



# Three Bureau Credit Report

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Joshua Kirbach

February 23, 2020

# LifeLock® Three Bureau Credit Report

Joshua Kirbach | February 23, 2020

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<b>1. Report Summary</b>	<b>1</b>
<b>2. Revolving Accounts</b>	<b>3</b>
2.1 Barclaysbk	3
2.2 Cap One	6
2.3 Cap One (CLOSED)	8
2.4 Cap One (CLOSED)	10
2.5 Cap1/bstby (CLOSED)	12
2.6 Ccb/tyvisa (CLOSED)	13
2.7 Citi (CLOSED)	15
2.8 Citi	17
2.9 Jared (CLOSED)	19
2.10 Jared (CLOSED)	21
2.11 Pnc Bank	23
2.12 Syncb/ppc	25
2.13 Syncg/gap (CLOSED)	27
2.14 Us Bank (CLOSED)	28
2.15 Cap1/bstby (CLOSED)	30
<b>3. Mortgage Accounts</b>	<b>32</b>
3.1 Fnbarenzv (CLOSED)	32
3.2 Pnc Bank (CLOSED)	34
3.3 Fcb Banks	35
<b>4. Installment Accounts</b>	<b>37</b>
4.1 Bk Of Edwa	37
4.2 Kmfi (CLOSED)	40
4.3 Midwestcu (CLOSED)	42
4.4 Midwestcu (CLOSED)	43
4.5 Midwestcu (CLOSED)	45
4.6 Midwestcu (CLOSED)	47

4.7 Midwestcu (CLOSED) .....	49
4.8 Midwestcu (CLOSED) .....	51
4.9 Modped (CLOSED) .....	53
4.10 Modped (CLOSED) .....	55
4.11 Modped (CLOSED) .....	57
4.12 Modped (CLOSED) .....	59
4.13 Modped (CLOSED) .....	61
4.14 Toyota Mtr (CLOSED) .....	63
4.15 Us Dept Ed (CLOSED) .....	65
4.16 Us Dept Ed (CLOSED) .....	66
4.17 Us Dept Ed (CLOSED) .....	68
4.18 Us Dept Ed (CLOSED) .....	70
4.19 Us Dept Ed (CLOSED) .....	72
4.20 Us Dept Ed (CLOSED) .....	74
4.21 Usbank (CLOSED) .....	76
<b>5. Other Accounts .....</b>	<b>78</b>
<b>6. Consumer Statements .....</b>	<b>79</b>
<b>7. Personal Information .....</b>	<b>80</b>
<b>8. Inquiries .....</b>	<b>82</b>
<b>9. Public Records .....</b>	<b>83</b>
<b>10. Collections .....</b>	<b>84</b>
<b>11. Dispute File Information .....</b>	<b>85</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	February 23, 2020	February 23, 2020	February 23, 2020
Average Account Age	11 Years, 5 Months	9 Years, 5 Months	10 Years, 9 Months
Oldest Account	Modped Dec 1999	Mohela/dept Of Ed Dec 1999	Mohela/dofed Dec 1999

## 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>  
**778**  
Excellent

Experian<sup>2</sup>  
**741**  
Very Good

TransUnion<sup>3</sup>  
**741**  
Very Good

## Factors affecting your credit score

### Equifax

- Total of all balances on bankcard or revolving accounts is too high
- Balances on bankcard or revolving accounts too high compared to credit limits
- Your largest credit limit on open bankcard or revolving accounts is too low
- The date that you opened your oldest account is too recent
- Number of inquiries adversely affected the score but not significantly

### Experian

- Total of all balances on bankcard or revolving accounts is too high
- Open real estate account balances are too high compared to their loan amounts
- The date that you opened your oldest account is too recent
- The balances on your accounts are too high compared to loan amounts

### TransUnion

- Total of all balances on bankcard or revolving accounts is too high
- Open real estate account balances are too high compared to their loan amounts
- The date that you opened your oldest account is too recent
- The balances on your accounts are too high compared to loan amounts

## 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	3	\$17,968	\$68,782	\$86,750	21%	\$593
Mortgage	0	0	\$0	\$0	\$0	0%	\$0
Installment	0	0	\$0	\$0	\$0	0%	\$0
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>5</b>	<b>3</b>	<b>\$17,968</b>	<b>\$68,782</b>	<b>\$86,750</b>	<b>21%</b>	<b>\$593</b>

## 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	\$17,968	\$68,782	\$86,750	21%	\$593
Mortgage	1	1	\$340,810	\$2,312	\$343,122	99%	\$1,875
Installment	1	1	\$17,754	\$19,346	\$37,100	48%	\$590
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>7</b>	<b>5</b>	<b>\$376,532</b>	<b>\$90,440</b>	<b>\$466,972</b>	<b>81%</b>	<b>\$3,058</b>

## 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	5	3	\$17,968	\$68,782	\$86,750	21%	\$593
Mortgage	1	1	\$340,810	\$2,312	\$343,122	99%	\$1,875
Installment	1	1	\$17,754	\$19,346	\$37,100	48%	\$590
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>7</b>	<b>5</b>	<b>\$376,532</b>	<b>\$90,440</b>	<b>\$466,972</b>	<b>81%</b>	<b>\$3,058</b>

## 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	4	4
Inquiries	1	0	0
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 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 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 38	xxxxxxxxxxx 8301	xxxxxxxxxxx 8301
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$18,000	\$18,000	\$18,000
<b>Reported Balance</b>	\$12,270	\$12,270	\$12,270

### 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
2020	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

#### TransUnion

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

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	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	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	Jun 01, 2011	Jun 01, 2011	Jun 01, 2011
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2020	Feb 01, 2020	Feb 01, 2020
Date Of Last Activity	Feb 01, 2020	N/A	Feb 01, 2020
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	99	99	48
Balance	\$12,270	\$12,270	\$12,270
Credit Limit	\$18,000	\$18,000	\$18,000
High Credit	\$0	\$21,843	\$21,843
Monthly Payment Amount	\$338	\$338	\$338
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

- FLEXIBLE SPENDING CREDIT CARD
- OPEN ACCOUNT
- LAST PAID: 02/2020
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- THIS IS AN ACCOUNT IN GOOD STANDING

## Contact

BARCLAYSBK  
PO BOX 8803 ATT CREDIT BUREAU  
WILMINGTON,DE 19899  
(888) 232-0780



## 2.2 Cap One

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 0602	xxxxxxx 0602	xxxxxxx 0602
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$30,000	\$30,000	\$30,000
<b>Reported Balance</b>	\$5,608	\$5,608	\$5,608

## 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
2020	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

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

	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	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	Aug 01, 2017	Aug 01, 2017	Aug 01, 2017
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2020	Feb 01, 2020	Feb 01, 2020
Date Of Last Activity	Feb 01, 2020	N/A	Feb 01, 2020
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	30	31	29
Balance	\$5,608	\$5,608	\$5,608
Credit Limit	\$30,000	\$30,000	\$30,000
High Credit	\$0	\$28,958	\$28,958
Monthly Payment Amount	\$220	\$220	\$220
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

- FLEXIBLE SPENDING CREDIT CARD
- OPEN ACCOUNT
- LAST PAID: 02/2020
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- THIS IS AN ACCOUNT IN GOOD STANDING

## Contact

CAP ONE  
PO BOX 85015  
RICHMOND,VA 23285  
(800) 955-7070

## 2.3 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>	xxxxxxx 6168	xxxxxxx 6168	xxxxxxx 6168
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$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
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☒
2010	☒	☒	☒	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

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

✓ 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	4	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	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, 2010	Mar 01, 2010	Mar 01, 2010
Date Closed	N/A	N/A	Nov 01, 2011
Date Reported	Dec 01, 2011	Dec 01, 2011	Dec 01, 2011
Date Of Last Activity	May 01, 2011	N/A	May 01, 2011
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	20	21	20
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$500	\$500
High Credit	\$500	\$54	\$54
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

- ACCOUNT CLOSED AT CONSUMER'S REQUEST
- LAST PAID: 05/2011
- ACCOUNT CLOSED BY CONSUMER
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

CAP ONE  
PO BOX 85015  
RICHMOND,VA 23285  
(800) 955-7070

## 2.4 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 8793	xxxxxxxxxxx 8793	xxxxxxxx 0296
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$405	\$405
<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
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	Feb 01, 2005	Feb 01, 2005	Feb 01, 2005
Date Closed	N/A	N/A	Mar 01, 2012
Date Reported	Apr 01, 2013	Dec 01, 2012	Apr 01, 2013
Date Of Last Activity	Jun 01, 2011	N/A	Jun 01, 2011
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	98	95	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$405	\$405
High Credit	\$405	\$1,116	\$1,116
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

- ACCOUNT CLOSED BY CREDIT GRANTOR
- LAST PAID: 06/2011
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

CAP ONE  
PO BOX 5253  
CAROL STREAM,IL 60197  
(800) 477-6000

## 2.5 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 it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxxxxxxx 8801	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$2,000	N/A	N/A
Reported Balance	\$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
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

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

## 2.6 Ccb/tyvisa (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 3691	xxxxxxx 1007	xxxxxxxxxxxx 3691
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$0	\$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
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	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	Nov 01, 2016
Date Reported	Mar 01, 2018	Mar 01, 2018	Mar 01, 2018
Date Of Last Activity	Oct 01, 2014	N/A	Oct 01, 2014
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	99	99	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$500	\$500
High Credit	\$500	\$591	\$591
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

- ACCOUNT CLOSED BY CREDIT GRANTOR
- COLLATERAL: PFROM TOYOTA FINANCIAL SAVINGS BANK
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 10/2014
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

CCB/TYVISA  
PO BOX 182120  
COLUMBUS, OH 43218

## 2.7 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 8473	xxxxxxx 8473	xxxxxxx 8473
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$1,820	\$1,820	\$1,820
<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
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	25

## 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, 2007	Nov 01, 2007	Nov 01, 2007
Date Closed	N/A	N/A	Feb 01, 2015
Date Reported	Jun 01, 2017	Feb 01, 2015	Jun 01, 2017
Date Of Last Activity	Jan 01, 2012	N/A	Jan 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	99	88	48
Balance	\$0	\$0	\$0
Credit Limit	\$1,820	\$1,820	\$1,820
High Credit	\$0	\$9,949	\$9,949
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

- CLOSED DUE TO INACTIVITY
- ACCOUNT IS INACTIVE
- LAST PAID: 01/2012
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

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

## 2.8 Citi

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 8825	xxxxxxx 8825	xxxxxxx 8825
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$30,000	\$30,000	\$30,000
<b>Reported Balance</b>	\$90	\$90	\$90

## 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
2020	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

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

	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	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	Jan 01, 2015	Jan 01, 2015	Jan 01, 2015
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2020	Feb 01, 2020	Feb 01, 2020
Date Of Last Activity	Jan 01, 2020	N/A	Jan 01, 2020
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	60	61	48
Balance	\$90	\$90	\$90
Credit Limit	\$30,000	\$30,000	\$30,000
High Credit	\$0	\$19,726	\$19,726
Monthly Payment Amount	\$35	\$35	\$35
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

- FLEXIBLE SPENDING CREDIT CARD
- OPEN ACCOUNT
- LAST PAID: 01/2020
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- THIS IS AN ACCOUNT IN GOOD STANDING

## Contact

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

## 2.9 Jared (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 4797	xxxxxx 4797	xxxxxx 4797
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$9,500	\$9,500	\$9,500
<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
2012	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

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

✓ 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	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, 2010	May 01, 2010	May 01, 2010
Date Closed	N/A	N/A	May 01, 2012
Date Reported	May 01, 2012	May 01, 2012	May 01, 2012
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	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	24	25	24
Balance	\$0	\$0	\$0
Credit Limit	\$9,500	\$9,500	\$9,500
High Credit	\$0	\$0	\$0
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

- CLOSED DUE TO INACTIVITY
- ACCOUNT IS INACTIVE
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID:

## Contact

JARED  
375 GHENT RD.  
AKRON, OH 44333

## 2.10 Jared (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 1833	xxxxxx 1833	xxxxxx 1833
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$11,068	\$11,068	\$11,068
<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	☒	☒	☒	☒	✓	✓	✓	✓	✓	✓	✓	✓

✓ 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	12	5

## 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, 2010	May 01, 2010	May 01, 2010
Date Closed	N/A	N/A	Dec 01, 2013
Date Reported	Dec 01, 2013	Dec 01, 2013	Dec 01, 2013
Date Of Last Activity	Nov 01, 2011	N/A	Nov 01, 2011
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	43	43	43
Balance	\$0	\$0	\$0
Credit Limit	\$11,068	\$11,068	\$11,068
High Credit	\$0	\$11,068	\$11,068
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

- CLOSED DUE TO INACTIVITY
- ACCOUNT IS INACTIVE
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 11/2011
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

JARED  
375 GHENT RD.  
AKRON, OH 44333

## 2.11 Pnc Bank

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 2015	xxxxxxxxxxx 2231	xxxxxxxxxxx 2231
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$1,500	\$1,500	\$1,500
<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
2020	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

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

	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	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	Aug 01, 2011	Aug 01, 2011	Aug 01, 2011
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2020	Feb 01, 2020	Feb 01, 2020
Date Of Last Activity	Apr 01, 2013	N/A	Apr 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	N/A	N/A
Month Reviewed	99	99	48
Balance	\$0	\$0	\$0
Credit Limit	\$1,500	\$1,500	\$1,500
High Credit	\$0	\$1,350	\$1,350
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

- CREDIT CARD
- OPEN ACCOUNT
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- LAST PAID: 04/2013
- THIS IS AN ACCOUNT IN GOOD STANDING

## Contact

PNC BANK  
P.O.BOX 3180  
PITTSBURGH,PA 15222

## 2.12 Synch/ppc

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 7438	xxxxxxx 0575	xxxxxxxxxxx 7438
<b>Account Status</b>	Pays as Agreed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$7,250	\$7,250	\$7,250
<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
2020	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2019	☐	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓

### TransUnion

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

✓ 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	19	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	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	Jun 01, 2018	Jun 01, 2018	Jun 01, 2018
Date Closed	N/A	N/A	N/A
Date Reported	Feb 01, 2020	Feb 01, 2020	Feb 01, 2020
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	0	0	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	4	5	4
Balance	\$0	\$0	\$0
Credit Limit	\$7,250	\$7,250	\$7,250
High Credit	\$0	\$0	\$0
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

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

## Contact

SYNCB/PPC  
(844) 373-4961

## 2.13 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	No	No
<b>Account Number</b>	xxxxxxx 2917	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

- CONSUMER DISPUTES THIS ACCOUNT INFORMATION
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

SYNCG/GAP  
4125 WINDWARD PLAZA  
ALPHARETTA,GA 30005

## 2.14 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 6393	xxxxxxxxxxx 3780	xxxxxxx 6393
<b>Account Status</b>	Closed	Closed	Closed
<b>Credit Limit</b>	\$14,000	\$14,000	\$14,000
<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
2019	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	☒	☒	☒	☒	☒	☒	☒	☒	✓	✓	✓	✓

### TransUnion

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

	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	Jul 01, 2014	Jul 01, 2014	Jul 01, 2014
Date Closed	N/A	N/A	Sep 01, 2019
Date Reported	Sep 01, 2019	Sep 01, 2019	Sep 01, 2019
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	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	62	62	48
Balance	\$0	\$0	\$0
Credit Limit	\$14,000	\$14,000	\$14,000
High Credit	\$0	\$0	\$0
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

- CLOSED DUE TO INACTIVITY
- ACCOUNT IS INACTIVE
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID:

## Contact

US BANK  
PO BOX 108  
ST LOUIS,MO 63166



## 2.15 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>	No	Yes	No
<b>Account Number</b>	N/A	xxxxxxxxxxx 8801	N/A
<b>Account Status</b>	N/A	Closed	N/A
<b>Credit Limit</b>	N/A	\$2,000	N/A
<b>Reported Balance</b>	N/A	\$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
<b>2012</b>	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
<b>2011</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>2010</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	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	N/A	Revolving	N/A
Loan Type	N/A	chargeaccount	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Closed	N/A
Date Opened	N/A	Sep 01, 2006	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Feb 01, 2012	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	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	N/A	64	N/A
Balance	N/A	\$0	N/A
Credit Limit	N/A	\$2,000	N/A
High Credit	N/A	\$2,242	N/A
Monthly Payment Amount	N/A	\$0	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

- ACCOUNT CLOSED BY CREDIT GRANTOR
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 12/2010

## Contact

CAP1/BSTBY  
26525 N RIVERWOODS BLVD  
METTAWA,IL 60045  
(800) 695-6950

## 3. Mortgage Accounts

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

### 3.1 Fnbarencv (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 45	xxxxxx 45	xxxxxx 45
<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	☒	☒	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

#### TransUnion

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

	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	realestatespecifictypeunknown	conventionalrealestatemortgage	conventionalrealestatemortgage
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Mar 01, 2016	Mar 01, 2016	Mar 01, 2016
Date Closed	N/A	N/A	Mar 01, 2017
Date Reported	Mar 01, 2017	Mar 01, 2017	Mar 01, 2017
Date Of Last Activity	Mar 01, 2017	N/A	Mar 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	12	13	12
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$200,000	\$200,000	\$200,000
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

- LAST PAID: 03/2017
- CLOSED
- PAID
- REAL ESTATE MORTGAGE
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

FNBARENZV  
(217) 997-5585

## 3.2 Pnc 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	No	No
<b>Account Number</b>	xxxxxxxx 6514	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 CLOSED AT CONSUMER'S REQUEST
- REAL ESTATE MORTGAGE

## Contact

PNC BANK  
3232 NEMARK DR  
MIAMISBURG, OH 45342  
(937) 436-3025

### 3.3 Fcb Banks

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>	No	Yes	Yes
<b>Account Number</b>	N/A	xxxxxxxx 0318	xxxxxxxx 0318
<b>Account Status</b>	N/A	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	N/A	\$0	\$0
<b>Reported Balance</b>	N/A	\$340,810	\$340,810

### 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
2020	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

#### TransUnion

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

	Equifax	Experian	TransUnion
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	2

## 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	Mortgage	Mortgage
Loan Type	N/A	conventionalrealestatemortgage	conventionalrealestatemortgage
Creditor Classification	N/A	Unknown	Unknown
Status	N/A	Pays as Agreed	Pays as Agreed
Activity Designator	N/A	Open	Open
Date Opened	N/A	Mar 01, 2018	Mar 01, 2018
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Jan 01, 2020	Jan 01, 2020
Date Of Last Activity	N/A	N/A	Jan 01, 2020
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	72	72
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	23	22
Balance	N/A	\$340,810	\$340,810
Credit Limit	N/A	\$0	\$0
High Credit	N/A	\$343,122	\$343,122
Monthly Payment Amount	N/A	\$1,875	\$1,875
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- OPEN ACCOUNT
- LAST PAID: 01/2020
- COLLATERAL: BALLOON DUE 11152024 354057
- THIS IS AN ACCOUNT IN GOOD STANDING
- BALLOON PAYMENT

## Contact

FCB BANKS  
800 BELT LINE RD  
COLLINSVILLE,IL 62234  
(618) 346-9000

## 4. Installment Accounts

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

### 4.1 Bk Of Edwa

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 8549	xxxxxx 8549	xxxxxx 8549
<b>Account Status</b>	Closed	Pays as Agreed	Pays as Agreed
<b>Credit Limit</b>	\$0	\$0	\$0
<b>Reported Balance</b>	\$0	\$17,754	\$17,754

### 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
2020	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

#### TransUnion

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

Summary	Revolving	Mortgage	<b>Installment</b>	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	11	21

## 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	recreational	recreational	recreational
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Open	Open
Date Opened	Sep 01, 2016	Sep 01, 2016	Sep 01, 2016
Date Closed	N/A	N/A	N/A
Date Reported	Oct 01, 2019	Feb 01, 2020	Feb 01, 2020
Date Of Last Activity	Oct 01, 2019	N/A	Jan 01, 2020
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	72	72
Term Frequency	N/A	N/A	N/A
Month Reviewed	35	40	39
Balance	\$0	\$17,754	\$17,754
Credit Limit	\$0	\$0	\$0
High Credit	\$37,100	\$37,100	\$37,100
Monthly Payment Amount	\$0	\$590	\$590
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

- ACCOUNT TRANSFERRED OR SOLD
- OPEN ACCOUNT
- LAST PAID: 01/2020
- RECREATIONAL MERCHANDISE
- THIS IS AN ACCOUNT IN GOOD STANDING

## Contact

BK OF EDWA  
103 PURCELL  
EDWARDSVILLE, IL 62025  
(618) 656-0057

## 4.2 Kmf (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
Reported	Yes	Yes	Yes
Account Number	xxxxxxxxxx 6527	xxxxxxxxxx 6527	xxxxxxxxxx 6527
Account Status	Closed	Closed	Closed
Credit Limit	\$0	\$0	\$0
Reported Balance	\$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	☐	☐	☐	☐	☐	☐	✓	☐	☐	☐	☐	☐

### TransUnion

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

	Equifax	Experian	TransUnion
Too New to Rate	N/A	0	0
No Data Available	N/A	11	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	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	Jun 01, 2015	Jun 01, 2015	Jun 01, 2015
Date Closed	N/A	N/A	Aug 01, 2015
Date Reported	Oct 01, 2015	Sep 01, 2015	Aug 01, 2015
Date Of Last Activity	Aug 01, 2015	N/A	Aug 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	72	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	4	3	1
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$32,524	\$32,524	\$32,524
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

- AUTO
- CLOSED
- LAST PAID: 08/2015
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

KMF  
10550 TALBERT AVE PO 505550  
FOUNTAIN VALLEY, CA 92708  
(800) 523-4030

### 4.3 Midwestcu (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
Reported	Yes	No	No
Account Number	xxxxx 01	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$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

- CLOSED OR PAID ACCOUNT/ZERO BALANCE

### Contact

MIDWESTCU  
203 SOUTH SIXTH STREET FEDERAL CREDIT UNION  
WOOD RIVER,IL 62095  
(618) 254-8858

## 4.4 Midwestcu (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 01	xxxxx 01	xxxxx 01
<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
2019	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓

### TransUnion

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

	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	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	Aug 01, 2015	Aug 01, 2015	Aug 01, 2015
Date Closed	N/A	N/A	Sep 01, 2019
Date Reported	Jan 01, 2020	Sep 01, 2019	Sep 01, 2019
Date Of Last Activity	Sep 01, 2019	N/A	Sep 01, 2019
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	65	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	53	49	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$28,000	\$28,000	\$28,000
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

- AUTO
- CLOSED
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 09/2019
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MIDWESTCU  
203 SOUTH SIXTH STREET FEDERAL CREDIT UNION  
WOOD RIVER, IL 62095  
(618) 254-8858

## 4.5 Midwestcu (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
Reported	Yes	Yes	Yes
Account Number	xxxxx 02	xxxxx 02	xxxxx 02
Account Status	Closed	Closed	Closed
Credit Limit	\$0	\$0	\$0
Reported Balance	\$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	☒	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

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



	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	6	6

## 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	unknownloantype	automobile	automobile
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Feb 01, 2011	Feb 01, 2011	Feb 01, 2011
Date Closed	N/A	N/A	Aug 01, 2012
Date Reported	Dec 01, 2014	Aug 01, 2012	Aug 01, 2012
Date Of Last Activity	Aug 01, 2012	N/A	Aug 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	60	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	46	19	18
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$21,900	\$21,900	\$21,900
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: 08/2012
- CLOSED
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MIDWESTCU  
203 SOUTH SIXTH STREET FEDERAL CREDIT UNION  
WOOD RIVER,IL 62095  
(618) 254-8858

## 4.6 Midwestcu (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 03	xxxxx 03	xxxxx 03
<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
2014	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓

✓ 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	18	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	automobile	automobile
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Aug 01, 2012	Aug 01, 2012	Aug 01, 2012
Date Closed	N/A	N/A	Mar 01, 2014
Date Reported	Jan 01, 2020	Mar 01, 2014	Mar 01, 2014
Date Of Last Activity	Mar 01, 2014	N/A	Mar 01, 2014
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	89	19	19
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$15,874	\$15,875	\$15,874
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

- AUTO
- LAST PAID: 03/2014
- CLOSED
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MIDWESTCU  
203 SOUTH SIXTH STREET FEDERAL CREDIT UNION  
WOOD RIVER,IL 62095  
(618) 254-8858

## 4.7 Midwestcu (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
Reported	Yes	Yes	Yes
Account Number	xxxxx 04	xxxxx 04	xxxxx 04
Account Status	Closed	Closed	Closed
Credit Limit	\$0	\$0	\$0
Reported Balance	\$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	☒	☒	☒	✓	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

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

	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	9	7

## 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	Mar 01, 2014	Mar 01, 2014	Mar 01, 2014
Date Closed	N/A	N/A	Aug 01, 2015
Date Reported	Jan 01, 2020	Aug 01, 2015	Aug 01, 2015
Date Of Last Activity	Aug 01, 2015	N/A	Aug 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	65	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	70	17	17
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$26,388	\$26,389	\$26,388
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

- AUTO
- CLOSED
- LAST PAID: 08/2015
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MIDWESTCU  
203 SOUTH SIXTH STREET FEDERAL CREDIT UNION  
WOOD RIVER, IL 62095  
(618) 254-8858

## 4.8 Midwestcu (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 01	xxxxx 01	xxxxx 01
<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	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓

✓ 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	12	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	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	Jul 01, 2014	Jul 01, 2014	Jul 01, 2014
Date Closed	N/A	N/A	May 01, 2017
Date Reported	Jan 01, 2020	May 01, 2017	May 01, 2017
Date Of Last Activity	May 01, 2017	N/A	May 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	48	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	66	34	34
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$10,370	\$10,370	\$10,370
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

- AUTO
- CLOSED
- LAST PAID: 05/2017
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MIDWESTCU  
203 SOUTH SIXTH STREET FEDERAL CREDIT UNION  
WOOD RIVER, IL 62095  
(618) 254-8858

## 4.9 Modped (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 0001	xxxxxxxxxxxx 0001	xxxxxxxxxxxx 0001
<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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ 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	12	7

## 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	unknownloantype	deferredstudentloan	deferredstudentloan
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Aug 01, 2000	Aug 01, 2000	Aug 01, 2000
Date Closed	N/A	N/A	Aug 01, 2015
Date Reported	Aug 01, 2015	Aug 01, 2015	Aug 01, 2015
Date Of Last Activity	Aug 01, 2015	N/A	Aug 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	209	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	41	41	41
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$1,370	\$1,370	\$1,370
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

- CLOSED
- LAST PAID: 08/2015
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- STUDENT LOAN
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MODPED  
633 SPIRIT DR  
CHESTERFIELD,MO 63005  
(888) 866-4352

## 4.10 Modped (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 0002	xxxxxxxxxxxx 0002	xxxxxxxxxxxx 0002
<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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ 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	12	7

## 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	unknownloantype	deferredstudentloan	deferredstudentloan
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Dec 01, 1999	Dec 01, 1999	Dec 01, 1999
Date Closed	N/A	N/A	Aug 01, 2015
Date Reported	Aug 01, 2015	Aug 01, 2015	Aug 01, 2015
Date Of Last Activity	Aug 01, 2015	N/A	Aug 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	209	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	41	41	41
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$1,822	\$1,822	\$1,822
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

- CLOSED
- LAST PAID: 08/2015
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- STUDENT LOAN
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MODPED  
633 SPIRIT DR  
CHESTERFIELD,MO 63005  
(888) 866-4352

## 4.11 Modped (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 0003	xxxxxxxxxxxx 0003	xxxxxxxxxxxx 0003
<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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ 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	12	7

## 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	unknownloantype	deferredstudentloan	deferredstudentloan
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Aug 01, 2000	Aug 01, 2000	Aug 01, 2000
Date Closed	N/A	N/A	Aug 01, 2015
Date Reported	Aug 01, 2015	Aug 01, 2015	Aug 01, 2015
Date Of Last Activity	Aug 01, 2015	N/A	Aug 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	209	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	41	41	41
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$2,130	\$2,130	\$2,130
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

- CLOSED
- LAST PAID: 08/2015
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- STUDENT LOAN
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MODPED  
633 SPIRIT DR  
CHESTERFIELD,MO 63005  
(888) 866-4352

## 4.12 Modped (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 0004	xxxxxxxxxxxx 0004	xxxxxxxxxxxx 0004
<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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ 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	12	7

## 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	unknownloantype	deferredstudentloan	deferredstudentloan
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Aug 01, 2001	Aug 01, 2001	Aug 01, 2001
Date Closed	N/A	N/A	Aug 01, 2015
Date Reported	Aug 01, 2015	Aug 01, 2015	Aug 01, 2015
Date Of Last Activity	Aug 01, 2015	N/A	Aug 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	209	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	41	41	41
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$4,200	\$4,200	\$4,200
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

- CLOSED
- LAST PAID: 08/2015
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- STUDENT LOAN
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MODPED  
633 SPIRIT DR  
CHESTERFIELD,MO 63005  
(888) 866-4352

## 4.13 Modped (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 0005	xxxxxxxxxxxx 0005	xxxxxxxxxxxx 0005
<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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ 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	12	7

## 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	unknownloantype	deferredstudentloan	deferredstudentloan
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Aug 01, 2002	Aug 01, 2002	Aug 01, 2002
Date Closed	N/A	N/A	Aug 01, 2015
Date Reported	Aug 01, 2015	Aug 01, 2015	Aug 01, 2015
Date Of Last Activity	Aug 01, 2015	N/A	Aug 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	209	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	41	41	41
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$4,658	\$4,658	\$4,658
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

- CLOSED
- LAST PAID: 08/2015
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- STUDENT LOAN
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

MODPED  
633 SPIRIT DR  
CHESTERFIELD,MO 63005  
(888) 866-4352

## 4.14 Toyota Mtr (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 0001	xxxxxxxxxxxx 0001	xxxxxxxxxxxx 0001
<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
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	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	unknownloantype	automobile	automobile
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	Dec 01, 2010
Date Reported	Dec 01, 2010	Dec 01, 2010	Dec 01, 2010
Date Of Last Activity	Dec 01, 2010	N/A	Dec 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	66	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	24	25	24
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$21,445	\$21,445	\$21,445
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

- DISPUTE RESOLVED REPORTED BY GRANTOR
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER
- LAST PAID: 12/2010
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

TOYOTA MTR  
ADDRESS NOT AVAILABLE  
ATLANTA,GA 30309  
(800) 801-2055

## 4.15 Us Dept Ed (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
Reported	Yes	No	No
Account Number	xxxxxx 6901	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$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

## Contact

US DEPT ED  
PO BOX 7202  
UTICA,NY 13504

## 4.16 Us Dept Ed (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
Reported	Yes	No	Yes
Account Number	xxxxxxxxxxx 8399	N/A	xxxxxxxxxxx 8399
Account Status	Closed	N/A	Closed
Credit Limit	\$0	N/A	\$0
Reported Balance	\$0	N/A	\$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.

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
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	9

## 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>	Installment	N/A	Installment
<b>Loan Type</b>	unknownloantype	N/A	deferredstudentloan
<b>Creditor Classification</b>	Unknown	N/A	Unknown
<b>Status</b>	Pays as Agreed	N/A	Pays as Agreed
<b>Activity Designator</b>	Closed	N/A	Closed
<b>Date Opened</b>	Aug 01, 2000	N/A	Aug 01, 2000
<b>Date Closed</b>	N/A	N/A	Jan 01, 2012
<b>Date Reported</b>	Feb 01, 2012	N/A	Jan 01, 2012
<b>Date Of Last Activity</b>	Jan 01, 2012	N/A	Jan 01, 2012
<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	N/A	0
<b>Term Frequency</b>	N/A	N/A	N/A
<b>Month Reviewed</b>	4	N/A	3
<b>Balance</b>	\$0	N/A	\$0
<b>Credit Limit</b>	\$0	N/A	\$0
<b>High Credit</b>	\$1,370	N/A	\$1,370
<b>Monthly Payment Amount</b>	\$0	N/A	\$0
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	N/A	\$0
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- ACCOUNT TRANSFERRED OR SOLD
- TRANSFER

## Contact

US DEPT ED  
PO BOX 7202  
UTICA,NY 13504

## 4.17 Us Dept Ed (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
Reported	Yes	No	Yes
Account Number	xxxxxxxxxxx 8499	N/A	xxxxxxxxxxx 8499
Account Status	Closed	N/A	Closed
Credit Limit	\$0	N/A	\$0
Reported Balance	\$0	N/A	\$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.

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
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	9

## 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>	Installment	N/A	Installment
<b>Loan Type</b>	unknownloantype	N/A	deferredstudentloan
<b>Creditor Classification</b>	Unknown	N/A	Unknown
<b>Status</b>	Pays as Agreed	N/A	Pays as Agreed
<b>Activity Designator</b>	Closed	N/A	Closed
<b>Date Opened</b>	Dec 01, 1999	N/A	Dec 01, 1999
<b>Date Closed</b>	N/A	N/A	Jan 01, 2012
<b>Date Reported</b>	Feb 01, 2012	N/A	Jan 01, 2012
<b>Date Of Last Activity</b>	Jan 01, 2012	N/A	Jan 01, 2012
<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	N/A	0
<b>Term Frequency</b>	N/A	N/A	N/A
<b>Month Reviewed</b>	4	N/A	3
<b>Balance</b>	\$0	N/A	\$0
<b>Credit Limit</b>	\$0	N/A	\$0
<b>High Credit</b>	\$1,822	N/A	\$1,822
<b>Monthly Payment Amount</b>	\$0	N/A	\$0
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	N/A	\$0
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- ACCOUNT TRANSFERRED OR SOLD  
- TRANSFER

## Contact

US DEPT ED  
PO BOX 7202  
UTICA,NY 13504



## 4.18 Us Dept Ed (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
Reported	Yes	No	Yes
Account Number	xxxxxxxxxxx 8599	N/A	xxxxxxxxxxx 8599
Account Status	Closed	N/A	Closed
Credit Limit	\$0	N/A	\$0
Reported Balance	\$0	N/A	\$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.

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
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	9

## 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>	Installment	N/A	Installment
<b>Loan Type</b>	unknownloantype	N/A	deferredstudentloan
<b>Creditor Classification</b>	Unknown	N/A	Unknown
<b>Status</b>	Pays as Agreed	N/A	Pays as Agreed
<b>Activity Designator</b>	Closed	N/A	Closed
<b>Date Opened</b>	Aug 01, 2000	N/A	Aug 01, 2000
<b>Date Closed</b>	N/A	N/A	Jan 01, 2012
<b>Date Reported</b>	Feb 01, 2012	N/A	Jan 01, 2012
<b>Date Of Last Activity</b>	Jan 01, 2012	N/A	Jan 01, 2012
<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	N/A	0
<b>Term Frequency</b>	N/A	N/A	N/A
<b>Month Reviewed</b>	4	N/A	3
<b>Balance</b>	\$0	N/A	\$0
<b>Credit Limit</b>	\$0	N/A	\$0
<b>High Credit</b>	\$2,130	N/A	\$2,130
<b>Monthly Payment Amount</b>	\$0	N/A	\$0
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	N/A	\$0
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- ACCOUNT TRANSFERRED OR SOLD
- TRANSFER

## Contact

US DEPT ED  
PO BOX 7202  
UTICA,NY 13504

## 4.19 Us Dept Ed (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
Reported	Yes	No	Yes
Account Number	xxxxxxxxxxx 8699	N/A	xxxxxxxxxxx 8699
Account Status	Closed	N/A	Closed
Credit Limit	\$0	N/A	\$0
Reported Balance	\$0	N/A	\$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.

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
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	9

## 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>	Installment	N/A	Installment
<b>Loan Type</b>	unknownloantype	N/A	deferredstudentloan
<b>Creditor Classification</b>	Unknown	N/A	Unknown
<b>Status</b>	Pays as Agreed	N/A	Pays as Agreed
<b>Activity Designator</b>	Closed	N/A	Closed
<b>Date Opened</b>	Aug 01, 2001	N/A	Aug 01, 2001
<b>Date Closed</b>	N/A	N/A	Jan 01, 2012
<b>Date Reported</b>	Feb 01, 2012	N/A	Jan 01, 2012
<b>Date Of Last Activity</b>	Jan 01, 2012	N/A	Jan 01, 2012
<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	N/A	0
<b>Term Frequency</b>	N/A	N/A	N/A
<b>Month Reviewed</b>	4	N/A	3
<b>Balance</b>	\$0	N/A	\$0
<b>Credit Limit</b>	\$0	N/A	\$0
<b>High Credit</b>	\$4,200	N/A	\$4,200
<b>Monthly Payment Amount</b>	\$0	N/A	\$0
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	N/A	\$0
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- ACCOUNT TRANSFERRED OR SOLD
- TRANSFER

## Contact

US DEPT ED  
PO BOX 7202  
UTICA,NY 13504

## 4.20 Us Dept Ed (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
Reported	Yes	No	Yes
Account Number	xxxxxxxxxxx 8799	N/A	xxxxxxxxxxx 8799
Account Status	Closed	N/A	Closed
Credit Limit	\$0	N/A	\$0
Reported Balance	\$0	N/A	\$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.

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
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	9

## 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>	Installment	N/A	Installment
<b>Loan Type</b>	unknownloantype	N/A	deferredstudentloan
<b>Creditor Classification</b>	Unknown	N/A	Unknown
<b>Status</b>	Pays as Agreed	N/A	Pays as Agreed
<b>Activity Designator</b>	Closed	N/A	Closed
<b>Date Opened</b>	Aug 01, 2002	N/A	Aug 01, 2002
<b>Date Closed</b>	N/A	N/A	Jan 01, 2012
<b>Date Reported</b>	Feb 01, 2012	N/A	Jan 01, 2012
<b>Date Of Last Activity</b>	Jan 01, 2012	N/A	Jan 01, 2012
<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	N/A	0
<b>Term Frequency</b>	N/A	N/A	N/A
<b>Month Reviewed</b>	4	N/A	3
<b>Balance</b>	\$0	N/A	\$0
<b>Credit Limit</b>	\$0	N/A	\$0
<b>High Credit</b>	\$4,658	N/A	\$4,658
<b>Monthly Payment Amount</b>	\$0	N/A	\$0
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	\$0	N/A	\$0
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- ACCOUNT TRANSFERRED OR SOLD
- TRANSFER

## Contact

US DEPT ED  
PO BOX 7202  
UTICA,NY 13504

## 4.21 Usbank (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 3975	xxxxx 3975	xxxxx 3975
<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
2014	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓

✓ 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	13	13

## 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	May 01, 2012	May 01, 2012	May 01, 2012
Date Closed	N/A	N/A	Apr 01, 2014
Date Reported	Apr 01, 2014	Apr 01, 2014	Apr 01, 2014
Date Of Last Activity	Apr 01, 2014	N/A	Apr 01, 2014
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	72	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	23	24	23
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$31,401	\$31,401	\$31,401
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

- AUTO
- CLOSED
- LAST PAID: 04/2014
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

USBANK  
425 WALNUT ST  
CINCINNATI, OH 45202  
(800) 331-4738



# 5. Other Accounts

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

You currently have no Other Accounts on your credit file.

## 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>	Kirbach Joshua	Kirbach G Joshua	Kirbach G Joshua
<b>Formerly Known As</b>	N/A	N/A	N/A
<b>Social Security Number</b>	xxxxx 1690	xxxxx 1690	xxxxx 1690
<b>Date Of Birth</b>	Mar 04, 1981	Mar 04, 1981	Mar 04, 1981

### 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>	7845 HANDSHY DR EDWARDSVILLE, IL 62025	N/A	N/A
<b>Status</b>	Current	N/A	N/A
<b>Date Reported</b>	2/1/20	N/A	N/A
<b>Information Reported</b>	Yes	Yes	Yes
<b>Address</b>	5285 MILLENNIUM CT EDWARDSVILLE, IL 62025	318 WOLF AVE HAMEL, IL 62046	130 PINE HOLLOW LN COLLINSVILLE, IL 62234
<b>Status</b>	Former	Former	Former
<b>Date Reported</b>	2/1/19	4/3/18	N/A
<b>Information Reported</b>	Yes	No	No
<b>Address</b>	1224 W CHAMBERS ST JACKSONVILLE, IL 62650	N/A	N/A
<b>Status</b>	Former	N/A	N/A
<b>Date Reported</b>	5/1/18	N/A	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
SOUTHERN IL UNIV	N/A	N/A	N/A	Current	N/A

#### Experian

Company	Occupation	Start Date	End Date	Status	Address
IFORCE SREVICES	N/A	Jan 02, 2009	N/A	Current	N/A
MAC TOOLS INC	N/A	May 22, 2008	N/A	Former	N/A

## TransUnion

Company	Occupation	Start Date	End Date	Status	Address
ADVANTAGE DATA SUPPLY	N/A	N/A	N/A	Former	N/A
ADVANTAGE DATA SYSTEMS	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
Jun 03, 2018	CCB/PPC	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**

**Commission of Ohio Docketing Information System on**

**4/16/2020 4:32:44 PM**

**in**

**Case No(s). 20-0733-GA-AGG**

Summary: Amended Application Amendment to Exhibit C-7 for application in Case Number 20-0733-GA-AGG electronically filed by Mr. Collin M Perry on behalf of Oak Grove Energy Consultants