late. PO BOX 981537 Type Credit limit or Date of status Comment EL PASO, TX 79998 original amount Credit card 06/2009 Account closed at consumer's 800 874 2717 \$5,000 request. Terms First reported Address identification number High balance 06/2009 NΑ 0136511672 \$82 Responsibility On record until Monthly payment Individual Jun 2019 Recent payment amount Not reported **Account history** 2009 Jun CLS

Account name AMERICAN EXPRESS PO BOX 981537

Type EL PASO, TX 79998 Credit card 800 874 2717 **Terms**

Account number 3499907352491713

Not reported Credit limit or original amount \$20,000

Recent balance

Date opened 12/2001

OK

Date of status 02/2009 First reported

Status Paid, Closed/Never late.

Comment Account closed at consumer's request.

2 of 19



Feb 2019 \$0 Recent payment amount Not reported

Account history

Account name Account number Recent balance Date opened Status BARCLAYS BANK DELAWARE 00013560831.... Not reported 05/2011 Paid, Closed/Never late. PO BOX 8803 Type Credit limit or Date of status Comment WILMINGTON, DE 19899 Credit card original amount 08/2013 Account closed at credit grantor's 866 370 5931 \$7,500 request. **Terms** First reported Address identification number High balance NA 04/2011 0758584936 \$2,792 Responsibility On record until Monthly payment Individual Aug 2023 Recent payment amount Not reported Account history 2013

Account name Account number Recent balance Date opened **Status** BARCLAYS BANK DELAWARE 00016813048.... Not reported 11/2012 Paid, Closed/Never PO BOX 8803 Credit limit or Date of status Comment Type WILMINGTON, DE 19899 Credit Card original amount 01/2013 Account closed at consumer's 866 370 5931 \$15,300 request. Terms First reported Address identification number High balance NA 11/2012 0758584936 \$89 Responsibility On record until Monthly payment Individual Jan 2023 Recent payment amount Not reported **Account history**

2013 2012 Dec Jan CLS

0758584936

Aug CLS OK

Jun OK May OK

Account name BANK OF AMERICA PO BOX 982238 EL PASO. TX 79998 800 421 2110 Address identification number

Account number 402411518634.... Type Credit card Terms

Nov 2021

\$3,000 \$1,773 On record until Recent payment amount

Recent balance \$0 /paid as of 11/19/2011 Credit limit or original amount High balance 07/2006 Monthly payment Individual

Date opened 06/2006 Date of status 10/2007 First reported

Responsibility

Status

Closed/Never late.

Comment

Account closed at consumer's request.

3 of 19 6/29/2016 2:50 PM

\$0



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	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	
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Account name Account number Recent balance Date opened Status BK OF AMER 04/2009 87438.... \$359,931 as of Open/Never late. 06/10/2016 4909 SAVARESE CIR Type Credit limit or Date of status TAMPA, FL 33634 original amount Mortgage 06/2016 800 669 6607 \$412,000 First reported **Terms** Address identification number High balance 30 Years 05/2009 0758584936 \$0 Responsibility Monthly payment Individual \$2,918

Account history

2016 Jun	Mav	Apr	Mar	Feb	Jan	2015 Dec	Nov	Oct	Sen	Διια	lot	lun	May	Δnr	Mar	Feb	Jan	2014 Dec	Nov	Oct	Sep	Aug	Jul	Jun	Mav	
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2009																										
Dec	Nov	Oct	Sep	Aug	Jul																					
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Recent payment amount \$2,918

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

May 2016: \$360,640 / Apr 15, 2016 / \$2,918 / \$2,901 Apr 2016: \$361,346 / Mar 15, 2016 / \$2,918 / \$2,918 Mar 2016: \$362,049 / Feb 12, 2016 / \$2,918 / \$2,918 Feb 2016: \$362,749 / Jan 08, 2016 / \$2,918 / No data Jan 2016: \$362,749 / Jan 08, 2016 / \$2,918 / \$8,722 Dec 2015: \$364,850 / Nov 16, 2015 / \$2,901 / \$2,901 Nov 2015: \$365,538 / Oct 09, 2015 / \$2,901 / No data Oct 2015: \$365,538 / Oct 09, 2015 / \$2,901 / \$5,803 Sep 2015: \$366,907 / Aug 14, 2015 / \$2,901 / \$2,901 Aug 2015: \$367,587 / Jul 10, 2015 / \$2,901 / No data Jul 2015: \$367,587 / Jul 10, 2015 / \$2,901 / \$5,803 Jun 2015: \$368,939 / May 15, 2015 / \$2,901 / \$2,901 May 2015: \$369,610 / Apr 10, 2015 / \$2,850 / No data Apr 2015: \$369,610 / Apr 10, 2015 / \$2,850 / \$5,701 Mar 2015: \$370,945 / Feb 13, 2015 / \$2,850 / \$2,850 Feb 2015: \$371,609 / Jan 16, 2015 / \$2,721 / \$2,722 Jan 2015: \$372,269 / Dec 16, 2014 / \$2,721 / \$2,722 Dec 2014: \$372,927 / Nov 14, 2014 / \$2,721 / \$2,722 Nov 2014: \$373,582 / Oct 16, 2014 / \$2,721 / \$2,722Oct 2014: \$374,235 / Sep 16, 2014 / \$2,721 / \$2,722 Sep 2014: \$374,884 / Aug 15, 2014 / \$2,721 / \$2,722 Aug 2014: \$375,532 / Jul 16, 2014 / \$2,721 / \$2,722 Jul 2014: \$376,176 / Jun 16, 2014 / \$2,721 / \$2,722 Jun 2014: \$376,818 / May 16, 2014 / \$2,721 / \$2,722

The original amount of this account was \$412,000

Account name Account number Recent balance Date opened Status CAP1/BSTBY 700106400095.... Not reported 08/1994 Closed/Never late. PO BOX 30253 Credit limit or Date of status Type Comment SALT LAKE CITY, UT 84130 Charge Card original amount 09/2013 Purchased by another lender. 800 695 6950 \$7,000



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	On record t Sep 2023	\$0 Recent payr amount Not reported		•
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l Jun K OK		Oct Sep Aug Jul Jur OK OK OK OK OK		2009 Jan Dec Nov Oct Sep Aug Jul Jun OK OK OK OK OK OK OK
y Apr C OK	Mar Feb Jan Dec Nov Oct Sep A OK OK OK OK OK OK OK OK 2006	Aug Jul Jun May Apr DK OK OK OK OK	r Mar Feb Jan Dec	
r Feb (OK	Jan Dec Nov Oct OK OK OK OK			
	Account name CAPITAL ONE / COMP USA	Account number 700111515399	Recent balance Not reported	Date opened Status 12/2006 Paid, Closed/Never late.
	PO BOX 5253 CAROL STREAM, IL 60197 800 477 6000 Address identification number 0136511672	Type Charge Card Terms NA On record until Sep 2017	Credit limit or original amount Not reported High balance \$3,236 Monthly payment \$0 Recent payment amount Not reported	Date of status 09/2007 First reported 09/2006 Responsibility Individual
	Account history			
	2007 Sep Aug Jul Jun May Apr Ma CLS OK OK OK OK OK OF		Oct Sep OK OK	
	Account name CAPITOL FEDERAL SAVINGS & LOAN	Account number 45001300	Recent balance \$30,178 as of 06/22/2016	Date openedStatus04/2013Open/Never late.
	700 S KANSAS AVE TOPEKA, KS 66603 785 235 1341 Address identification number 0758584936	Type Home Equity Terms NA	Credit limit or original amount \$41,500 High balance \$41,095 Monthly payment \$452 Recent payment amount \$0	Date of status 06/2016 First reported 04/2013 Responsibility Joint with CARLA LEWIS
	Account history			
	2016 201 Jun May Apr Mar Feb Jan De OK OK OK OK OK OK OF 2013	Nov Oct Sep Aug		Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May OK OK
	Apr Mar Feb Jan Dec Nov Oc OK OK OK OK OK OK		May Apr OK OK	
	Balance history			

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

May 2016: \$31,590 / May 09, 2016 / \$473 / No data Apr 2016: \$8,058 / Apr 08, 2016 / \$120 / No data Mar 2016: \$9,025 / Mar 09, 2016 / \$135 / No data Feb 2016: \$9,987 / Feb 09, 2016 / \$149 / No data Jan 2016: \$10,946 / Jan 08, 2016 / \$164 / No data



Sep 2015: \$34,699 / Sep 10, 2015 / \$220 / No data Aug 2015: \$15,643 / Aug 10, 2015 / \$234 / No data Jul 2015: \$16,557 / Jul 13, 2015 / \$248 / No data Jun 2015: \$27,432 / Jun 11, 2015 / \$411 / No data May 2015: \$38,304 / May 11, 2015 / \$574 / No data Apr 2015: \$39,246 / Apr 10, 2015 / \$243 / No data Mar 2015: \$17,191 / Mar 10, 2015 / \$257 / No data Feb 2015: \$18,127 / Feb 10, 2015 / \$271 / No data Jan 2015: \$19,060 / Jan 09, 2015 / \$285 / No data Dec 2014: \$19,909 / Nov 10, 2014 / \$298 / No data Nov 2014: \$19,909 / Nov 10, 2014 / \$298 / No data Oct 2014: \$20,838 / Oct 10, 2014 / \$312 / No data Sep 2014: \$21,762 / Sep 10, 2014 / \$326 / No data Aug 2014: \$22,683 / Aug 08, 2014 / \$340 / No data Jul 2014: \$23,404 / Jul 10, 2014 / \$351 / No data Jun 2014: \$24,122 / May 20, 2014 / \$361 / No data Between Jun 2014 and May 2016, your credit limit/high balance was \$41,500

Account name	Account number	Recent balance	Date opened	Status
CAPITOL FEDERAL SAVINGS & LOAN	50101000	\$445,853 as of 06/22/2016	12/2010	Open/Never late.



...... Address identification number High balance 16 Years 01/2012 0758584936 \$0 Responsibility Monthly payment Joint with \$5,312 CARLA LEWIS Recent payment amount \$5,182

Account history

Jun OK May OK Feb OK Feb OK OK 2013 Dec 2012 Feb OK Jan OK Nov OK Oct OK Sep OK Feb OK Jan OK Oct OK Sep OK Apr OK OK OK OK OK OK OK Feb OK OK

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

May 2016: \$448,688 / May 16, 2016 / \$5,312 / \$5,182 Apr 2016: \$451,514 / Apr 15, 2016 / \$5,182 / \$5,182 Mar 2016: \$454,330 / Mar 15, 2016 / \$5,182 / \$5,182 Feb 2016: \$457,137 / Feb 16, 2016 / \$5,182 / \$5,182 Jan 2016: \$459,934 / Jan 15, 2016 / \$5,182 / \$5,182 Dec 2015: \$462,722 / Dec 15, 2015 / \$5,182 / \$5,182 Nov 2015: \$465,501 / Nov 13, 2015 / \$5,182 / \$5,182 Oct 2015: \$468,271 / Oct 15, 2015 / \$5,182 / \$5,182 Sep 2015: \$471,031 / Sep 15, 2015 / \$5,182 / \$5,187 Aug 2015: \$473,788 / Aug 14, 2015 / \$5,182 / \$5,187 Jul 2015: \$476,535 / Jul 15, 2015 / \$5,182 / \$5,187 Jun 2015: \$479,273 / Jun 15, 2015 / \$5,182 / \$5,187 May 2015: \$481,997 / May 15, 2015 / \$5,182 / \$5,187 Apr 2015: \$484,712 / Apr 15, 2015 / \$5,187 / \$5,187

Mar 2015: \$487,417 / Mar 16, 2015 / \$5,187 / \$5,187 Feb 2015: \$490,114 / Feb 13, 2015 / \$5,187 / \$5,187 Jan 2015: \$492,802 / Jan 15, 2015 / \$5,187 / \$5,187

Dec 2014: \$495,478 / Dec 15, 2014 / \$5,187 / \$6,187 Nov 2014: \$499,145 / Nov 14, 2014 / \$5,187 / \$5,187 Oct 2014: \$501,802 / Oct 15, 2014 / \$5,187 / \$5,187 Sep 2014: \$504,452 / Sep 15, 2014 / \$5,187 / \$5,187

Aug 2014: \$507,092 / Aug 15, 2014 / \$5,187 / \$5,187 Jul 2014: \$509,723 / Jul 15, 2014 / \$5,187 / \$5,187 Jun 2014: \$512,346 / Jun 16, 2014 / \$5,187 / \$5,174

The original amount of this account was \$585,460

Account name

BEST BUY/CBNA PO BOX 6497 SIOUX FALLS, SD 57117 888 574 1301 Address identification number 0758584936

Account number 700106400095....

Type Charge Card Terms NA

Recent balance \$2,032 as of 06/04/2016

Credit limit or original amount \$7,000 High balance \$6.699

Monthly payment

Recent payment

amount \$0

Date opened 08/1994

Status

Open/Never late.

Date of status 06/2016 First reported 11/2013 Responsibility

Individual

Account history

2016 Mar OK Feb OK Dec OK Feb OK Dec OK Jul OK Jan OK Jan OK Nov OK Apr OK OK 2013 Dec

Balance history

OK

Apr 2016: \$2,632 / Mar 25, 2016 / \$27 / No data Mar 2016: \$2,932 / Feb 26, 2016 / \$30 / No data Feb 2016: \$3,232 / Jan 26, 2016 / \$33 / No data Jan 2016: \$3,276 / Sep 28, 2015 / \$33 / No data Dec 2015: \$0 / Sep 28, 2015 / \$25 / No data Nov 2015: \$0 / Sep 28, 2015 / \$25 / No data Oct 2015: \$0 / Sep 28, 2015 / \$25 / No data Sep 2015: \$279 / Aug 27, 2015 / \$25 / No data Aug 2015: \$379 / Jul 27, 2015 / \$25 / \$100 Jul 2015: \$479 / May 28, 2015 / \$25 / No data Jun 2015: \$0 / May 28, 2015 / \$25 / \$365 May 2015: \$365 / Apr 27, 2015 / \$25 / \$200 Apr 2015: \$565 / Mar 27, 2015 / \$25 / \$200 Mar 2015: \$765 / Feb 27, 2015 / \$25 / \$200 Feb 2015: \$314 / Jan 21, 2015 / \$25 / \$14 Jan 2015: \$14 / Feb 20, 2014 / \$14 / No data Dec 2014: \$0 / Feb 20, 2014 / \$25 / No data Nov 2014: \$0 / Feb 20, 2014 / \$25 / No data Oct 2014: \$0 / Feb 20, 2014 / \$25 / No data Sep 2014: \$0 / Feb 20, 2014 / \$25 / No data Aug 2014: \$0 / Feb 20, 2014 / \$25 / No data Jul 2014: \$0 / Feb 20, 2014 / \$25 / No data Jun 2014: \$0 / Feb 20, 2014 / \$25 / No data Between Jun 2014 and May 2016, your credit limit/high balance was \$7,000

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Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK 2004	Jan OK	2006 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2005 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jur Ok
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Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

May 2016: \$2,374 / May 12, 2016 / \$25 / No data Apr 2016: \$1,517 / Apr 10, 2016 / \$104 / No data

Mar 2016: \$10,428 / Feb 12, 2016 / \$201 / No data

Feb 2016: \$3,681 / Feb 12, 2016 / \$36 / No data

Jan 2016: \$4,479 / Jan 12, 2016 / \$44 / No data

Dec 2015: \$2,304 / Dec 11, 2015 / \$25 / No data

Nov 2015: \$6,214 / Nov 11, 2015 / \$62 / No data

Oct 2015: \$4,687 / Oct 09, 2015 / \$46 / No data Sep 2015: \$3,885 / Sep 11, 2015 / \$38 / No data

Aug 2015: \$5,326 / Aug 12, 2015 / \$53 / No data

Jul 2015: \$3,705 / Jul 10, 2015 / \$37 / No data Jun 2015: \$5,910 / Jun 12, 2015 / \$59 / No data

May 2015: \$5,971 / May 12, 2015 / \$137 / No data Apr 2015: \$8,382 / Apr 03, 2015 / \$159 / No data

Mar 2015: \$4,419 / Mar 12, 2015 / \$44 / No data

Feb 2015: \$7,559 / Feb 12, 2015 / \$75 / No data Jan 2015: \$6,467 / Jan 12, 2015 / \$64 / No data

Dec 2014: \$22,396 / Dec 12, 2014 / \$223 / No data Nov 2014: \$7,459 / Nov 11, 2014 / \$74 / No data

Oct 2014: \$3,954 / Oct 10, 2014 / \$39 / No data Sep 2014: \$7,126 / Sep 12, 2014 / \$71 / No data

Aug 2014: \$5,316 / Aug 12, 2014 / \$53 / No data Jul 2014: \$5,679 / Jul 11, 2014 / \$56 / No data

Jun 2014: \$6,419 / Jun 12, 2014 / \$64 / No data

Between Jun 2014 and May 2016, your credit limit/high balance was \$24,500

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Acco	unt h	nistor	у																						
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Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK 2004	Jan OK	2006 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK 2003	Jan OK	2005 Dec OK	Nov OK	Oct OK	Sep OK
Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK
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C	ΣK	ΟŔ	ÓК	OK	OK	OK	OK	OK	OK	ΟŔ	ОŘ					OK			OK	OK	OK	Οĸ	ОŘ	OK	OK	OK
					2013												2012									
Α	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
C	ΟK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
			2011												2010											
F	eb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar					Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
C	ΣK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
20	009																									
D	ec	Nov	Oct	Sep	Aug	Jul																				
C	ΣK	OK	OK	OK	OK	OK																				

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

May 2016: \$0 / Mar 31, 2016 / \$25 / No data Apr 2016: \$98 / Mar 31, 2016 / \$25 / No data Mar 2016: \$269 / Feb 26, 2016 / \$25 / No data Feb 2016: \$159 / Jan 29, 2016 / \$25 / No data Jan 2016: \$243 / Dec 29, 2015 / \$25 / No data Dec 2015: \$9 / Nov 30, 2015 / \$9 / No data Nov 2015: \$36 / Oct 29, 2015 / \$25 / No data Oct 2015: \$9 / Sep 29, 2015 / \$9 / No data

Sep 2015: \$9 / Sep 28, 2015 / \$9 / No data Aug 2015: \$9 / Aug 28, 2015 / \$9 / No data Aug 2015: \$249 / Jul 30, 2015 / \$20 / No data

Jul 2015: \$22 / Jun 30, 2015 / \$20 / No data Jun 2015: \$806 / Jun 02, 2015 / \$20 / No data May 2015: \$2,045 / Apr 30, 2015 / \$145 / \$10,879

Apr 2015: \$11,004 / Apr 02, 2015 / \$260 / \$100 Mar 2015: \$6,822 / Feb 27, 2015 / \$102 / \$6,013 Feb 2015: \$6,013 / Jan 30, 2015 / \$90 / \$4,573

Jan 2015: \$4,573 / Dec 30, 2014 / \$68 / \$2,071 Dec 2014: \$2,071 / Nov 28, 2014 / \$31 / \$7,020 Nov 2014: \$7,020 / Oct 30, 2014 / \$105 / \$2,205 Oct 2014: \$2,205 / Sep 29, 2014 / \$33 / \$2,654

Oct 2014: \$2,205 / Sep 29, 2014 / \$33 / \$2,654 Sep 2014: \$2,654 / Aug 29, 2014 / \$39 / \$4,772 Aug 2014: \$4,772 / Jul 30, 2014 / \$71 / \$1,983

Jul 2014: \$1,983 / Jun 30, 2014 / \$29 / \$6,134 Jul 2014: \$6,134 / May 29, 2014 / \$92 / \$2,145

Between Jun 2014 and May 2016, your credit limit/high balance was \$50,900

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		[7	DES MOINES, IA 50309 702 367 0230 Address identification number 0758584936				C T N	Type Charge Card Terms NA On record until Feb 2025				Credit limit or original amount \$6,900 High balance \$5,387 Monthly payment \$0			Date of status 02/2015 First reported 08/2012 Responsibility Individual				Ç	Comment Account closed at credit grantor's request.								

Account history

2015

Feb CLS OK OK

2012 Dec

Oct OK OK

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2015: \$0 / Aug 12, 2013 / \$188 / No data Dec 2014: \$0 / Aug 12, 2013 / \$188 / No data Nov 2014: \$0 / Aug 12, 2013 / \$188 / No data Oct 2014: \$0 / Aug 12, 2013 / \$188 / No data Sep 2014: \$0 / Aug 12, 2013 / \$188 / No data

Aug 2014: \$0 / Aug 12, 2013 / \$188 / No data Jul 2014: \$0 / Aug 12, 2013 / \$188 / No data

Jun 2014: \$0 / Aug 12, 2013 / \$188 / No data Between Jun 2014 and Jan 2015, your credit limit/high balance was \$6,900

Account name

Account number WFFNB/PREFERRED CUSTOMER 577442218471.... Recent balance \$112 as of 06/23/2016

08/2015

Date opened

Status Open/Never late.

800 WALNUT ST DES MOINES, IA 50309

702 367 0230

Address identification number 0758584936

Type Charge Card Terms NΑ

Credit limit or original amount \$4,800 High balance \$1,912

Monthly payment \$66 Recent payment amount

\$200

Date of status 06/2016 First reported 08/2015

Responsibility Individual

Account history

2016

Balance history

The following data will appear in the following format:

Date: account balance / date payment received / scheduled payment amount / actual amount paid

May 2016: \$312 / May 16, 2016 / \$66 / \$200 Apr 2016: \$512 / Apr 15, 2016 / \$66 / \$200

Mar 2016: \$712 / Mar 16, 2016 / \$66 / \$200 Feb 2016: \$912 / Feb 16, 2016 / \$66 / \$200

Jan 2016: \$1,112 / Jan 15, 2016 / \$66 / \$200 Dec 2015: \$1,312 / Dec 16, 2015 / \$66 / \$200

Nov 2015: \$1,512 / Nov 16, 2015 / \$66 / \$200

Oct 2015: \$1,712 / Oct 16, 2015 / \$66 / \$200 Sep 2015: \$1,912 / No data / \$66 / No data

Aug 2015: \$0 / No data / No data / No data

Between Aug 2015 and May 2016, your credit limit/high balance was \$4,800

Account name WFHM

1 HOME CAMPUS MAC#X2302-03M DES MOINES, IA 50328 800 288 3212

Address identification number

0136511672

Account number 442518000115....

Type Home Equity **Terms** NA

On record until Jul 2019

Recent balance Not reported

Credit limit or original amount \$37,000 High balance \$20,400 Monthly payment Date opened 06/2004

Date of status 07/2009 First reported 07/2004 Responsibility Individual

Status

Paid. Closed/Never late.

Comment

Account closed at consumer's request.

6/29/2016 2:50 PM 14 of 19



Account history

2009 Jul CLS	Jun OK	May OK	Apr OK	Mar OK		Jan OK	2008 Dec OK				Jul OK			Feb OK			Sep OK	Aug OK	Jul OK	Jun OK
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Credit inquiries

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you. As required by the Fair Credit Reporting Act, we display these requests for your credit history as a record of fact.

Inquiries shared with others (?)



Account name

CHASE CARD

PO BOX 15298 WILMINGTON, DE 19850 No phone number available Address identification number 0758584936

Date of request 04/02/2015

Comments

Unspecified. This inquiry is scheduled to continue on record until May 2017.

Inquiries shared only with you (?)



Account name

CHASE CARD

PO BOX 15298 WILMINGTON, DE 19850 800 432 3117

Date of request(s)

05/20/2016 04/04/2016 02/04/2016

12/30/2015

07/07/2014

Account name

AMERICAN EXPRESS

Date of request(s)

05/19/2016 10/06/2015 02/18/2015 09/21/2015 01/29/2015 04/28/2016 04/21/2016 09/04/2015 12/12/2014 03/23/2016 08/20/2015 11/25/2014 02/17/2016 07/22/2015 11/05/2014 01/27/2016 07/02/2015 10/02/2014 12/31/2015 06/17/2015 09/25/2014 12/09/2015 05/20/2015 08/25/2014 11/20/2015 05/04/2015 07/28/2014 11/18/2015 04/28/2015 06/19/2014 10/30/2015 04/04/2015 10/21/2015 03/18/2015

PO BOX 981537 EL PASO, TX 79998 602 537 8500

Account name

WF CRD SVC

1220 CONCORD AVE CONCORD, CA 94520 925 686 7938

Date of request(s)

04/26/2016 03/07/2016



00/01/2010

PO BOX 6241 SIOUX FALLS, SD 57117 888 766 2484

Account name Date of request(s)

GREAT AMERICAN INSURANCE 03/15/2016 03/16/2015 07/03/2014

12/23/2015 12/23/2014 11/04/2015 11/04/2014 10/07/2015 10/07/2014

580 WALNUT ST CINCINNATI, OH 45202 513 369 5993

Account name Date of request(s)

FIRST NATIONAL BANK OF OMAHA 03/09/2016

1620 DODGE ST OMAHA, NE 68102 402 342 2265

Account name Date of request(s)

FNB OMAHA 02/04/2016 07/22/2015 05/26/2015

1620 DODGE ST OMAHA, NE 68197 402 342 2265

Account name Date of request(s)
CHASE CARD

01/05/2016 PO BOX 15298

WILMINGTON, DE 19850 No phone number available

913 469 1644

800 347 2683

WILMINGTON, DE 19850

Account name Date of request(s)
AXD/UNITED FIDELITY FUNDING
07/01/2015

12/08/2014 10800 FARLEY ST STE 300 OVERLAND PARK, KS 66210

Account many

Account name Date of request(s)
DISCOVER FINANCIAL SVCS
03/13/2015

01/23/2015 01/09/2015 PO BOX 15157

Account name Date of request(s)
DISCOVER FINANCIAL SVCS 01/09/2015

Account name Date of request(s)
WIS CHEESEMAN/DM SERVICE 11/05/2014

Experian

BRADLEY R LEWIS | Report number 2297-9547-67 | June 29, 2016 | Print | Close window

ACCOUNT HAINE

ENDEAVOR CAPITAL LLC

Date of Tequest(s)

09/23/2014

14897 CLAYTON RD FL 2 CHESTERFIELD, MO 63017 636 256 5710

030 230 37 10

Account name

DISCOVER FINANCIAL SERVI

PO BOX 15157 WILMINGTON, DE 19850 800 347 2683

Account name

VIKING BOND SERVICE INC

22601 N 19TH AVE STE 210 PHOENIX, AZ 85027 623 933 9334 Date of request(s)

06/13/2014

Date of request(s)

06/06/2014

Important messages

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. 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.

Know your rights

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

a person has taken adverse action against you because of information in your credit report;

you are the victim of identify 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.

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 may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

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:

Type of Business:	Contact:
, 3 ,	a. Bureau of Consumer Financial Protection
\$10 billion and their affiliates.	1700 G Street NW
b. Such affiliates that are not banks, savings associations, or credit unions	Washington, DC 20552
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
b. State member banks, branches and agencies of foreign banks (other than	Houston, TX 77010-9050
federal branches, federal agencies, and insured state branches of foreign	·
banks), commercial	b. Federal Reserve Consumer Help Center
lending companies owned or controlled by foreign banks, and organizations	PO Box 1200
operating under section 25 or 25A of the Federal Reserve Act	Minneapolis, MN 55480
operating and of control 20 of 2011 of the Federal Neserve Mot	
c. Nonmember Insured banks, Insured State Branches of Foreign Banks,	
and insured state savings associations	
and modica state savings assuciations	
d. Federal Credit Unions	
u. I Euciai Ofeuit Utiiutis	
	c. FDIC Consumer Response Center
	1100 Walnut Street, Box #11
	Kansas City, MO 64106
	Indias City, IVIO 04100
	d National Cradit Union Administration
	d. National Credit Union Administration
	Office of Consumer Protection (OCP)
	Division of Consumer Compliance and Outreach (DCCO)
	1775 Duke Street
	Alexandria, VA 22314
3. Air Carriers	Asst. General Counsel for Aviation Enforcement & Proceedings
	Aviation Consumer Protection Division
	Department of Transportation
	1200 New Jersey Avenue SE
	Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board
	Department of Transportation
	395 E Street, SW
	Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area
, , ,	supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access
5. S.	United States Small Business Administration
	409 Third Street, SW, 8th Floor
	Washington, DC 20416
7. Brokers and Dealers	
1. DIUNEIS AIR DEARIS	Securities and Exchange Commission
	100 F St NE
	Washington, DC 20549



Notification of Rights for Washington Consumers Notification of Rights for West Virginia Consumers Notification of Rights for Wisconsin Consumers BRADLEY R LEWIS | Report number 2297-9547-67 | June 29, 2016 | Print | Close window

9. Retailers, Finance Companies, and All Other Creditors FTC Regional Office for region in which the creditor operates or Federal Not Listed Above Trade Commission: Consumer Response Center - FCRA **Notification of Rights** Notification of Rights for Alabama Consumers Notification of Rights for Alaska Consumers Notification of Rights for Arkansas Consumers Notification of Rights for California Consumers California Notice of Your Rights to Request and Obtain Your Credit Score Notification of Rights for Colorado Consumers Notification of Rights for Connecticut Consumers Notification of Rights for Delaware Consumers Notification of Rights for District of Columbia Consumers Notification of Rights for Florida Consumers Notification of Rights for Georgia Consumers Notification of Rights for Indiana Consumers Notification of Rights for Maryland Consumers Notification of Rights for Massachusetts Consumers Notification of Rights for Missouri Consumers Notification of Rights for Montana Consumers Notification of Rights for Nevada Consumers Notification of Rights for New Hampshire Consumers Notification of Rights for New Jersey Consumers Notification of Rights for New Mexico Consumers Notification of Rights for New York Consumers Notification of Rights for North Carolina Consumers Notification of Rights for North Dakota Consumers Notification of Rights for Ohio Consumers Notification of Rights for Oklahoma Consumers Notification of Rights for Puerto Rico Consumers Notification of Rights for Rhode Island Consumers Notification of Rights for Tennessee Consumers Notification of Rights for Texas Consumers Notification of Rights for Vermont Consumers Notification of Rights for Virginia Consumers

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