



# Three Bureau Credit Report

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Carmine Nuzzi

March 01, 2018

# LifeLock® Three Bureau Credit Report

Carmine Nuzzi | March 01, 2018

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<b>1. Report Summary</b>	<b>1</b>
<b>2. Revolving Accounts</b>	<b>3</b>
2.1 Amex	3
2.2 Barclaysbk	4
2.3 Bk Of Amer (CLOSED)	6
2.4 Bk Of Amer (CLOSED)	8
2.5 Cap One (CLOSED)	10
2.6 Cap1/bstby (CLOSED)	12
2.7 Cap1/l&t	13
2.8 Cap1/nautl (CLOSED)	15
2.9 Cbna (CLOSED)	17
2.10 Cbna (CLOSED)	19
2.11 Cbna (CLOSED)	21
2.12 Chase Card (CLOSED)	23
2.13 Citi (CLOSED)	25
2.14 Citi (CLOSED)	27
2.15 Commerce Bk (CLOSED)	29
2.16 Crdt First (CLOSED)	31
2.17 Discover (CLOSED)	33
2.18 Elan Fincl (CLOSED)	35
2.19 Kay (CLOSED)	37
2.20 Sync/toyr	39
2.21 Syncb/ban (CLOSED)	41
2.22 Syncb/lin (CLOSED)	43
2.23 Syncg/gap (CLOSED)	45
2.24 Target Nb (CLOSED)	47
2.25 Td/raymour (CLOSED)	49
2.26 Us Bank (CLOSED)	51
2.27 Webster Bk	53

2.28 Wffnatbank (CLOSED) .....	55
2.29 Wffnatbank (CLOSED) .....	57
2.30 Amex .....	59
<b>3. Mortgage Accounts .....</b>	<b>61</b>
3.1 Mtgsvcctr (CLOSED) .....	61
3.2 Mtgsvcctr (CLOSED) .....	64
3.3 Webster Bk (CLOSED) .....	66
3.4 Wfhm .....	68
<b>4. Installment Accounts .....</b>	<b>70</b>
4.1 Fmcc (CLOSED) .....	70
4.2 Fmcc (CLOSED) .....	73
4.3 Fmcc .....	75
4.4 Lincolnafs (CLOSED) .....	77
4.5 Lincolnafs .....	79
4.6 Lincolnafs .....	81
<b>5. Other Accounts .....</b>	<b>83</b>
5.1 Amex .....	83
<b>6. Consumer Statements .....</b>	<b>85</b>
<b>7. Personal Information .....</b>	<b>86</b>
<b>8. Inquiries .....</b>	<b>88</b>
<b>9. Public Records .....</b>	<b>89</b>
<b>10. Collections .....</b>	<b>90</b>
<b>11. Dispute File Information .....</b>	<b>91</b>

# 1. Report Summary

Review this summary for a quick view of key information contained in your credit file, as well as your resulting credit scores and ratings.

	Equifax	Experian	TransUnion
Report Date	March 01, 2018	March 01, 2018	March 01, 2018
Average Account Age	7 Years, 7 Months	7 Years, 4 Months	7 Years, 3 Months
Oldest Account	Discover Jan 1990	Discover Fin Svcs LI Jan 1990	Discoverbank Jan 1990

## Credit Score and Rating

Your credit score and rating are not part of your credit report, but are derived from the information in your file.

Equifax<sup>1</sup>  
**810**  
Excellent

Experian<sup>2</sup>  
**799**  
Excellent

TransUnion<sup>3</sup>  
**795**  
Excellent

## Factors affecting your credit score

### Equifax

- Total of all balances on bankcard or revolving accounts is too high
- The balances on your accounts are too high compared to loan amounts
- You have too many inquiries on your credit report.

### Experian

- Total of all balances on bankcard or revolving accounts is too high
- The balances on your accounts are too high compared to loan amounts
- You have too many inquiries on your credit report.

### TransUnion

- Total of all balances on bankcard or revolving accounts is too high
- The balances on your accounts are too high compared to loan amounts
- You have too many inquiries on your credit report.

## Equifax Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Equifax.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	5	2	\$4,979	\$32,921	\$37,900	13%	\$75
Mortgage	1	1	\$379,028	\$5,972	\$385,000	98%	\$3,297
Installment	3	3	\$49,295	\$28,943	\$78,238	63%	\$1,709

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Other	1	1	\$6,710	\$56,991	\$63,701	11%	\$0
<b>Total</b>	10	7	\$440,012	\$124,827	\$564,839	78%	\$5,081

## Experian Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Experian.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	5	3	\$11,689	\$86,912	\$98,601	12%	\$410
Mortgage	1	1	\$379,028	\$5,972	\$385,000	98%	\$3,297
Installment	3	3	\$49,295	\$28,943	\$78,238	63%	\$1,709
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	9	7	\$440,012	\$121,827	\$561,839	78%	\$5,416

## TransUnion Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by TransUnion.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	3	2	\$6,497	\$26,503	\$33,000	20%	\$90
Mortgage	1	1	\$379,028	\$5,972	\$385,000	98%	\$3,297
Installment	2	2	\$15,251	\$28,943	\$44,194	35%	\$1,227
Other	1	1	\$6,710	\$56,991	\$63,701	11%	\$0
<b>Total</b>	7	6	\$407,486	\$118,409	\$525,895	77%	\$4,614

## Other Credit Items

Your credit report includes information about instances of non-account items that may affect your credit score and rating. The table below is a summary of non-account related items on your report.

	Equifax	Experian	TransUnion
Consumer Statements	0	0	0
Personal Information	5	5	3
Inquiries	2	5	5
Public Records	0	0	0
Collections	0	0	0

<sup>1</sup> The credit score provided here uses a proprietary credit model designed by VantageScore. The Equifax Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

<sup>2</sup> The credit score provided here uses a proprietary credit model designed by VantageScore. The Experian Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

<sup>3</sup> The credit score provided here uses a proprietary credit model designed by VantageScore. The TransUnion Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

## 2. Revolving Accounts

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

### 2.1 Amex

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	No	Yes
<b>Account Number</b>	xxxxxxxxxxxx 9303	N/A	xxxxxxxxxxxx 9303
<b>Account Status</b>	Pays as Agreed	N/A	Closed
<b>Credit Limit</b>	\$3,000	N/A	\$3,000
<b>Reported Balance</b>	\$0	N/A	\$0

### Payment History

This table below shows up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

### Payment Summary

The table below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

You currently have no Payment Summary on your credit file.

### Account Details

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

You currently have no Account Details on your credit file.

### Comments

- AMT IN HIGH CREDIT IS CREDIT LIMIT
- CREDIT CARD

### Contact

AMEX  
P.O. BOX 981537  
EL PASO, TX 79998  
(800) 874-2717

## 2.2 Barclaysbk

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxx 55	xxxxxxxxxxx 4244	xxxxxxxxxxx 4244
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$25,000	\$25,000	\$25,000
<b>Reported Balance</b>	\$4,811	\$4,811	\$6,329

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2017	☒	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	☒	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☒ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0
<b>Collection Account</b>	N/A	0	0
<b>Charge Off</b>	N/A	0	0
<b>Included in Bankruptcy</b>	N/A	0	0

	Equifax	Experian	TransUnion
<b>Repossession</b>	N/A	0	0
<b>Too New to Rate</b>	N/A	0	0
<b>No Data Available</b>	N/A	11	1

## Account Details

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

	Equifax	Experian	TransUnion
<b>Account Type</b>	Revolving	Revolving	Revolving
<b>Loan Type</b>	creditcard	creditcard	creditcard
<b>Creditor Classification</b>	Unknown	Unknown	Unknown
<b>Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Activity Designator</b>	Open	Open	Open
<b>Date Opened</b>	Feb 01, 2017	Feb 01, 2017	Feb 01, 2017
<b>Date Closed</b>	N/A	N/A	N/A
<b>Date Reported</b>	Feb 01, 2018	Feb 01, 2018	Jan 01, 2018
<b>Date Of Last Activity</b>	Feb 01, 2018	N/A	Jan 01, 2018
<b>Date Of First Delinquency</b>	N/A	N/A	N/A
<b>Deferred Payment Start Date</b>	N/A	N/A	N/A
<b>Balloon Payment Date</b>	N/A	N/A	N/A
<b>Term Duration</b>	0	0	0
<b>Term Frequency</b>	N/A	rev	min
<b>Month Reviewed</b>	12	13	11
<b>Balance</b>	\$4,811	\$4,811	\$6,329
<b>Credit Limit</b>	\$25,000	\$25,000	\$25,000
<b>High Credit</b>	\$0	\$25,000	\$25,000
<b>Monthly Payment Amount</b>	\$48	\$48	\$63
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	\$0	\$0
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- FLEXIBLE SPENDING CREDIT CARD
- OPEN ACCOUNT
- LAST PAID: 02/2018

## Contact

BARCLAYSBK  
PO BOX 8803 ATT CREDIT BUREAU  
WILMINGTON,DE 19899  
(866) 370-5931



## 2.3 Bk Of Amer (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 3003	xxxx	xxxx
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$10,000	\$10,000	\$10,000
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐	☐
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓

### TransUnion

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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	9

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Apr 01, 2015	Apr 01, 2015	Apr 01, 2015
Date Closed	N/A	N/A	Aug 01, 2017
Date Reported	Aug 01, 2017	Aug 01, 2017	Aug 01, 2017
Date Of Last Activity	Apr 01, 2017	N/A	Apr 01, 2017
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	28	29	27
Balance	\$0	\$0	\$0
Credit Limit	\$10,000	\$10,000	\$10,000
High Credit	\$0	\$10,000	\$10,000
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 04/2017
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST
- CLOSED ACCOUNT

## Contact

BK OF AMER  
DE5 019 03 07 4060 OGLETOWN STANTON RD  
NEWARK,DE 19714  
(800) 759-6262

## 2.4 Bk Of Amer (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 5130	xxxx	xxxx
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$11,500	\$11,500	\$11,500
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	☐	☐	☐	☐	☐	☐	✓	☐	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	11

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Jul 01, 2008	Jul 01, 2008	Jul 01, 2008
Date Closed	N/A	N/A	Aug 01, 2010
Date Reported	Sep 01, 2010	Sep 01, 2010	Sep 01, 2010
Date Of Last Activity	Aug 01, 2010	N/A	Aug 01, 2010
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	26	26	26
Balance	\$0	\$0	\$0
Credit Limit	\$11,500	\$11,500	\$11,500
High Credit	\$0	\$11,500	\$11,500
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 08/2010
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST
- CLOSED ACCOUNT

## Contact

BK OF AMER  
4060 OGLETOWN STANTON RD DE5 019 03 07  
NEWARK,DE 19713  
(800) 421-2110

## 2.5 Cap One (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 7020	xxxxxxxxxxx 7020	xxxxxxxx 0843
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$5,040	\$5,040
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐
2009	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	13	20

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Dec 01, 2008	Dec 01, 2008	Dec 01, 2008
Date Closed	N/A	N/A	Aug 01, 2010
Date Reported	Apr 01, 2013	Mar 01, 2013	Apr 01, 2013
Date Of Last Activity	Aug 01, 2010	N/A	Aug 01, 2010
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	52	52	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$5,040	\$5,040
High Credit	\$5,040	\$5,040	\$5,040
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 08/2010
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

CAP ONE  
PO BOX 5253  
CAROL STREAM,IL 60197  
(800) 947-1000

## 2.6 Cap1/bstby (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	No	No
<b>Account Number</b>	xxxxxxxxxxxx 9089	N/A	N/A
<b>Account Status</b>	Closed	N/A	N/A
<b>Credit Limit</b>	\$0	N/A	N/A
<b>Reported Balance</b>	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

You currently have no Payment Summary on your credit file.

## Account Details

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

You currently have no Account Details on your credit file.

## Comments

- ACCOUNT TRANSFERRED OR SOLD
- CHARGE

## Contact

CAP1/BSTBY  
PO BOX 5253  
CAROL STREAM,IL 60197  
(800) 695-6950

## 2.7 Cap1/I&t

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 2686	xxxxxxxxxxx 2686	xxxxxxxx 1438
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Closed
<b>Credit Limit</b>	\$1,900	\$1,900	\$1,900
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0



	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	11	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	chargeaccount	chargeaccount	chargeaccount
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Closed
Date Opened	Nov 01, 2010	Nov 01, 2010	Nov 01, 2010
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2018	Feb 01, 2018	Feb 01, 2018
Date Of Last Activity	Nov 01, 2017	N/A	Nov 01, 2017
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	87	87	48
Balance	\$0	\$0	\$0
Credit Limit	\$1,900	\$1,900	\$1,900
High Credit	\$0	\$1,900	\$1,900
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- LAST PAID: 11/2017
- THIS IS AN ACCOUNT IN GOOD STANDING
- CHARGE
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- OPEN ACCOUNT
- COLLATERAL: PFROM SYNCBLORD AND TAYLOR

## Contact

CAP1/L&T  
PO BOX 30253  
SALT LAKE CITY,UT 84130  
(800) 695-6950

## 2.8 Cap1/nautl (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxxx 1922	xxxxxxxxxxxx 1922	xxxxxxx 0229
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$4,000	\$4,000
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	☐	☐	☐	☐	✓	✓	✓	☐	☐	☐	☐	☐

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	☐	☐	☐	☐	☐	✓	✓	✓	☐	☐	☐	☐
2009	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0
<b>Collection Account</b>	N/A	0	0
<b>Charge Off</b>	N/A	0	0
<b>Included in Bankruptcy</b>	N/A	0	0

	Equifax	Experian	TransUnion
<b>Repossession</b>	N/A	0	0
<b>Too New to Rate</b>	N/A	0	0
<b>No Data Available</b>	N/A	9	18

## Account Details

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

	Equifax	Experian	TransUnion
<b>Account Type</b>	Revolving	Revolving	Revolving
<b>Loan Type</b>	unknownloantype	chargeaccount	chargeaccount
<b>Creditor Classification</b>	Unknown	Unknown	Unknown
<b>Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Activity Designator</b>	Closed	Closed	Closed
<b>Date Opened</b>	Sep 01, 2009	Sep 01, 2009	Sep 01, 2009
<b>Date Closed</b>	N/A	N/A	Nov 01, 2009
<b>Date Reported</b>	Sep 01, 2010	Aug 01, 2009	Sep 01, 2010
<b>Date Of Last Activity</b>	N/A	N/A	N/A
<b>Date Of First Delinquency</b>	N/A	N/A	N/A
<b>Deferred Payment Start Date</b>	N/A	N/A	N/A
<b>Balloon Payment Date</b>	N/A	N/A	N/A
<b>Term Duration</b>	0	0	0
<b>Term Frequency</b>	N/A	rev	N/A
<b>Month Reviewed</b>	12	4	12
<b>Balance</b>	\$0	\$0	\$0
<b>Credit Limit</b>	\$0	\$4,000	\$4,000
<b>High Credit</b>	\$4,000	\$4,000	\$4,000
<b>Monthly Payment Amount</b>	\$0	\$0	\$0
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	\$0	\$0
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID:
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

CAP1/NAUTL  
90 CHRISTIANA ROAD  
NEW CASTLE, DE 19720  
(800) 695-6950

## 2.9 Cbna (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxx 3179	xxxxxxx 3179	xxxxxxx 3179
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$14,500	\$14,500
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	chargeaccount	chargeaccount
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Jul 01, 2013	Jul 01, 2013	Jul 01, 2013
Date Closed	N/A	N/A	Feb 01, 2018
Date Reported	Feb 01, 2018	Feb 01, 2018	Feb 01, 2018
Date Of Last Activity	Feb 01, 2016	N/A	Feb 01, 2016
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	54	55	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$14,500	\$14,500
High Credit	\$14,500	\$14,500	\$14,500
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- ACCOUNT CLOSED BY CREDIT GRANTOR
- LAST PAID: 02/2016

## Contact

CBNA  
133200 SMITH RD  
CLEVELAND, OH 44130

## 2.10 Cbna (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	No
<b>Account Number</b>	xxxxxxx 2861	xxxxxxxxxxx 4155	N/A
<b>Account Status</b>	Closed	Closed	N/A
<b>Credit Limit</b>	\$0	\$700	N/A
<b>Reported Balance</b>	\$0	\$0	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2008	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2007	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2006	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

✓ Paid on Time     
 30 30 Days Past Due     
 60 60 Days Past Due     
 90 90 Days Past Due     
 120 120 Days Past Due  
 C Collection Account     
 CO Charge-Off     
 B Included in Bankruptcy     
 R Repossession     
 TN Too New to Rate  
 ☐ No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	N/A
<b>60 Days Past Due</b>	N/A	0	N/A
<b>90 Days Past Due</b>	N/A	0	N/A
<b>120 Days Past Due</b>	N/A	0	N/A
<b>Collection Account</b>	N/A	0	N/A
<b>Charge Off</b>	N/A	0	N/A
<b>Included in Bankruptcy</b>	N/A	0	N/A
<b>Repossession</b>	N/A	0	N/A
<b>Too New to Rate</b>	N/A	0	N/A
<b>No Data Available</b>	N/A	24	N/A

## Account Details

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

	Equifax	Experian	TransUnion
<b>Account Type</b>	Revolving	Revolving	N/A
<b>Loan Type</b>	unknownloantype	chargeaccount	N/A
<b>Creditor Classification</b>	Unknown	Unknown	N/A
<b>Status</b>	Pays as Agreed	Pays as Agreed	N/A
<b>Activity Designator</b>	Closed	Closed	N/A
<b>Date Opened</b>	Jul 01, 2006	Jul 01, 2006	N/A
<b>Date Closed</b>	N/A	N/A	N/A
<b>Date Reported</b>	Feb 01, 2013	Jan 01, 2009	N/A
<b>Date Of Last Activity</b>	Jun 01, 2007	N/A	N/A
<b>Date Of First Delinquency</b>	N/A	N/A	N/A
<b>Deferred Payment Start Date</b>	N/A	N/A	N/A
<b>Balloon Payment Date</b>	N/A	N/A	N/A
<b>Term Duration</b>	0	0	N/A
<b>Term Frequency</b>	N/A	rev	N/A
<b>Month Reviewed</b>	78	30	N/A
<b>Balance</b>	\$0	\$0	N/A
<b>Credit Limit</b>	\$0	\$700	N/A
<b>High Credit</b>	\$700	\$700	N/A
<b>Monthly Payment Amount</b>	\$0	\$0	N/A
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	\$0	N/A
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 06/2007
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

CBNA  
PO BOX 6497  
SIOUX FALLS,SD 57117

## 2.11 Cbna (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 9089	xxxxxxxxxxx 9089	xxxxxxxxxxx 9089
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$1,960	\$1,960
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0



	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	chargeaccount	chargeaccount	chargeaccount
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Oct 01, 2010	Oct 01, 2010	Oct 01, 2010
Date Closed	N/A	N/A	Mar 01, 2015
Date Reported	Feb 01, 2018	Sep 01, 2013	Feb 01, 2018
Date Of Last Activity	Oct 01, 2012	N/A	Oct 01, 2012
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	52	36	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$1,960	\$1,960
High Credit	\$1,960	\$1,960	\$1,960
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- PURCHASED BY ANOTHER LENDER
- CHARGE
- ACCOUNT IS INACTIVE
- LAST PAID: 10/2012
- CLOSED ACCOUNT

## Contact

CBNA  
701 EAST 60TH STREET  
SIOUX FALLS,SD 57104

## 2.12 Chase Card (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxx 3345	xxxxxxx 3345	xxxxxxxxxxx 3926
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$2,200	\$2,200
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2007	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	24	3

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Mar 01, 2007	Mar 01, 2007	Mar 01, 2007
Date Closed	N/A	N/A	Nov 01, 2010
Date Reported	Jan 01, 2011	Jan 01, 2011	Jan 01, 2011
Date Of Last Activity	Sep 01, 2010	N/A	Sep 01, 2010
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	45	46	45
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$2,200	\$2,200
High Credit	\$2,200	\$2,200	\$2,200
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 09/2010
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

CHASE CARD  
201 N. WALNUT ST DE1 1027 ATTN MIKE PAGONAKIS  
WILMINGTON,DE 19801  
(800) 955-9900

## 2.13 Citi (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxx 0548	xxxxxxx 0548	xxxxxxx 0548
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$1,000	\$1,000
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	16

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Nov 01, 2010	Nov 01, 2010	Nov 01, 2010
Date Closed	N/A	N/A	Aug 01, 2013
Date Reported	Jul 01, 2015	Sep 01, 2013	Jul 01, 2015
Date Of Last Activity	Aug 01, 2013	N/A	Aug 01, 2013
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	56	35	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$1,000	\$1,000
High Credit	\$1,000	\$1,000	\$1,000
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 08/2013
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

CITI  
701 E 60TH ST N IBS CDV DISPUTES  
SIOUX FALLS,SD 57104

## 2.14 Citi (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxx 3762	xxxxxxx 3762	xxxxxxx 3762
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$11,500	\$11,500
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	☒	☒	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒	☒	☒
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	☒	☒	☒	☒	☒	☒	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☒ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Feb 01, 2013	Feb 01, 2013	Feb 01, 2013
Date Closed	N/A	N/A	Feb 01, 2017
Date Reported	Jul 01, 2017	Mar 01, 2017	Jul 01, 2017
Date Of Last Activity	Feb 01, 2017	N/A	Feb 01, 2017
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	53	50	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$11,500	\$11,500
High Credit	\$11,500	\$11,500	\$11,500
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 02/2017
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

CITI  
701 E 60TH ST N IBS CDV DISPUTES  
SIOUX FALLS,SD 57104

## 2.15 Commerce Bk (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 6014	xxxxxxxxxxx 6014	xxxxxxxxxxx 6014
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$500	\$500	\$500
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	✓	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐
2008	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2007	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓
2009	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	✓	☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0



	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	17

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Mar 01, 2007	Mar 01, 2007	Mar 01, 2007
Date Closed	N/A	N/A	Dec 01, 2008
Date Reported	Jun 01, 2009	Jun 01, 2009	Nov 01, 2013
Date Of Last Activity	Dec 01, 2008	N/A	Dec 01, 2008
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	26	26	48
Balance	\$0	\$0	\$0
Credit Limit	\$500	\$500	\$500
High Credit	\$0	\$500	\$500
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PURCHASED BY ANOTHER LENDER
- ACCOUNT TRANSFERED TO ANOTHER OFFICE
- ACCOUNT TRANSFERRED OR SOLD
- LAST PAID: 12/2008
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- ACCOUNT CLOSED BY CONSUMER

## Contact

COMERCE BK  
1701 ROUTE 70 EAST  
CHERRY HILL,NJ 08034  
(609) 751-9000

## 2.16 Crdt First (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.












	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxx 3426	xxxxx 3426	xxxxx 3426
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$1,400	\$1,400	\$1,400
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2015</b>	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
<b>2014</b>	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
<b>2013</b>	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

 Paid on Time	 30 30 Days Past Due	 60 60 Days Past Due	 90 90 Days Past Due	 120 120 Days Past Due
 Collection Account	 Charge-Off	 Included in Bankruptcy	 Repossession	 Too New to Rate
 No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	N/A
<b>60 Days Past Due</b>	N/A	0	N/A
<b>90 Days Past Due</b>	N/A	0	N/A
<b>120 Days Past Due</b>	N/A	0	N/A
<b>Collection Account</b>	N/A	0	N/A
<b>Charge Off</b>	N/A	0	N/A
<b>Included in Bankruptcy</b>	N/A	0	N/A
<b>Repossession</b>	N/A	0	N/A
<b>Too New to Rate</b>	N/A	0	N/A
<b>No Data Available</b>	N/A	36	N/A

## Account Details

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

	Equifax	Experian	TransUnion
<b>Account Type</b>	Revolving	Revolving	Revolving
<b>Loan Type</b>	unknownloantype	chargeaccount	chargeaccount
<b>Creditor Classification</b>	Unknown	Unknown	Unknown
<b>Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Activity Designator</b>	Closed	Closed	Closed
<b>Date Opened</b>	Oct 01, 2009	Oct 01, 2009	Oct 01, 2009
<b>Date Closed</b>	N/A	N/A	Sep 01, 2015
<b>Date Reported</b>	Sep 01, 2015	Sep 01, 2015	Sep 01, 2015
<b>Date Of Last Activity</b>	May 01, 2010	N/A	May 01, 2010
<b>Date Of First Delinquency</b>	N/A	N/A	N/A
<b>Deferred Payment Start Date</b>	N/A	N/A	N/A
<b>Balloon Payment Date</b>	N/A	N/A	N/A
<b>Term Duration</b>	0	0	0
<b>Term Frequency</b>	N/A	rev	N/A
<b>Month Reviewed</b>	71	72	48
<b>Balance</b>	\$0	\$0	\$0
<b>Credit Limit</b>	\$1,400	\$1,400	\$1,400
<b>High Credit</b>	\$0	\$1,400	\$1,400
<b>Monthly Payment Amount</b>	\$0	\$0	\$0
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	\$0	\$0
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- LAST PAID: 05/2010
- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

CRDT FIRST  
6275 EASTLAND ROAD  
BROOK PARK, OH 44142  
(216) 362-5000

## 2.17 Discover (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxx 3385	xxxxxxx 3385	xxxxxxx 3385
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$18,300	\$18,300
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☒	☒	☒	☒	☒	☒	☒	☒	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	☒	☒	☒	☒	☒	☒	☒	☒	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☒ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Jan 01, 1990	Jan 01, 1990	Jan 01, 1990
Date Closed	N/A	N/A	Aug 01, 2013
Date Reported	Sep 01, 2013	Sep 01, 2013	Sep 01, 2013
Date Of Last Activity	Aug 01, 2013	N/A	Aug 01, 2013
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	65	66	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$18,300	\$18,300
High Credit	\$18,300	\$18,300	\$18,300
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 08/2013
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

DISCOVER  
PO BOX15316 ATT CMS PROD DEVELOP  
WILMINGTON,DE 19850  
(800) 347-2683

## 2.18 Elan Fincl (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxx 4346	xxxxxxxxxxx 4346	xxxxxxxx 6948
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$10,000	\$10,000
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	15	15

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Aug 01, 2013	Aug 01, 2013	Aug 01, 2013
Date Closed	N/A	N/A	May 01, 2015
Date Reported	May 01, 2015	May 01, 2015	May 01, 2015
Date Of Last Activity	May 01, 2015	N/A	May 01, 2015
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	21	22	21
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$10,000	\$10,000
High Credit	\$10,000	\$10,000	\$10,000
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 05/2015
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

ELAN FINCL  
PO BOX 108  
ST LOUIS,MO 63166  
(999) 999-9999

## 2.19 Kay (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxx 8194	xxxxxx 8194	xxxxxx 8194
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$7,650	\$7,650
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒
2009	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒
2009	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	✓

✓ Paid on Time     
 30 30 Days Past Due     
 60 60 Days Past Due     
 90 90 Days Past Due     
 120 120 Days Past Due  
 C Collection Account     
 CO Charge-Off     
 B Included in Bankruptcy     
 R Repossession     
 TN Too New to Rate  
 ☒ No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0
<b>Collection Account</b>	N/A	0	0
<b>Charge Off</b>	N/A	0	0



	Equifax	Experian	TransUnion
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	15	15

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	chargeaccount	chargeaccount
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Dec 01, 2009	Dec 01, 2009	Dec 01, 2009
Date Closed	N/A	N/A	Sep 01, 2010
Date Reported	Sep 01, 2010	Sep 01, 2010	Sep 01, 2010
Date Of Last Activity	Aug 01, 2010	N/A	Aug 01, 2010
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	9	10	9
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$7,650	\$7,650
High Credit	\$7,650	\$7,650	\$7,650
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 08/2010
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

KAY  
375 GHENT RD.  
AKRON, OH 44333

## 2.20 Sync/toyr

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 5656	xxxxxxx 1721	xxxxxxxxxxx 5656
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$4,000	\$4,000	\$4,000
<b>Reported Balance</b>	\$168	\$168	\$168

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
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  
 C Collection Account     
 CO Charge-Off     
 B Included in Bankruptcy     
 R Repossession     
 TN Too New to Rate  
 ☐ No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	11	22

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	creditcard	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	Dec 01, 2015	Dec 01, 2015	Dec 01, 2015
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2018	Feb 01, 2018	Feb 01, 2018
Date Of Last Activity	Feb 01, 2018	N/A	Feb 01, 2018
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	min
Month Reviewed	26	26	26
Balance	\$168	\$168	\$168
Credit Limit	\$4,000	\$4,000	\$4,000
High Credit	\$0	\$4,000	\$4,000
Monthly Payment Amount	\$27	\$27	\$27
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- CREDIT CARD
- OPEN ACCOUNT
- LAST PAID: 02/2018

## Contact

SYNC/TOYR  
4125 WINDWARD PLAZA  
ALPHARETTA,GA 30005

## 2.21 Synch/ban (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	No
<b>Account Number</b>	xxxxxxx 0773	xxxxxxx 0773	N/A
<b>Account Status</b>	Closed	Closed	N/A
<b>Credit Limit</b>	\$800	\$0	N/A
<b>Reported Balance</b>	\$0	\$0	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	✓	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐
2007	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2006	☐	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	N/A
<b>60 Days Past Due</b>	N/A	0	N/A
<b>90 Days Past Due</b>	N/A	0	N/A
<b>120 Days Past Due</b>	N/A	0	N/A
<b>Collection Account</b>	N/A	0	N/A
<b>Charge Off</b>	N/A	0	N/A
<b>Included in Bankruptcy</b>	N/A	0	N/A
<b>Repossession</b>	N/A	0	N/A
<b>Too New to Rate</b>	N/A	0	N/A
<b>No Data Available</b>	N/A	12	N/A

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	N/A
Loan Type	unknownloantype	chargeaccount	N/A
Creditor Classification	Unknown	Unknown	N/A
Status	Pays as Agreed	Pays as Agreed	N/A
Activity Designator	Closed	Closed	N/A
Date Opened	Dec 01, 2005	Dec 01, 2005	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Nov 01, 2015	Oct 01, 2008	N/A
Date Of Last Activity	Jan 01, 2006	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	99	34	N/A
Balance	\$0	\$0	N/A
Credit Limit	\$800	\$0	N/A
High Credit	\$0	\$0	N/A
Monthly Payment Amount	\$0	\$0	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 01/2006
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

SYNCB/BAN  
4125 WINDWARD PLAZA  
ALPHARETTA,GA 30005

## 2.22 Synch/lin (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxx 2813	xxxxxxx 2813	xxxxxxxxxxx 7995
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$900	\$0	\$900
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	☐

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	5	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	chargeaccount	chargeaccount
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	May 01, 2008	May 01, 2008	May 01, 2008
Date Closed	N/A	N/A	Dec 01, 2008
Date Reported	May 01, 2015	Dec 01, 2008	May 01, 2015
Date Of Last Activity	Aug 01, 2008	N/A	Aug 01, 2008
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	84	8	48
Balance	\$0	\$0	\$0
Credit Limit	\$900	\$0	\$900
High Credit	\$0	\$0	\$900
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 08/2008
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

SYNCB/LIN  
4125 WINDWARD PLAZA  
ALPHARETTA,GA 30005

## 2.23 Syncg/gap (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	No
<b>Account Number</b>	xxxxxxx 4148	xxxxxxx 4148	N/A
<b>Account Status</b>	Closed	Closed	N/A
<b>Credit Limit</b>	\$750	\$0	N/A
<b>Reported Balance</b>	\$0	\$0	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	✓	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐
2007	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2006	☐	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	N/A
<b>60 Days Past Due</b>	N/A	0	N/A
<b>90 Days Past Due</b>	N/A	0	N/A
<b>120 Days Past Due</b>	N/A	0	N/A
<b>Collection Account</b>	N/A	0	N/A
<b>Charge Off</b>	N/A	0	N/A
<b>Included in Bankruptcy</b>	N/A	0	N/A
<b>Repossession</b>	N/A	0	N/A
<b>Too New to Rate</b>	N/A	0	N/A
<b>No Data Available</b>	N/A	12	N/A



## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	N/A
Loan Type	unknownloantype	chargeaccount	N/A
Creditor Classification	Unknown	Unknown	N/A
Status	Pays as Agreed	Pays as Agreed	N/A
Activity Designator	Closed	Closed	N/A
Date Opened	Jul 01, 2006	Jul 01, 2006	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Jan 01, 2016	Oct 01, 2008	N/A
Date Of Last Activity	Aug 01, 2006	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	99	27	N/A
Balance	\$0	\$0	N/A
Credit Limit	\$750	\$0	N/A
High Credit	\$0	\$0	N/A
Monthly Payment Amount	\$0	\$0	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 08/2006
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

SYNCG/GAP  
4125 WINDWARD PLAZA  
ALPHARETTA,GA 30005

## 2.24 Target Nb (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	No
<b>Account Number</b>	xxxxxxxxxxxx 1724	xxxxxxx 2952	N/A
<b>Account Status</b>	Closed	Closed	N/A
<b>Credit Limit</b>	\$0	\$10,000	N/A
<b>Reported Balance</b>	\$0	\$0	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐
2008	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2007	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	N/A
<b>60 Days Past Due</b>	N/A	0	N/A
<b>90 Days Past Due</b>	N/A	0	N/A
<b>120 Days Past Due</b>	N/A	0	N/A
<b>Collection Account</b>	N/A	0	N/A
<b>Charge Off</b>	N/A	0	N/A
<b>Included in Bankruptcy</b>	N/A	0	N/A
<b>Repossession</b>	N/A	0	N/A
<b>Too New to Rate</b>	N/A	0	N/A
<b>No Data Available</b>	N/A	12	N/A

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	N/A
Loan Type	unknownloantype	creditcard	N/A
Creditor Classification	Unknown	Unknown	N/A
Status	Pays as Agreed	Pays as Agreed	N/A
Activity Designator	Closed	Closed	N/A
Date Opened	Jan 01, 2006	Jan 01, 2006	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Apr 01, 2010	Jul 01, 2009	N/A
Date Of Last Activity	Dec 01, 2007	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	51	42	N/A
Balance	\$0	\$0	N/A
Credit Limit	\$0	\$10,000	N/A
High Credit	\$10,000	\$10,000	N/A
Monthly Payment Amount	\$0	\$0	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- ACCOUNT CLOSED
- LAST PAID: 02/2006
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- ACCOUNT CLOSED BY CREDIT GRANTOR

## Contact

TARGET NB  
C O TARGET CREDIT SERVICES PO BOX 673  
MINNEAPOLIS,MN 55440

## 2.25 Td/raymour (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 3076	xxxxxxxxxxx 3076	xxxxxxxxxxx 3076
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$10,000	\$10,000
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

### TransUnion

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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	24	4

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	chargeaccount	chargeaccount	chargeaccount
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	May 01, 2015	May 01, 2015	May 01, 2015
Date Closed	N/A	N/A	N/A
Date Reported	Jan 01, 2018	Jan 01, 2018	Jan 01, 2018
Date Of Last Activity	Jul 01, 2016	N/A	Jul 01, 2016
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	27	33	32
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$10,000	\$10,000
High Credit	\$9,844	\$10,000	\$10,000
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- CHARGE
- ACCOUNT CLOSED BY CONSUMER
- LAST PAID: 07/2016
- ACCOUNT CLOSED AT CONSUMER'S REQUEST
- CLOSED ACCOUNT

## Contact

TD/RAYMOUR  
1000 MACARTHUR BLVD.  
MAHWAH, NJ 07430  
(201) 818-4000

## 2.26 Us Bank (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxx 6565	xxxxxxxxxxx 8281	xxxxxxx 6565
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$12,000	\$12,000
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☒	☒	☒	☒	☒	☒	☒	☒	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	☒	☒	☒	☒	☒	☒	☒	☒	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☒ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Dec 01, 2008	Dec 01, 2008	Dec 01, 2008
Date Closed	N/A	N/A	Sep 01, 2013
Date Reported	Sep 01, 2013	Sep 01, 2013	Sep 01, 2013
Date Of Last Activity	Sep 01, 2013	N/A	Sep 01, 2013
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	57	57	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$12,000	\$12,000
High Credit	\$12,000	\$12,000	\$12,000
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 09/2013
- ACCOUNT CLOSED BY CONSUMER
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

US BANK  
PO BOX 108  
ST LOUIS, MO 63166

## 2.27 Webster Bk

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxx 77	xxxxxx 77	xxxxxx 77
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$4,000	\$4,000	\$4,000
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0



	Equifax	Experian	TransUnion
60 Days Past Due	N/A	0	0
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	23	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	checkcreditorlineofcredit	checkcreditorlineofcredit	checkcreditorlineofcredit
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	Aug 01, 2013	Aug 01, 2013	Aug 01, 2013
Date Closed	N/A	N/A	N/A
Date Reported	Jan 01, 2018	Jan 01, 2018	Jan 01, 2018
Date Of Last Activity	Feb 01, 2017	N/A	Feb 01, 2017
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	53	54	48
Balance	\$0	\$0	\$0
Credit Limit	\$4,000	\$4,000	\$4,000
High Credit	\$0	\$4,000	\$4,000
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- LAST PAID: 02/2017
- LINE OF CREDIT
- OPEN ACCOUNT

## Contact

WEBSTER BK  
10 MAIN ST  
BRISTOL,CT 06010  
(203) 755-1422

## 2.28 Wffnatbank (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 2388	xxxxxxxxxxx 2388	xxxxxxxxxxx 2388
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$4,900	\$4,900
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒	☒
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	☒	☒	☒	☒	☒	☒	☒	✓	✓	✓	✓	✓

### TransUnion

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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☒ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	4

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	chargeaccount	chargeaccount
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Apr 01, 2015	Apr 01, 2015	Apr 01, 2015
Date Closed	N/A	N/A	Aug 01, 2017
Date Reported	Dec 01, 2017	Aug 01, 2017	Dec 01, 2017
Date Of Last Activity	Feb 01, 2016	N/A	Feb 01, 2016
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	32	29	32
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$4,900	\$4,900
High Credit	\$4,900	\$4,900	\$4,900
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- ACCOUNT CLOSED BY CONSUMER
- LAST PAID: 02/2016
- ACCOUNT CLOSED AT CONSUMER'S REQUEST

## Contact

WFFNATBANK  
CSCL DISPUTE TM MAC N8235 04M PO BOX 14517  
DES MOINES,IA 50306

## 2.29 Wffnatbank (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxxxx 5879	xxxxxxxxxxx 5879	xxxxxxxxxxx 5879
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$6,500	\$6,500
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	17	14

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloantype	chargeaccount	chargeaccount
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Jun 01, 2014	Jun 01, 2014	Jun 01, 2014
Date Closed	N/A	N/A	Feb 01, 2015
Date Reported	Apr 01, 2016	Jan 01, 2016	Apr 01, 2016
Date Of Last Activity	Jan 01, 2016	N/A	Jan 01, 2016
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	22	20	22
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$6,500	\$6,500
High Credit	\$6,500	\$6,500	\$6,500
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- LAST PAID: 01/2016
- THIS IS AN ACCOUNT IN GOOD STANDING
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- ACCOUNT CLOSED BY CREDIT GRANTOR

## Contact

WFFNATBANK  
CSCL DISPUTE TM MAC N8235 04M PO BOX 14517  
DES MOINES,IA 50306

## 2.30 Amex

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	No	Yes	No
<b>Account Number</b>	N/A	xxxxxxxxxxx 8233	N/A
<b>Account Status</b>	N/A	Pays as Agreed	N/A
<b>Credit Limit</b>	N/A	\$0	N/A
<b>Reported Balance</b>	N/A	\$6,710	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>2018</b>	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
<b>2017</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>2016</b>	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	N/A
<b>60 Days Past Due</b>	N/A	0	N/A
<b>90 Days Past Due</b>	N/A	0	N/A
<b>120 Days Past Due</b>	N/A	0	N/A
<b>Collection Account</b>	N/A	0	N/A
<b>Charge Off</b>	N/A	0	N/A
<b>Included in Bankruptcy</b>	N/A	0	N/A
<b>Repossession</b>	N/A	0	N/A
<b>Too New to Rate</b>	N/A	0	N/A
<b>No Data Available</b>	N/A	11	N/A

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	N/A	Revolving	N/A
Loan Type	N/A	creditcard	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Open	N/A
Date Opened	N/A	Apr 01, 2001	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Feb 01, 2018	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	1	N/A
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	81	N/A
Balance	N/A	\$6,710	N/A
Credit Limit	N/A	\$0	N/A
High Credit	N/A	\$63,701	N/A
Monthly Payment Amount	N/A	\$335	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID:
- OPEN ACCOUNT

## Contact

AMEX  
PO BOX 297871  
FORT LAUDERDALE,FL 33329  
(800) 874-2717

## 3. Mortgage Accounts

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

### 3.1 Mtgsvcctr (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxx 2931	xxxxxxxx 2931	xxxxxxxx 2931
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$0	\$0
<b>Reported Balance</b>	\$0	\$0	\$0

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

#### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓

#### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

### Payment Summary

Summary	Revolving	<b>Mortgage</b>	Installment	Other	Statements	Personal Info	Inquiries	Public Records	Collections
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The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0
60 Days Past Due	N/A	0	0
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Mortgage	Mortgage	Mortgage
Loan Type	mortgage	conventionalrealestatemortgage	conventionalrealestatemortgage
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Sep 01, 2007	Sep 01, 2007	Sep 01, 2007
Date Closed	N/A	N/A	Apr 01, 2012
Date Reported	Apr 01, 2012	Apr 01, 2012	Apr 01, 2012
Date Of Last Activity	Mar 01, 2012	N/A	Mar 01, 2012
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	360	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	51	52	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$417,000	\$417,000	\$417,000
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 03/2012
- FANNIE MAE ACCOUNT

## Contact

MTGSVCCTR  
1 MORTGAGE WAY ATTN SV09  
MT LAUREL,NJ 08054  
(800) 330-0423

## 3.2 Mtgsvcctr (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxx 6713	xxxxxxxx 6713	xxxxxxxx 6713
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$0	\$0
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time     
 30 30 Days Past Due     
 60 60 Days Past Due     
 90 90 Days Past Due     
 120 120 Days Past Due  
 C Collection Account     
 CO Charge-Off     
 B Included in Bankruptcy     
 R Repossession     
 TN Too New to Rate  
 ☐ No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Mortgage	Mortgage	Mortgage
Loan Type	mortgage	conventionalrealestatemortgage	conventionalrealestatemortgage
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Apr 01, 2012	Apr 01, 2012	Apr 01, 2012
Date Closed	N/A	N/A	Apr 01, 2017
Date Reported	May 01, 2017	May 01, 2017	Apr 01, 2017
Date Of Last Activity	Apr 01, 2017	N/A	Apr 01, 2017
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	360	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	58	59	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$396,050	\$396,050	\$396,050
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 04/2017
- CLOSED
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- FANNIE MAE ACCOUNT

## Contact

MTGSVCCTR  
1 MORTGAGE WAY ATTN SV09  
MT LAUREL,NJ 08054  
(800) 330-0423

### 3.3 Webster Bk (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxxx 2290	xxxxxxxxx 2290	xxxxxxxxx 2290
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$61,700	\$61,700
<b>Reported Balance</b>	\$0	\$0	\$0

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

#### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓

#### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

### Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	18

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Mortgage	Mortgage	Mortgage
Loan Type	homeequitylineofcredit	homeequitylineofcredit	homeequitylineofcredit
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Aug 01, 2013	Aug 01, 2013	Aug 01, 2013
Date Closed	N/A	N/A	Apr 01, 2017
Date Reported	May 01, 2017	Apr 01, 2017	May 01, 2017
Date Of Last Activity	Apr 01, 2017	N/A	Apr 01, 2017
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	44	45	44
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$61,700	\$61,700
High Credit	\$61,700	\$61,700	\$61,700
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 04/2017
- CLOSED
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- HOME EQUITY LOAN

## Contact

WEBSTER BK  
10 MAIN ST  
BRISTOL,CT 06010  
(203) 755-1422

### 3.4 Wfhm

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxxxx 5322	xxxxxxxx 5322	xxxxxxxx 5322
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$0	\$0	\$0
<b>Reported Balance</b>	\$379,028	\$379,028	\$379,028

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

#### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓

#### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

### Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0
<b>Collection Account</b>	N/A	0	0
<b>Charge Off</b>	N/A	0	0

	Equifax	Experian	TransUnion
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	18	19

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Mortgage	Mortgage	Mortgage
Loan Type	mortgage	conventionalrealestatemortgage	conventionalrealestatemortgage
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	May 01, 2017	May 01, 2017	May 01, 2017
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2018	Feb 01, 2018	Feb 01, 2018
Date Of Last Activity	Feb 01, 2018	N/A	Feb 01, 2018
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	360	360
Term Frequency	N/A	N/A	N/A
Month Reviewed	8	6	8
Balance	\$379,028	\$379,028	\$379,028
Credit Limit	\$0	\$0	\$0
High Credit	\$385,000	\$385,000	\$385,000
Monthly Payment Amount	\$3,297	\$3,297	\$3,297
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- REAL ESTATE MORTGAGE
- FANNIE MAE ACCOUNT
- OPEN ACCOUNT
- LAST PAID: 02/2018

## Contact

WFHM  
PO BOX 10335  
DES MOINES,IA 50306  
(800) 288-3212



## 4. Installment Accounts

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

### 4.1 Fmcc (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxx 00	xxxxxx 00	xxxxxx 00
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$0	\$0
<b>Reported Balance</b>	\$0	\$0	\$0

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

#### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓

#### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

### Payment Summary

Summary	Revolving	Mortgage	Installment	Other	Statements	Personal Info	Inquiries	Public Records	Collections
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The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0
60 Days Past Due	N/A	0	0
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	Installment	Installment
Loan Type	automobile	automobile	automobile
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Nov 01, 2006	Nov 01, 2006	Nov 01, 2006
Date Closed	N/A	N/A	Apr 01, 2012
Date Reported	Apr 01, 2012	Apr 01, 2012	Apr 01, 2012
Date Of Last Activity	Apr 01, 2012	N/A	Apr 01, 2012
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	66	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	65	66	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$42,858	\$42,858	\$42,858
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 04/2012
- AUTO

## Contact

FMCC  
P.O.BOX 542000  
OMAHA,NE 68154  
(800) 727-7000

## 4.2 Fmcc (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxx 31	xxxxxx 31	xxxxxx 31
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$0	\$0
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	8

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	Installment	Installment
Loan Type	automobile	autolease	autolease
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	May 01, 2013	May 01, 2013	May 01, 2013
Date Closed	N/A	N/A	Sep 01, 2015
Date Reported	Sep 01, 2015	Sep 01, 2015	Sep 01, 2015
Date Of Last Activity	Sep 01, 2015	N/A	Sep 01, 2015
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	36	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	28	29	28
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$15,480	\$15,480	\$15,480
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 09/2015
- AUTO

## Contact

FMCC  
P.O.BOX 542000  
OMAHA,NE 68154  
(800) 727-7000

## 4.3 Fmcc

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	No
<b>Account Number</b>	xxxxxx 80	xxxxxx 80	N/A
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	N/A
<b>Credit Limit</b>	\$0	\$0	N/A
<b>Reported Balance</b>	\$34,044	\$34,044	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	☐	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	N/A
<b>60 Days Past Due</b>	N/A	0	N/A
<b>90 Days Past Due</b>	N/A	0	N/A
<b>120 Days Past Due</b>	N/A	0	N/A
<b>Collection Account</b>	N/A	0	N/A
<b>Charge Off</b>	N/A	0	N/A
<b>Included in Bankruptcy</b>	N/A	0	N/A
<b>Repossession</b>	N/A	0	N/A
<b>Too New to Rate</b>	N/A	0	N/A
<b>No Data Available</b>	N/A	11	N/A

## Account Details

Summary	Revolving	Mortgage	Installment	Other	Statements	Personal Info	Inquiries	Public Records	Collections
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View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
<b>Account Type</b>	Installment	Installment	N/A
<b>Loan Type</b>	automobile	automobile	N/A
<b>Creditor Classification</b>	Unknown	Unknown	N/A
<b>Status</b>	Pays as Agreed	Pays as Agreed	N/A
<b>Activity Designator</b>	Open	Open	N/A
<b>Date Opened</b>	Feb 01, 2018	Feb 01, 2018	N/A
<b>Date Closed</b>	N/A	N/A	N/A
<b>Date Reported</b>	Feb 01, 2018	Feb 01, 2018	N/A
<b>Date Of Last Activity</b>	Feb 01, 2018	N/A	N/A
<b>Date Of First Delinquency</b>	N/A	N/A	N/A
<b>Deferred Payment Start Date</b>	N/A	N/A	N/A
<b>Balloon Payment Date</b>	N/A	N/A	N/A
<b>Term Duration</b>	0	66	N/A
<b>Term Frequency</b>	N/A	N/A	N/A
<b>Month Reviewed</b>	0	1	N/A
<b>Balance</b>	\$34,044	\$34,044	N/A
<b>Credit Limit</b>	\$0	\$0	N/A
<b>High Credit</b>	\$34,044	\$34,044	N/A
<b>Monthly Payment Amount</b>	\$482	\$482	N/A
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	\$0	N/A
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID:
- OPEN ACCOUNT
- AUTO

## Contact

FMCC  
P.O.BOX 542000  
OMAHA,NE 68154  
(800) 727-7000

## 4.4 Lincolnafs (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxx 66	xxxxxx 66	xxxxxx 66
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$0	\$0
<b>Reported Balance</b>	\$0	\$0	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒	☒
2015	☒	☒	☒	☒	☒	☒	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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  
 C Collection Account     
 CO Charge-Off     
 B Included in Bankruptcy     
 R Repossession     
 TN Too New to Rate  
 ☒ No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0
<b>Collection Account</b>	N/A	0	0
<b>Charge Off</b>	N/A	0	0



	Equifax	Experian	TransUnion
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	11	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	Installment	Installment
Loan Type	automobile	autolease	autolease
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Jul 01, 2015	Jul 01, 2015	Jul 01, 2015
Date Closed	N/A	N/A	Jul 01, 2016
Date Reported	Aug 01, 2016	Aug 01, 2016	Jul 01, 2016
Date Of Last Activity	Jul 01, 2016	N/A	Jul 01, 2016
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	36	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	13	14	12
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$16,740	\$16,740	\$16,740
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED
- PAID
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID: 07/2016
- AUTO

## Contact

LINCOLNAFS  
PO BOX 542000  
OMAHA,NE 68154

## 4.5 Lincolnafs

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxx 21	xxxxxx 21	xxxxxx 21
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$0	\$0	\$0
<b>Reported Balance</b>	\$2,634	\$2,634	\$2,634

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	11	19

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	Installment	Installment
Loan Type	automobile	autolease	autolease
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	Sep 01, 2015	Sep 01, 2015	Sep 01, 2015
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2018	Feb 01, 2018	Feb 01, 2018
Date Of Last Activity	Feb 01, 2018	N/A	Jan 01, 2018
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	36	36
Term Frequency	N/A	N/A	N/A
Month Reviewed	29	30	29
Balance	\$2,634	\$2,634	\$2,634
Credit Limit	\$0	\$0	\$0
High Credit	\$15,804	\$15,804	\$15,804
Monthly Payment Amount	\$439	\$439	\$439
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 01/2018
- LEASE
- OPEN ACCOUNT
- AUTO

## Contact

LINCOLNAFS  
PO BOX 542000  
OMAHA, NE 68154

## 4.6 Lincolnafs

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	Yes	Yes
<b>Account Number</b>	xxxxxx 19	xxxxxx 19	xxxxxx 19
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$0	\$0	\$0
<b>Reported Balance</b>	\$12,617	\$12,617	\$12,617

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	0	0
<b>60 Days Past Due</b>	N/A	0	0
<b>90 Days Past Due</b>	N/A	0	0
<b>120 Days Past Due</b>	N/A	0	0

	Equifax	Experian	TransUnion
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	16	17

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	Installment	Installment
Loan Type	automobile	autolease	autolease
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	Jul 01, 2016	Jul 01, 2016	Jul 01, 2016
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2018	Feb 01, 2018	Feb 01, 2018
Date Of Last Activity	Feb 01, 2018	N/A	Feb 01, 2018
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	36	36
Term Frequency	N/A	N/A	N/A
Month Reviewed	19	20	19
Balance	\$12,617	\$12,617	\$12,617
Credit Limit	\$0	\$0	\$0
High Credit	\$28,390	\$28,390	\$28,390
Monthly Payment Amount	\$788	\$788	\$788
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- THIS IS AN ACCOUNT IN GOOD STANDING
- LEASE
- OPEN ACCOUNT
- LAST PAID: 02/2018
- AUTO

## Contact

LINCOLNAFS  
PO BOX 542000  
OMAHA,NE 68154

## 5. Other Accounts

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

### 5.1 Amex

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
<b>Reported</b>	Yes	No	Yes
<b>Account Number</b>	xxxxxxxxxxxx 8233	N/A	xxxxxxxxxxxx 8233
<b>Account Status</b>	Pays as Agreed	N/A	Pays as Agreed
<b>Credit Limit</b>	\$0	N/A	\$0
<b>Reported Balance</b>	\$6,710	N/A	\$6,710

### Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

#### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

### Payment Summary

The tables below show a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
<b>30 Days Past Due</b>	N/A	N/A	0
<b>60 Days Past Due</b>	N/A	N/A	0
<b>90 Days Past Due</b>	N/A	N/A	0
<b>120 Days Past Due</b>	N/A	N/A	0
<b>Collection Account</b>	N/A	N/A	0

Summary	Revolving	Mortgage	Installment	Other	Statements	Personal Info	Inquiries	Public Records	Collections
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	Equifax	Experian	TransUnion
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0
No Data Available	N/A	N/A	12

## Account Details

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

	Equifax	Experian	TransUnion
Account Type	Other	N/A	Other
Loan Type	creditcard	N/A	creditcard
Creditor Classification	Unknown	N/A	Unknown
Status	Pays as Agreed	N/A	Pays as Agreed
Activity Designator	Open	N/A	Open
Date Opened	Apr 01, 2001	N/A	Apr 01, 2001
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2018	N/A	Feb 01, 2018
Date Of Last Activity	Feb 01, 2018	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	N/A	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	77	N/A	48
Balance	\$6,710	N/A	\$6,710
Credit Limit	\$0	N/A	\$0
High Credit	\$63,701	N/A	\$63,701
Monthly Payment Amount	\$0	N/A	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- CREDIT CARD

## Contact

AMEX  
P.O. BOX 981537  
EL PASO, TX 79998  
(800) 874-2717

# 6. Consumer Statements

Consumer statements are personal notes of up to 100 words (200 words if you live in Maine) you can attach to your credit file to explain the circumstances behind any negative information or to dispute information you feel is incorrect even though a creditor has verified it as correct. Consumer statements are voluntary and have no impact on your credit score.

You currently have no Consumer Statements on your credit 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, Experian, and TransUnion. It does not affect your credit score or rating.

	Equifax	Experian	TransUnion
<b>Name</b>	Nuzzi Carmine	Nuzzi Carmine	Nuzzi Carmine
<b>Formerly Known As</b>	N/A	N/A	N/A
<b>Social Security Number</b>	xxxxx 0827	xxxxx 0827	xxxxx 0827
<b>Date Of Birth</b>	Jan 02, 1966	Jan 02, 1966	Jan 02, 1966

### Contact Information

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

	Equifax	Experian	TransUnion
<b>Information Reported</b>	Yes	No	No
<b>Address</b>	35 WILLIAM ST NORWALK, CT 06851	N/A	N/A
<b>Status</b>	Current	N/A	N/A
<b>Date Reported</b>	2/1/18	N/A	N/A
<b>Information Reported</b>	Yes	Yes	No
<b>Address</b>	241 TURKEY ROOST RD MONROE, CT 06468	500 PURDY HILL RD APT 4 MONROE, CT 06468	N/A
<b>Status</b>	Former	Former	N/A
<b>Date Reported</b>	2/1/18	6/7/17	N/A
<b>Information Reported</b>	Yes	Yes	No
<b>Address</b>	500 PURDY HILL RD STE MONROE, CT 06468	215 TURKEY ROOST RD MONROE, CT 06468	N/A
<b>Status</b>	Former	Former	N/A
<b>Date Reported</b>	2/1/18	5/7/17	N/A

### Employment History

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

#### Equifax

Company	Occupation	Start Date	End Date	Status	Address
SELF	N/A	N/A	N/A	Current	N/A

#### Experian

Company	Occupation	Start Date	End Date	Status	Address
NASC AUDITS	N/A	Jul 07, 2015	N/A	Current	N/A
SELFNATIONAL OIL AUDIT	N/A	May 03, 2015	N/A	Former	N/A

## TransUnion

Company	Occupation	Start Date	End Date	Status	Address
SELF EMPLOYED	N/A	N/A	N/A	Former	N/A
CARMINE NUZZI	N/A	N/A	N/A	Former	N/A

## 8. Inquiries

Inquiries are requests from creditors and lenders to view your credit report. Inquiries stay on your credit report for up to three years and may negatively impact your credit score.

### Hard Inquiries

Hard inquiries -- those made by potential creditors -- may lower your score if too many occur within a certain timeframe. Hard inquiries stay on your credit report for up to three years, but only impact your credit score for up to one year.

#### Equifax

Date	Company	Address
Mar 10, 2017	CREDITPLUS	N/A
Apr 06, 2016	CREDITPLUS	N/A

#### Experian

Date	Company	Address
Feb 12, 2018	FORD MOTOR	N/A
Nov 14, 2017	AMEX	N/A
Mar 10, 2017	CREDIT PLUS	N/A
Jul 25, 2016	LINCOLN AUTOMOTIVE F	N/A
Apr 06, 2016	CREDIT PLUS	N/A

#### TransUnion

Date	Company	Address
May 19, 2017	STANDARD OIL	N/A
Mar 10, 2017	CREDIT PLUS	N/A
Feb 11, 2017	BRCLYSBANKDE	N/A
May 13, 2016	STANDARD OIL	N/A
Apr 06, 2016	CREDIT PLUS	N/A

### Soft Inquiries

Soft inquiries, such as reviewing your own credit file, have no impact on your credit score. Soft inquiries stay on your credit report for up to one year.

You currently have no Soft Inquiries on your credit file.

## 9. Public Records

A public record is a legal document issued by local or federal government that is typically accessible by the public. Only public records pertaining to finance will appear on your credit report. Public records stay on your credit report for 5 to 10 years and have a negative impact on your credit score

### Bankruptcies

Bankruptcies are a legal status granted by a state or federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for 7 to 10 years, depending on the chapter of bankruptcy you file for. They have a negative impact on your credit score.

You currently have no Bankruptcies on your credit file.

### Judgments

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

You currently have no Judgments on your credit file.

### Liens

A lien is a legal claim on an asset, such as your house or car, a creditor or lender can take possession of and use to pay off your outstanding debt. Liens stay on your credit report for 7 to 10 years and have a negative impact on your credit score.

You currently have no Liens on your credit file.

# 10. Collections

Collections are accounts with outstanding debt that have been sold by a creditor to a collections agency. Collections stay on your credit report for 7 years plus 180 days from the date the account first became past due. They negatively impact your credit score.

You currently have no Collection Account on your credit file.

## 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 <https://www.ai.equifax.com>

**This foregoing document was electronically filed with the Public Utilities**

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**Case No(s). 16-1039-EL-AGG**

Summary: Application Renewal Application electronically filed by Ms. Kim Thomas on behalf of National Auditing Services Consulting, LLC (dba National Energy Discounter