

Personal Credit Report for:
JOYCE MCFARLAND

File Number:
416149878

Date Created:
04/07/2024

Visit transunion.com/dispute to start a dispute online.

Personal Information

You have been on our files since 12/01/1980. Your SSN has been masked for your protection.

Credit Report Date

04/07/2024

Social Security Number

XXX-XX-2268

Date of Birth

03/01/1959

Name

JOYCE M. MCFARLAND

Also Known As

AKA

JOYCE MAE MCFARLAND

AKA

JOYCE M. JACKSONWILLIAMS

AKA

JOYCE JACKSON

Addresses

Current Address

8806 PARK LN APT B SAINT LOUIS, MO 63147-1442

Date Reported

02/01/2001

Other Address

8896 PARK LN SAINT LOUIS, MO 63147-1442

Date Reported

06/30/2021

Other Address

4227 W MARKET APT N SAINT LOUIS, MO 63113

Other Address

4370 KENNERLY AVE APT B SAINT LOUIS, MO 63113-2517

Phone Numbers

Phone Number

(314) 769-3999

Phone Number

(314) 475-5075

Phone Number

(314) 869-2038

Phone Number

(314) 769-3939

Phone Number

(816) 566-0399

Phone Number

(769) 399-3999

Phone Number

(314) 426-8003

Employers

Employer

RETIRED

Occupation	Date Verified
RETIRED	11/09/2023

BUSINESS OWNER

Date Verified
10/23/2020

CITY OF ST LOUIS AIRPORT AUTHO

Occupation	Date Verified
SECRETARY	07/31/2010

 **Accounts**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Payment/Remarks Key**Ratings**

- OK Current, paying or paid as agreed
- N/R Not Reported
- X Unknown
- 30 Account 30 days late
- 60 Account 60 days late
- 90 Account 90 days late
- 120 Account 120 or more days late
- COL Transferred to collection
- vs Voluntarily surrendered
- RPO Repossession
- c/o Charged off by account provider
- FC Foreclosure

Remarks

- AAP:** Loan assumed by another party
- ACQ:** Acquired from another lender
- ACR:** Account closed due to refinance

ACT: Account closed due to transfer
AFR: Account acquired by RTC/FDIC
AID: Account information disputed by consumer
AJP: Adjustment pending
AMD: Active military duty
AND: Affected by natural disaster
BAL: Balloon payment
BKL: Included in bankruptcy
BKW: Bankruptcy withdrawn
CAD: Dispute account/closed by consumer
CBC: Account closed by consumer
CBD: Dispute resolved/consumer disagrees/closed by consumer
CBG: Canceled by credit grantor
CBL: Chapter 7 bankruptcy
CBR: Chapter 11 bankruptcy
CBT: Chapter 12 bankruptcy
CLA: Placed for collection
CLO: Closed
CLS: Credit line suspended
CRB: Collateral released—balance owing
CTR: Account closed—transfer to refinance
CTS: Contact subscriber
DDR: -none-
DLU: Deed in lieu
DM: Bankruptcy dismissed
DRC: Dispute resolved/consumer disagrees
DRG: Dispute resolved reported by credit grantor
ER: Election of remedy
ETB: Early termination/balance owing
ETI: Early termination by default
ETO: Early termination/obligation settled
ETS: Early termination/status pending
FCL: Foreclosure
FPD: Account paid, foreclosure started
FPI: Foreclosure initiated
FRD: Foreclosure collateral sold
FTB: Full termination/balance owing
FTO: Full termination/obligation satisfied
FTS: Full termination/status pending
INA: Inactive account
INP: Debt being paid through insurance
INS: Paid by insurance

IRB: Involuntary repossession/balance owing
IRE: Involuntary repossession
IRO: Involuntary repossession/obligation satisfied
JUG: Judgment granted
LA: Lease assumption
LMN: Loan Modified Not GOVT (government)
LNA: Credit line is no longer available
MCC: Managed by credit counseling service
MOV: No forwarding address
NIR: Student loan not in repayment
NPA: Now paying
PAL: Purchase by another lender
PCL: Paid collection
PDD: Paid by dealer
PDE: Payment deferred
PDI: Principle deferred/initial payment only
PFC: Account paid from collateral
PLL: Prepaid lease
PLP: Profit and loss now paying
PNR: First payment never received
PPA: Paying partial payment agreement
PPD: Paid by co-maker
PPL: Paid profit and loss
PRD: Payroll deduction
PRL: Profit and loss write-off
PWG: Account payment, wage garnish
REA: Reaffirmation of debt
REP: Substitute/replacement account
RFN: Refinanced
RPD: Paid repossession
RPO: Repossession
RRE: Repossession redeemed
RVN: Returned voluntarily
RVR: Returned voluntarily/redeemed
SET: Settled—less than full balance
SGL: Government secured guaranteed
SIL: Simple interest loan
SLP: Student loan perm assign government
SPL: Single payment loan
STL: Credit card lost/stolen
TRF: Transfer
TRL: Transferred to another lender

TTR: Transferred to recovery**WEP:** Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

FIRST SAVINGS CREDIT CAR 543360140398****

Account Information

Address

1500 S Highline Ave SIOUX FALLS, SD 57110

Phone

(888) 469-0291

Date Opened

11/24/2019

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Balance

\$0

Date Updated

03/29/2024

Payment Received

\$0

Last Payment Made

01/19/2024

High Balance

\$929

Credit Limit

\$1,350

Pay Status

Current; Paid or Paying as Agreed

Terms

Paid Monthly

Date Closed

06/27/2021

Remarks

CREDIT CARD LOST OR STOLEN

Payment History

November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating OK
May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2023	December 2023	January 2024	February 2024		
Rating OK	Rating OK	Rating OK	Rating OK		
					Total Months

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name	ACCEPTANCENOW R077580001904R077580****
Account Information	
Address	5501 HEADQUARTERS PLANO, TX 75024
Phone	(800) 275-2696
Monthly Payment	\$0
Date Opened	10/12/2017
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	RENTAL AGREEMENT

Balance	\$0
Date Updated	01/09/2018
Payment Received	\$410
Last Payment Made	01/09/2018
High Balance	\$2,413
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 17 months
Date Closed	01/09/2018
Remarks	CLOSED

Payment History

October 2017	November 2017	December 2017
Rating OK	Rating OK	Rating OK

Total Month

AMERICAN AIRLINES FCU 835801613****

Account Information

Address	14050 FAA BOULEVARD FORT WORTH, TX 76155
Phone	(817) 963-6000
Monthly Payment	\$238
Date Opened	12/07/2023
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	UNSECURED

Balance	\$9,707
Date Updated	03/31/2024
Payment Received	\$238
Last Payment Made	03/21/2024
Pay Status	Current; Paid or Paying as Agreed
Terms	\$238 per month, paid Monthly for 60 months
High Balance (Hist.)	High balance of \$10,000 from 12/2023 to 03/2024

Payment History

December 2023	January 2024	February 2024	March 2024
Balance \$10,000	Balance \$9,943	Balance \$9,830	Balance \$9,707
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$238	Amount Paid \$238	Amount Paid \$238
Scheduled Payment \$238	Scheduled Payment \$238	Scheduled Payment \$238	Scheduled Payment \$238
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

AMERICAN AIRLINES FCU 483370102071****

Account Information

Address	14050 FAA BOULEVARD FORT WORTH, TX 76155
Phone	(800) 533-0035
Monthly Payment	\$25
Date Opened	12/26/2023

Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$90
Date Updated	03/29/2024
Payment Received	\$245
Last Payment Made	03/22/2024
Pay Status	Current; Paid or Paying as Agreed
Terms	\$25 per month; paid Monthly
High Balance (Hist.)	High balance of \$0 from 12/2023 to 12/2023; \$307 from 01/2024 to 01/2024; \$445 from 02/2024 to 03/2024
Credit Limit (Hist.)	Credit limit of \$500 from 12/2023 to 03/2024

Payment History

December 2023	January 2024	February 2024	March 2024
Balance \$0	Balance \$174	Balance \$405	Balance \$90
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$307	Amount Paid \$0	Amount Paid \$245
Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

BANK OF AMERICA 440066693634****

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance \$0	Balance \$804	Balance \$1,698	Balance \$1,516	Balance \$1,982	Balance \$1,772
High Credit \$0	High Credit \$804	High Credit \$2,238	High Credit \$3,215	High Credit \$3,442	High Credit \$3,442
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance \$1,725	Balance \$2,013	Balance \$1,399	Balance \$1,199	Balance \$1,155	Balance \$1,168
High Credit \$3,442	High Credit \$3,442	High Credit \$3,442	High Credit \$3,442	High Credit \$3,442	High Credit \$3,442
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$1,673	Balance \$2,463	Balance \$2,543	Balance \$2,717	Balance \$153	Balance \$0
High Credit \$3,442	High Credit \$3,442	High Credit \$3,442	High Credit \$3,442	High Credit \$3,442	High Credit \$3,442
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$60	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2024	March 2024				
Balance \$0	Balance \$0				
High Credit \$3,442	High Credit \$3,442				
Past Due \$0	Past Due \$0				
Scheduled Payment ---	Scheduled Payment ---				
Rating OK	Rating OK				

Total Month

CAPITAL ONE / NEIMAN MARCUS 609026005012****

Account Information**Address**

PO BOX 31293 SALT LAKE CITY, UT 84131

Phone

(800) 221-8340

Date Opened

05/17/2023

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CHARGE ACCOUNT

Balance

\$0

Date Updated

04/02/2024

Pay Status

Current; Paid or Paying as Agreed

Terms

Paid Monthly

High Balance (Hist.)

High balance of \$0 from 07/2023 to 04/2024

Credit Limit (Hist.)

Credit limit of \$2,000 from 07/2023 to 04/2024

Payment History

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance ---	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2023	January 2024	February 2024	March 2024	April 2024	
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Mont

COMENITYCAPITALBANK/AAAREWARDS 414512008542****

Account Information

Address	3095 loyalty circle,building a COLUMBUS, OH 43219
Phone	Phone number not available
Date Opened	09/11/2023
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$0
Date Updated	03/26/2024
Payment Received	\$0
Pay Status	Current; Paid or Paying as Agreed
Terms	Paid Monthly
High Balance (Hist.)	High balance of \$0 from 09/2023 to 03/2024
Credit Limit (Hist.)	Credit limit of \$9,600 from 09/2023 to 03/2024

Payment History

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Mon

March 2024

Balance
\$0Past Due
\$0Amount Paid
\$0Rating
OK

Total Mon

CREDIT ONE BANK 444796247313****

Account Information

Address	PO BOX 98872 LAS VEGAS, NV 89193-8872
Phone	(877) 825-3242
Monthly Payment	\$8
Date Opened	10/03/2019
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$8
Date Updated	03/16/2024
Payment Received	\$8
Last Payment Made	03/10/2024
Pay Status	Current; Paid or Paying as Agreed
Terms	\$8 per month; paid Monthly

High balance of \$681 from 10/2021 to 10/2021; \$685
from 11/2021 to 11/2021; \$687 from 12/2021 to 12/2021;
\$691 from 01/2022 to 03/2024

High Balance (Hist.)

Credit limit of \$700 from 10/2021 to 07/2022; \$950
from 08/2022 to 03/2024

Credit Limit (Hist.)**Payment History**

November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$644
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$60
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$33
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$606	Balance \$608	Balance \$662	Balance \$633	Balance \$665	Balance \$17
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$100	Amount Paid \$100	Amount Paid \$50	Amount Paid \$50	Amount Paid \$50	Amount Paid \$684
Scheduled Payment \$31	Scheduled Payment \$31	Scheduled Payment \$34	Scheduled Payment \$32	Scheduled Payment \$34	Scheduled Payment \$17
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance \$8	Balance \$0	Balance \$25	Balance \$25	Balance \$8	Balance \$8
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$34	Amount Paid \$38	Amount Paid \$0	Amount Paid \$25	Amount Paid \$25	Amount Paid \$8
Scheduled Payment \$8	Scheduled Payment - - -	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$8	Scheduled Payment \$8
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance \$8	Balance \$8	Balance \$8	Balance \$8	Balance \$8	Balance \$8
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$8	Amount Paid \$8	Amount Paid \$8	Amount Paid \$8	Amount Paid \$8	Amount Paid \$8
Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$8	Balance \$8	Balance \$8	Balance \$8	Balance \$8	Balance \$8
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$8	Amount Paid \$8	Amount Paid \$8	Amount Paid \$8	Amount Paid \$8	Amount Paid \$8
Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$8	Balance \$8	Balance \$8	Balance \$8	Balance \$8
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$8	Amount Paid \$8	Amount Paid \$8	Amount Paid \$8	Amount Paid \$8
Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8	Scheduled Payment \$8
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

CREDIT ONE BANK 37936401898****

Account Information**Address**

PO BOX 98872 LAS VEGAS, NV 89193-8872

Phone

(877) 825-3242

Date Opened

04/07/2021

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Balance

\$0

Date Updated

05/20/2023

Payment Received

\$0

Last Payment Made

05/11/2023

Pay Status

Current; Paid or Paying as Agreed

Terms

Paid Monthly

Date Paid

05/11/2023

High Balance (Hist.)

High balance of \$1,497 from 10/2021 to 12/2021; \$1,507 from 01/2022 to 01/2022; \$1,546 from 02/2022 to 02/2022; \$1,567 from 03/2022 to 05/2023

Credit Limit (Hist.)

Credit limit of \$1,500 from 10/2021 to 05/2023

Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$1,383	Balance \$1,405	Balance \$1,267	Balance \$1,507	Balance \$1,425	Balance \$1,567
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$120	Amount Paid \$100	Amount Paid \$207	Amount Paid \$0	Amount Paid \$150	Amount Paid \$0
Scheduled Payment \$70	Scheduled Payment \$71	Scheduled Payment \$64	Scheduled Payment \$76	Scheduled Payment \$72	Scheduled Payment \$79
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

April 2022	May 2022	June 2022	July 2022	August 2022	September 2022
Balance \$39	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,571	Amount Paid \$39	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$30	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

April 2023	May 2023
Balance \$39	Balance \$0
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$30	Scheduled Payment ---
Rating OK	Rating OK

Total Month

DISCOVER BANK 601100220293****

Account Information**Address**

PO BOX 30939 SALT LAKE CITY, UT 84130

Phone

(800) 347-2683

Monthly Payment

\$76

Date Opened

07/13/2022

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Balance

\$2,481

Date Updated

03/26/2024

Last Payment Made

03/21/2024

Pay Status

Current; Paid or Paying as Agreed

Terms

\$76 per month; paid Monthly

Credit Limit (Hist.)

Credit limit of \$3,000 from 07/2022 to 03/2024

Payment History

July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance \$0	Balance \$664	Balance \$167	Balance \$227	Balance \$223	Balance \$889
High Credit \$0	High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$889
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$589	Balance \$568	Balance \$409	Balance \$0	Balance \$312	Balance \$853
High Credit \$889	High Credit \$889	High Credit \$889	High Credit \$889	High Credit \$889	High Credit \$889
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$35
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$753	Balance \$653	Balance \$503	Balance \$1,351	Balance \$1,283	Balance \$23
High Credit \$889	High Credit \$889	High Credit \$889	High Credit \$1,351	High Credit \$1,351	High Credit \$1,351
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$53	Scheduled Payment \$23
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2024	February 2024	March 2024
Balance \$0	Balance \$2,626	Balance \$2,481
High Credit \$1,351	High Credit \$2,626	High Credit \$2,626
Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment \$53	Scheduled Payment \$76
Rating OK	Rating OK	Rating OK

Total Month

FIRST SAVINGS CREDIT CAR 543360110995****

Account Information**Address**

1500 S Highline Ave SIOUX FALLS, SD 57110

Phone

(888) 469-0291

Date Opened

11/24/2019

Responsibility

Individual Account

Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$0
Date Updated	01/29/2024
Payment Received	\$0
Last Payment Made	01/19/2024
High Balance	\$929
Credit Limit	\$1,350
Pay Status	Current; Paid or Paying as Agreed
Terms	Paid Monthly
Date Paid	01/19/2024

Payment History

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

August 2023	September 2023	October 2023	November 2023	December 2023
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

JPMCB CARD SERVICES 414740036669****

Account Information**Address** PO BOX 15369 WILMINGTON, DE 19850**Phone** (800) 945-2000**Monthly Payment** \$68**Date Opened** 10/13/2022**Responsibility** Individual Account**Account Type** Revolving Account**Loan Type** FLEXIBLE SPENDING CREDIT CARD**Balance** \$854**Date Updated** 03/27/2024**Last Payment Made** 03/20/2024**Pay Status** Current; Paid or Paying as Agreed**Terms** \$68 per month; paid Monthly**High Balance (Hist.)** High balance of \$395 from 10/2022 to 10/2022; \$747 from 11/2022 to 11/2022; \$1,694 from 12/2022 to 03/2024**Credit Limit (Hist.)** Credit limit of \$2,100 from 10/2022 to 09/2023; \$3,600 from 10/2023 to 03/2024**Payment History**

Total Month

October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance \$395	Balance \$747	Balance \$1,694	Balance \$1,646	Balance \$1,640	Balance \$1,387
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$45	Scheduled Payment \$52	Scheduled Payment \$51	Scheduled Payment \$43
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance \$1,328	Balance \$1,142	Balance \$922	Balance \$1,121	Balance \$1,134	Balance \$1,063
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$46	Scheduled Payment \$39	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$38	Scheduled Payment \$37
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$1,002	Balance \$1,079	Balance \$759	Balance \$659	Balance \$541	Balance \$854
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$73	Scheduled Payment \$68	Scheduled Payment \$68	Scheduled Payment \$68
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

MACYS/CITIBANK, N.A. 603534008709****

Account Information

Address	PO BOX 8218 MASON, OH 45050
Phone	(800) 289-6229
Monthly Payment	\$38
Date Opened	09/16/2022
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$1,065
Date Updated	03/22/2024
Last Payment Made	03/18/2024
Pay Status	Current; Paid or Paying as Agreed
Terms	\$38 per month; paid Monthly

Credit Limit (Hist.)	Credit limit of \$1,000 from 09/2022 to 02/2023; \$1,200 from 03/2023 to 08/2023; \$1,600 from 09/2023 to 02/2024; \$2,300 from 03/2024 to 03/2024
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Payment History

--

Total Monthl

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance \$607	Balance \$288	Balance \$324	Balance \$695	Balance \$868	Balance \$1,052
High Credit \$607	High Credit \$645	High Credit \$645	High Credit \$762	High Credit \$868	High Credit \$1,052
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$32
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$1,094	Balance \$1,157	Balance \$951	Balance \$1,113	Balance \$833	Balance \$896
High Credit \$1,113	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$38	Scheduled Payment \$37	Scheduled Payment \$33	Scheduled Payment \$32
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance \$946	Balance \$844	Balance \$890	Balance \$805	Balance \$791	Balance \$920
High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245	High Credit \$1,245
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$33	Scheduled Payment \$35	Scheduled Payment \$34	Scheduled Payment \$34	Scheduled Payment \$31	Scheduled Payment \$33
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2024					
Balance \$1,065					
High Credit \$1,245					
Past Due \$0					
Scheduled Payment \$38					
Rating OK					

Total Month

MERRICK BANK 542539504910****

Account Information**Address**

po box 9201 old bethpage, NY 11804

Phone

(800) 204-5936

Monthly Payment

\$39

Date Opened

09/26/2019

Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$257
Date Updated	03/11/2024
Payment Received	\$200
Last Payment Made	03/04/2024
Pay Status	Current; Paid or Paying as Agreed
Terms	\$39 per month; paid Monthly
High Balance (Hist.)	High balance of \$1,608 from 10/2021 to 12/2021; \$1,616 from 01/2022 to 03/2024
Credit Limit (Hist.)	Credit limit of \$1,600 from 10/2021 to 07/2023; \$1,900 from 08/2023 to 03/2024

Payment History

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance \$1,608	Balance \$1,571	Balance \$1,534	Balance \$1,616	Balance \$1,578
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$152	Amount Paid \$75	Amount Paid \$75	Amount Paid \$75	Amount Paid \$75
Scheduled Payment ---	Scheduled Payment \$55	Scheduled Payment \$55	Scheduled Payment \$53	Scheduled Payment \$57	Scheduled Payment \$53
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance \$1,517	Balance \$4	Balance \$4	Balance \$418	Balance \$577	Balance \$301
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$100	Amount Paid \$1,570	Amount Paid \$4	Amount Paid \$0	Amount Paid \$418	Amount Paid \$520
Scheduled Payment \$55	Scheduled Payment \$4	Scheduled Payment \$4	Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$39
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance \$614	Balance \$429	Balance \$242	Balance \$665	Balance \$481	Balance \$213
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$790	Amount Paid \$200	Amount Paid \$200	Amount Paid \$242	Amount Paid \$200	Amount Paid \$281
Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$39
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$233	Balance \$284	Balance \$364	Balance \$200	Balance \$668	Balance \$921
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$237	Amount Paid \$257	Amount Paid \$284	Amount Paid \$265	Amount Paid \$200	Amount Paid \$700
Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$39
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance \$1,086	Balance \$942	Balance \$894	Balance \$847	Balance \$4	Balance \$4
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$200	Amount Paid \$200	Amount Paid \$100	Amount Paid \$100	Amount Paid \$872	Amount Paid \$29
Scheduled Payment \$42	Scheduled Payment \$42	Scheduled Payment \$39	Scheduled Payment \$39	Scheduled Payment \$4	Scheduled Payment \$4
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
Total Month					

March 2024
Balance \$257
Past Due \$0
Amount Paid \$200
Scheduled Payment \$39
Rating OK

Total Month

NISSAN-INFINITI LT 2901029****

Account Information**Address**

PO BOX 660366 DALLAS, TX 75266-0366

Phone

(800) 456-6622

Monthly Payment

\$746

Date Opened

06/12/2021

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

AUTO LEASE

Balance

\$3,733

Date Updated

03/31/2024

Payment Received

\$0

Last Payment Made

03/31/2024

Pay Status

Current; Paid or Paying as Agreed

Terms

\$746 per month, paid Monthly for 39 months

High Balance (Hist.)

High balance of \$29,124 from 10/2021 to 03/2024

Payment History

June 2021	July 2021	August 2021	September 2021	October 2021	November 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$25,389	Balance \$24,642
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$746	Scheduled Payment \$746
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
Balance \$23,895	Balance \$23,148	Balance \$23,148	Balance \$21,629	Balance \$20,909	Balance \$20,163
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$19,416	Balance \$18,669	Balance \$17,922	Balance \$17,175	Balance \$16,425	Balance \$15,675
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$14,935	Balance \$14,188	Balance \$13,442	Balance \$12,695	Balance \$11,948	Balance \$11,201
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$10,454	Balance \$9,708	Balance \$8,961	Balance \$8,214	Balance \$7,467	Balance \$6,721
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

December 2023	January 2024	February 2024	March 2024
Balance \$5,974	Balance \$5,227	Balance \$4,480	Balance \$3,733
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746	Scheduled Payment \$746
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

PRESTIGE FINANCIAL SVCS 26010**

Account Information**Address**

351 W OPPORTUNITY WAY DRAPER, UT 84020

Phone

(801) 844-2100

Monthly Payment

\$0

Date Opened

05/31/2016

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	AUTOMOBILE
Balance	\$0
Date Updated	06/21/2021
Payment Received	\$7,986
Last Payment Made	06/16/2021
High Balance	\$19,706
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 72 months
Date Closed	06/21/2021
Remarks	CLOSED

Payment History

June 2016	July 2016	August 2016	September 2016	October 2016	November 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

December 2017	January 2018	February 2018	March 2018	April 2018	May 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2018	July 2018	August 2018	September 2018	October 2018	November 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2018	January 2019	February 2019	March 2019	April 2019	May 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2019	July 2019	August 2019	September 2019	October 2019	November 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2020	July 2020	August 2020	September 2020	October 2020	November 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2020	January 2021	February 2021	March 2021	April 2021	May 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

SST/MEDALLIO 4053****

June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$24,097	Balance \$24,279	Balance \$24,216	Balance \$24,146	Balance \$24,083	Balance \$24,014
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$246	Amount Paid \$246	Amount Paid \$246	Amount Paid \$246
Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$23,951	Balance \$23,887	Balance \$23,806	Balance \$23,742	Balance \$23,672	Balance \$23,606
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$246	Amount Paid \$246	Amount Paid \$246	Amount Paid \$246	Amount Paid \$246	Amount Paid \$246
Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$23,535	Balance \$23,469	Balance \$23,402	Balance \$23,329	Balance \$23,262	Balance \$23,187
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$246	Amount Paid \$246	Amount Paid \$246	Amount Paid \$246	Amount Paid \$246	Amount Paid \$246
Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

December 2023	January 2024	February 2024
Balance \$23,118	Balance \$23,049	Balance \$22,968
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$246	Amount Paid \$246	Amount Paid \$246
Scheduled Payment \$246	Scheduled Payment \$246	Scheduled Payment \$246
Rating OK	Rating OK	Rating OK

Total Month

SWISS COLONY/ASHRO 282121686****

Account Information**Address**

3650 MILWAUKEE ST MADISON, WI 53714

Phone

(608) 324-4590

Date Opened

04/09/2022

Responsibility

Individual Account

Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$0
Date Updated	06/24/2022
Payment Received	\$36
Last Payment Made	06/20/2022
High Balance	\$27
Credit Limit	\$750
Pay Status	Current; Paid or Paying as Agreed
Terms	Paid Monthly
Date Paid	06/20/2022

SYNCB/SLEEP NUMBER 603462335454****

Account Information

Address	C/O PO BOX 965036 ORLANDO, FL 32896
Phone	(866) 396-8254
Date Opened	09/04/2022
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$0
Date Updated	12/22/2023
Payment Received	\$0
Pay Status	Paid, Closed; was Paid as agreed

Terms

Paid Monthly

Date Closed

09/24/2023

High Balance (Hist.)

High balance of \$0 from 09/2022 to 09/2023; \$0 from 12/2023 to 12/2023

Credit Limit (Hist.)

Credit limit of \$6,500 from 09/2022 to 09/2023; \$6,500 from 12/2023 to 12/2023

Payment History

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Monthl

September 2023	October 2023	November 2023	December 2023
Balance \$0	Balance ---	Balance ---	Balance \$0
Past Due \$0	Past Due ---	Past Due ---	Past Due \$0
Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid \$0
Remarks INA/CLO	Remarks ---	Remarks ---	Remarks INA/CLO
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

SYNCB/WALGREENS 609766100175****

Account Information**Address**

PO BOX 965005 ORLANDO, FL 32896

Phone

(855) 945-3562

Monthly Payment

\$29

Date Opened

11/10/2021

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CHARGE ACCOUNT

Balance

\$186

Date Updated

03/08/2024

Payment Received

\$50

Last Payment Made

03/01/2024

Pay Status

Current; Paid or Paying as Agreed

Terms

\$29 per month; paid Monthly

Credit Limit (Hist.)

Credit limit of \$1,500 from 11/2021 to 03/2024

Payment History

November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$5	Balance \$10	Balance \$179	Balance \$341	Balance \$392	Balance \$526
High Credit \$5	High Credit \$10	High Credit \$179	High Credit \$372	High Credit \$482	High Credit \$664
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$30	Amount Paid \$50	Amount Paid \$100	Amount Paid \$150
Scheduled Payment \$0	Scheduled Payment \$10	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance \$0	Balance \$28	Balance \$0	Balance \$46	Balance \$0	Balance \$0
High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$526	Amount Paid \$0	Amount Paid \$61	Amount Paid \$0	Amount Paid \$46	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$28	Scheduled Payment ---	Scheduled Payment \$29	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance \$40	Balance \$14	Balance \$139	Balance \$130	Balance \$94	Balance \$196
High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$40	Amount Paid \$50	Amount Paid \$50	Amount Paid \$50	Amount Paid \$50
Scheduled Payment \$29	Scheduled Payment \$14	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$40
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$168	Balance \$255	Balance \$218	Balance \$263	Balance \$244	Balance \$201
High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$50	Amount Paid \$50	Amount Paid \$50	Amount Paid \$50	Amount Paid \$50	Amount Paid \$50
Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$156	Balance \$245	Balance \$242	Balance \$198	Balance \$186
High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664	High Credit \$664
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$50	Amount Paid \$50	Amount Paid \$50	Amount Paid \$50	Amount Paid \$50
Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

TBOM/FORTIVA 765650200281****

Account Information**Address**

POB 105555 ATLANTA, GA 30348-5555

Phone

(800) 710-2961

Date Opened

09/17/2020

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Balance

\$0

Date Updated

03/22/2024

Payment Received

\$177

Last Payment Made

03/22/2022

Pay Status

Current; Paid or Paying as Agreed

Terms

Paid Monthly

Date Paid

03/22/2022

High Balance (Hist.)

High balance of \$1,276 from 10/2021 to 03/2024

Credit Limit (Hist.)

Credit limit of \$1,500 from 10/2021 to 03/2024

Payment History

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance \$362	Balance \$300	Balance \$336	Balance \$203	Balance \$137
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$70	Amount Paid \$70	Amount Paid \$70	Amount Paid \$141	Amount Paid \$70
Scheduled Payment ---	Scheduled Payment \$70	Scheduled Payment \$70	Scheduled Payment \$70	Scheduled Payment \$70	Scheduled Payment \$70
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177	Amount Paid \$177
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2024					
Balance \$0					
Past Due \$0					
Amount Paid \$177					
Scheduled Payment ---					
Rating OK					

Total Month

THE HOME DEPOT/CBNA 603532107365****

Account Information**Address**

5800 South Corporate Place SIOUX FALLS, SD 57108

Phone

(800) 677-0232

Monthly Payment

\$29

Date Opened

05/30/2021

Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$2,544
Date Updated	03/25/2024
Last Payment Made	03/20/2024
Pay Status	Current; Paid or Paying as Agreed
Terms	\$29 per month; paid Monthly
Credit Limit (Hist.)	Credit limit of \$500 from 10/2021 to 05/2022; \$750 from 06/2022 to 04/2023; \$3,500 from 05/2023 to 11/2023; \$5,250 from 12/2023 to 03/2024

Payment History

June 2021	July 2021	August 2021	September 2021	October 2021	November 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$90	Balance \$42
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit \$155	High Credit \$155
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$29	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
Balance \$79	Balance \$31	Balance \$117	Balance \$99	Balance \$0	Balance \$51
High Credit \$155	High Credit \$155	High Credit \$165	High Credit \$165	High Credit \$165	High Credit \$165
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$33	Scheduled Payment ---	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$0	Balance \$284	Balance \$0	Balance \$40	Balance \$0	Balance \$34
High Credit \$165	High Credit \$284	High Credit \$321	High Credit \$321	High Credit \$321	High Credit \$321
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$29	Scheduled Payment ---	Scheduled Payment \$29	Scheduled Payment ---	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$3,605
High Credit \$321	High Credit \$321	High Credit \$321	High Credit \$321	High Credit \$321	High Credit \$3,605
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$37
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$3,455	Balance \$3,305	Balance \$3,173	Balance \$2,998	Balance \$2,848	Balance \$2,698
High Credit \$3,605	High Credit \$3,605	High Credit \$3,605	High Credit \$3,605	High Credit \$3,605	High Credit \$3,605
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment \$35	Scheduled Payment \$34	Scheduled Payment \$32	Scheduled Payment \$30	Scheduled Payment \$29	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

December 2023	January 2024	February 2024	March 2024
Balance \$2,548	Balance \$2,398	Balance \$2,248	Balance \$2,544
High Credit \$3,605	High Credit \$3,605	High Credit \$3,605	High Credit \$3,605
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

WELLS FARGO CARD SERVICE 414718142265****

Account Information**Address**

P O BOX 393 DESMOINES, IA 55480-0393

Phone

(855) 854-3502

Date Opened

07/13/2022

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Balance

\$0

Date Updated

10/30/2023

Payment Received

\$0

Pay Status

Paid, Closed; was Paid as agreed

Terms

Paid Monthly

Date Closed

10/30/2023

High Balance (Hist.)

High balance of \$0 from 07/2022 to 10/2023

Credit Limit (Hist.)

Credit limit of \$5,000 from 07/2022 to 10/2023

Remarks

CLOSED BY CREDIT GRANTOR; CLOSED

Payment History

July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Monthl

July 2023	August 2023	September 2023	October 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

WELLS FARGO HOME MORTGAG 708018616****

Account Information

Address	800 S JORDAN CREEK PKWY WEST DES MOINES, IA 50266
Phone	(877) 416-1472
Monthly Payment	\$444
Date Opened	04/18/2003
Responsibility	Individual Account
Account Type	Mortgage Account
Loan Type	FHA REAL ESTATE MORTGAGE
Balance	\$50,955
Date Updated	03/12/2024
Payment Received	\$444
Last Payment Made	03/01/2024
Pay Status	Current; Paid or Paying as Agreed
Terms	\$444 per month, paid Monthly for 360 months

High Balance (Hist.)

High balance of \$72,985 from 10/2021 to 03/2024

Payment History

February 2018	March 2018	April 2018	May 2018	June 2018	July 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
August 2018	September 2018	October 2018	November 2018	December 2018	January 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

Total Month

February 2019	March 2019	April 2019	May 2019	June 2019	July 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

August 2019	September 2019	October 2019	November 2019	December 2019	January 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

Total Month

February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance \$56,101	Balance \$55,972	Balance \$55,842	Balance \$55,469
Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid \$485	Amount Paid \$485	Amount Paid \$485	Amount Paid \$728
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$485	Scheduled Payment \$485	Scheduled Payment \$485	Scheduled Payment \$485
Remarks ---	Remarks ---	Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance \$55,338	Balance \$55,207	Balance \$55,065	Balance \$54,941	Balance \$54,807	Balance \$54,428
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$485	Amount Paid \$485	Amount Paid \$495	Amount Paid \$698	Amount Paid \$489	Amount Paid \$734
Scheduled Payment \$485	Scheduled Payment \$485	Scheduled Payment \$506	Scheduled Payment \$489	Scheduled Payment \$489	Scheduled Payment \$489
Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance \$54,294	Balance \$54,159	Balance \$54,023	Balance \$53,887	Balance \$53,505	Balance \$53,367
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$489	Amount Paid \$489	Amount Paid \$489	Amount Paid \$489	Amount Paid \$734	Amount Paid \$489
Scheduled Payment \$489	Scheduled Payment \$489	Scheduled Payment \$489	Scheduled Payment \$489	Scheduled Payment \$489	Scheduled Payment \$489
Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance \$53,229	Balance \$53,090	Balance \$52,974	Balance \$52,834	Balance \$52,471	Balance \$52,329
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$489	Amount Paid \$489	Amount Paid \$467	Amount Paid \$444	Amount Paid \$666	Amount Paid \$444
Scheduled Payment \$489	Scheduled Payment \$489	Scheduled Payment \$444	Scheduled Payment \$444	Scheduled Payment \$444	Scheduled Payment \$444
Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$52,187	Balance \$52,045	Balance \$51,902	Balance \$51,758	Balance \$51,391	Balance \$51,246
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$444	Amount Paid \$444	Amount Paid \$444	Amount Paid \$444	Amount Paid \$666	Amount Paid \$444
Scheduled Payment \$444	Scheduled Payment \$444	Scheduled Payment \$444	Scheduled Payment \$444	Scheduled Payment \$444	Scheduled Payment \$444
Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN	Remarks LMN
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

February 2024	March 2024
Balance \$51,101	Balance \$50,955
Past Due \$0	Past Due \$0
Amount Paid \$444	Amount Paid \$444
Scheduled Payment \$444	Scheduled Payment \$444
Remarks LMN	Remarks LMN
Rating OK	Rating OK

Total Month

WF/BOBS DISCOUNT FURN 577442261206****

Account Information**Address**

PO BOX 393 MINNEAPOLIS, MN 55480-0393

Phone

(855) 854-3502

Monthly Payment

\$115

Date Opened

01/30/2024

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CHARGE ACCOUNT

Balance

\$5,400

Date Updated

03/28/2024

Payment Received

\$0

Pay Status

Current; Paid or Paying as Agreed

Terms

\$115 per month; paid Monthly

High Balance (Hist.)High balance of \$0 from 02/2024 to 02/2024; \$5,400
from 03/2024 to 03/2024**Credit Limit (Hist.)**

Credit limit of \$5,400 from 02/2024 to 03/2024

Payment History

February 2024	March 2024
Balance \$0	Balance \$5,400
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$115
Rating OK	Rating OK

Total Mon

 **Inquiries****Regular Inquiries**

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name**WELLS FARGO BANK NA**

Location
PO BOX 14517
DES MOINES, IA 50306

Requested On
01/30/2024

Phone
(800) 967-9521

Inquiry Type
Individual

GOODLEAP LLC via FACTUAL DATA

Location	Requested On	Phone
PO BOX 530090 ATLANTA, GA 30353	01/04/2024	(877) 237-8317

Inquiry Type	Permissible Purpose
Individual	CREDIT TRANSACTION

GOODLEAP LLC

Location	Requested On	Phone
8781 SIERRA COLLEGE BLVD ROSEVILLE, CA 95661	11/03/2023	(844) 562-6725

Inquiry Type	Permissible Purpose
Individual	INSURANCE UNDERWRITING

CAPINEIMAN MARCUS

Location	Requested On	Phone
15000 CAPITAL ONE DRIVE HENRICO, VA 23238	05/17/2023	(800) 955-7070

Inquiry Type
Individual

SYNCHRONY MASTERCARD

Location	Requested On	Phone
PO BOX 71727 PHILADELPHIA, PA 19176	11/03/2022	(855) 389-2359

Inquiry Type
Individual

JPMCB CARD SERVICES

Location	Requested On	Phone
PO BOX 15077 WILMINGTON, DE 19850	10/13/2022	(800) 453-9719

Inquiry Type
Individual

SB BRANCH via SYNCHRONY BANK

Location	Requested On	Phone
PO BOX 71723 PHILADELPHIA, PA 19176	09/02/2022	(855) 411-4729

Inquiry Type	Permissible Purpose
Individual	CREDIT TRANSACTION

SYNCBSAM'S PLCC

Location	Requested On	Phone
PO BOX 71727 PHILADELPHIA, PA 19176	07/19/2022	(800) 964-1917
Inquiry Type		
Individual		

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name

FACTUAL DATA/LOANPAL LLC

Location	Requested On	Phone
22 EXECUTIVE PARK SUITE 100 IRVINE, CA 92614	02/28/2024, 01/31/2024	(916) 746-8000

CITI CARDS CBNA

Location	Requested On	Phone
POB 6241 SIOUX FALLS, SD 57117	10/27/2023, 09/29/2023	(800) 995-5114

UPGRADE INC

Location	Requested On	Phone
369 PINE STREET, SUITE 208 SAN FRANCISCO, CA 94104	10/10/2023, 09/11/2023	(415) 909-0241

BARCLAYS BANK DELAWARE

Location	Requested On	Phone
PO BOX 8803 WILMINGTON, DE 19899	09/18/2023, 07/14/2023	(888) 232-0780

BMO HARRIS BANK NA

Location	Requested On	Phone
111 WEST MONROE CHICAGO, IL 60603	08/14/2023, 05/22/2023	(800) 234-6377

REGIONS FINANCIAL CORP

Location	Requested On	Phone
P O BOX 11007 BIRMINGHAM, AL 35288	08/08/2023, 05/11/2023	(800) 734-4667

T-MOBILE

Location	Requested On	Phone
12920 SE 38TH STRE BELLEVUE, WA 98006	08/03/2023	(800) 318-9270

AMICA INSURANCE

Location	Requested On	Phone
POB 6008 PROVIDENCE, RI 02940	07/18/2023	(800) 242-6422

DISH NETWORK

Location	Requested On	Phone
9601 SOUTH MERIDIAN BOULEVARD ENGLEWOOD, CO 80112	06/19/2023, 05/22/2023	(800) 333-3474

Synchrony bank

Location	Requested On	Phone
170 election road draper, UT 84020	05/09/2023	(866) 834-3206

MUTUAL OF OMAHA

Location	Requested On	Phone
MUTUAL OF OMAHA PL OMAHA, NE 68175-0001	05/01/2023	(877) 591-4243

M&M BEDDING DBA EASY REST

Location	Requested On	Phone
1401 S. EDGEWOOD BALTIMORE, MD 21227	04/17/2023	(410) 633-1300

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

Name**MERRICK BANK**

Location	Requested On	Phone
po box 9201 old bethpage, NY 11804	04/03/2024	(800) 204-5936

DISCOVER FINANCIAL SERVICES LLC

Location	Requested On	Phone
2500 LAKE COOK ROAD RIVERWOODS, IL 60015	04/03/2024	(800) 347-2683

CAPITAL ONE

Location	Requested On	Phone
P O Box 31293 Salt Lake City, UT 84131	04/02/2024	(800) 955-7070

BANK OF AMERICA

Location	Requested On	Phone
PO BOX 982238 EL PASO, TX 79998	03/30/2024	(800) 421-2110

TRANSUNION INTERACTIVE / CREDIT SESAME

Location	Requested On	Phone
607 WEST DANA ST, SAN JOSE, CA 95120	03/30/2024	(855) 799-9111

SYNCB/SYNCB

Location	Requested On	Phone
C/O PO BOX 965036 ORLANDO, FL 32896-5036	03/28/2024	(866) 396-8254

TBOM/ATLS/FORTIVA

Location	Requested On	Phone
6 CONCOURSE PARKWAY 2ND FLOOR/MAILROOM ATLANTA, GA 30328	03/27/2024	(770) 828-2000

SYNCB/WALGREENS

Location	Requested On	Phone
PO BOX 965005 ORLANDO, FL 32896	03/20/2024	(855) 945-3562

DISCOVER CARD

Location	Requested On	Phone
2500 LAKE COOK ROAD RIVERWOODS, IL 60015	03/20/2024	(800) 347-2683

FIRST SAVINGS CREDIT CAR

Location	Requested On	Phone
3820 N LOUISE AVE SIOUX FALLS, SD 57107	03/12/2024	(800) 987-5521

SYNCB/SLEEP NUMBER

Location	Requested On	Phone
C/O PO BOX 965036 ORLANDO, FL 32896	09/25/2023	(866) 396-8254

JOYCE MCFARLAND via TRANSUNION INTERACTIVE IN

Location	Requested On	Phone
100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	04/07/2024, 04/07/2024	(855) 681-3196

TU INTERACTIVE

Location	Requested On	Phone
100 CROSS ST 202 SAN LUIS OBISPO, CA 93401	04/07/2024	(844) 580-6816

JOYCE MCFARLAND via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	04/05/2024	(844) 580-6816

MONEVO INC

Location	Requested On	Phone
8910 UNIVERSITY CNTR LANE SUITE 400 SAN DIEGO, CA 92122	03/30/2024, 12/08/2023	(619) 330-7083

BEST EGG

Location	Requested On	Phone
PO BOX 42912 PHILADELPHIA, PA 19101	03/18/2024	(855) 282-6353

ZENDABLECRB

Location	Requested On	Phone
1740 BROADWAY SUITE 15 FL 15 NEW YORK, NY 10019	03/18/2024	(844) 779-2253

UPGRADE

Location	Requested On	Phone
275 BATTERY ST SUITE 2300 SAN FRANCISCO, CA 94111	03/18/2024, 01/30/2024	(855) 997-3100

UPGRADE

Location	Requested On	Phone
275 BATTERY ST SUITE 2300 SAN FRANCISCO, CA 94111	03/18/2024, 01/30/2024	(855) 997-3100

WEBBANKAVANT LLC

Location	Requested On	Phone
222 N LASALLE ST SUITE 1600 CHICAGO, IL 60601	03/18/2024	(800) 712-5407

NERDWALLET COMPARE INC

Location	Requested On	Phone
55 HAWTHORNE STREET SAN FRANCISCO, CA 94105	03/18/2024, 01/30/2024	(415) 549-8913

NERDWALLET COMPARE INC.

Location	Requested On	Phone
55 HAWTHORNE STREET SAN FRANCISCO, CA 94105	03/18/2024, 01/30/2024	(415) 549-8913

NETCREDIT

Location	Requested On	Phone
175 W. JACKSON BLVD STE 1000 CHICAGO, IL 60604	02/02/2024	(877) 392-2014

WELLSFARGO FNCL NAT BK

Location	Requested On	Phone
PO BOX 14517 DES MOINES, IA 50306	01/30/2024	(800) 459-8485

LENDING CLUB BANK

Location	Requested On	Phone
595 MARKET ST SUITE 200 SAN FRANCISCO, CA 94105	01/30/2024	Phone number not available

UPSTART NETWORK INC

Location	Requested On	Phone
2 CIRCLE STAR WAY 2ND FLOOR SAN CARLOS, CA 94070	01/30/2024	(650) 204-1000

HAPPY MONEY INC

Location	Requested On	Phone
21515 HAWTHORNE BLVD 200 TORRANCE, CA 90503	01/30/2024	(800) 878-0901

GOODLEAP LLC via FDGOODLEAP LLC

Location	Requested On	Phone
8781 SIERRA COLLEGE BLVD ROSEVILLE, CA 95661	01/02/2024, 11/09/2023	(844) 562-6725

JOYCE MCFARLAND via TUCI - LENDING TREE

Location	Requested On	Phone
100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	12/03/2023	(844) 580-6816

FTSPEEDY SERVICING INC

Location	Requested On	Phone
SPEEDY SERVICING INC P O BOX 3512 CHAMPLAIN, NY 12919	10/31/2023	(855) 222-0801

GOODLEAP LLC

Location	Requested On	Phone
8781 SIERRA COLLEGE BLVD ROSEVILLE, CA 95661	10/17/2023	(493) 597-8780

ALLSTATE

Location	Requested On	Phone
1819 ELECTRIC RD ROANOKE, VA 24018	07/17/2023	(800) 255-7828

ELEVATE RECOVERIES LLC

Location	Requested On	Phone
3600 S GESSNER SUITE 225 HOUSTON, TX 77063	05/19/2023	(713) 787-6946

1ST SAVINGS CREDIT CARD

Location	Requested On	Phone
500 EAST 60TH ST NORTH SIOUX FALLS, SD 57104	05/18/2023	(605) 782-3461

CAPITAL ONE

Location	Requested On	Phone
15000 CAPITAL ONE DRIVE US565724 RICHMOND, VA 23238	05/17/2023	(800) 955-7070

CAPITAL ONE

Location	Requested On	Phone
PO BOX 30281 SALT LAKE CITY, UT 84130	05/17/2023	(800) 955-7070

CAPITAL ONEWALMART

Location	Requested On	Phone
15070 CAPITAL ONE DR RICHMOND, VA 23238	10/26/2022, 09/06/2022	(800) 955-7070

TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET SUITE 202 SAN LUIS OBISPO, CA 93401	10/04/2022	(805) 782-8282

CARVANA LLC

Location	Requested On	Phone
1930 W RIO SALADO PKWY TEMPE, AZ 85281	09/16/2022	(800) 333-4554

SYNCHRONY BANK

Location	Requested On	Phone
PO BOX 71757 PHILADELPHIA, PA 19176	09/12/2022	(855) 327-4358

SYNCHRONY BANK

Location	Requested On	Phone
PO BOX 71723 PHILADELPHIA, PA 19176	09/02/2022	(855) 411-4729

DISCOVER

Location	Requested On	Phone
2500 LAKE COOK ROAD RIVERWOODS, IL 60015	07/13/2022	(224) 405-1334

CAPITAL ONE NA

Location	Requested On	Phone
15070 CAPITAL ONE DR RICHMOND, VA 23238	07/11/2022	(800) 955-7070

TRANSWORLD SYSTEMS INC

Location	Requested On	Phone
507 PRUDENTIAL RD HORSHAM, PA 19044	04/08/2022	(888) 446-4733

Credit Report Messages

To add, remove, or modify a fraud alert, please visit transunion.com/fraud-alerts .

Your credit report contains the following messages

Promotional opt-out

This file has been opted out of promotional lists supplied by TransUnion.

(Note: This opt-out is set to expire in 10/2028.)

The opt out on your file will remain in effect until the expiration date specified above, unless you request it to be made permanent. To permanently opt out of promotional lists provided by TransUnion, you must send us a signed "Notice of Election" form, which can be obtained by writing us or calling us at 800-916-8800 and speaking with a representative.

Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

Name	Requested On
JOYCE MCFARLAND	01/30/2024
Address	Phone
8806 PARK LN SAINT LOUIS, MO 63147-1442	(314) 769-3999

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Checking Account and Demand Deposit Account (DDA) Activity

Data Source:

Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)

Requested by:
APPLE CARDGS BANK

Requested on:
08/22/2021

Credit Inquiries in the Last Year:
0

Credit Inquiries in the Last 3 Years:
19

Credit Issuance Inquiries in the Last Year:
0

Credit Issuance Inquiries in the Last 3 Years:
2

Payday Inquiries in the Last 3 Years:
3

Other Credit Inquiries in the Last 2 years:
1

Other Credit Inquiries in the Last 3 Years:
14

Days Since First Credit Issuance Inquiry:
804

Days Since Most Recent Inquiry by Payday Lender:
864

DDA & Credit/Non-DDA Inquiries in Last 3 Years:
19

Supplemental Consumer Credit Information

Data Source:

Teletrack (PO Box 740008, Atlanta, GA 30374, (877) 309-5226)

Requested by:
LENDINGUSA

Requested on:
12/01/2021

Auto Finance Inquiries in the Last 3 Months:
0

Auto Finance Inquiries in the Last 6 Months:
0

Auto Finance Inquiries in the Last 9 Months:
0

Auto Finance Inquiries in the Last 12 Months:
0

Auto Finance Inquiries in the Last 24 Months:
0

Auto Finance Inquiries in the Last 7 Years:
0

Cash Advance Inquiries in the Last 3 Months:
0

Cash Advance Inquiries in the Last 6 Months:
0

Cash Advance Inquiries in the Last 9 Months:
0

Cash Advance Inquiries in the Last 12 Months:
0

Cash Advance Inquiries in the Last 24 Months:
0

Cash Advance Inquiries in the Last 7 Years:
1

Misc Financial Services in the Last 7 Years:

3

Rent-to-Own Inquiries in the Last 3 Months:

0

Rent-to-Own Inquiries in the Last 6 Months:

0

Rent-to-Own Inquiries in the Last 9 Months:

0

Rent-to-Own Inquiries in the Last 12 Months:

0

Rent-to-Own Inquiries in the Last 24 Months:

0

Rent-to-Own Inquiries in the Last 7 Years:

1

All Alternative Credit Inquiries in the Last 3 months:

0

All Alternative Credit Inquiries in the Last 6 Months:

0

All Alternative Credit Inquiries in the Last 24 Months:

1

All Alternative Credit Inquiries in the Last 7 Years:

5

Paid Auto Finance Charge-offs in the Last 24 Months:

0

Paid Payday Loan Charge-offs in the Last 24 Months:

0

Paid Rent-to-Own Charge-offs in the Last 24 Months:

0

All Paid Charge-offs in the Last 3 Months:

0

All Paid Charge-offs in the Last 24 Months:

0

All Paid Charge-offs in the Last 7 Years:

0

Open Auto Finance Charge-offs in the Last 24 Months:

0

Open Payday Loan Charge-offs in the Last 24 months:

0

Open Rent-to-Own Charge-offs in the Last 24 Months:

0

All Open Charge-offs in the Last 3 Months:

0

All Open Charge-offs in the Last 6 Months:

0

All Open Charge-offs in the Last 9 Months:

0

All Open Charge-offs in the Last 12 Months:

0

All Open Charge-offs in the Last 24 Months:

0

All Open Charge-offs in the Last 7 Years:

0

Supplemental Public Records and Residential Information

Requested On:

RSVP LENDING LLC

Requested on:

08/25/2021

Total Tax Amount:

\$488

Land Mass in Acres:

0.10

Building Size in Square Feet:

1150

Total Land Mass in Square Feet:

4389

Assessed Land Value:

\$650

Assessed Improvement Value:

\$5,000

Total Assessed Value of the Land and Improvements:

\$5,650

Market Improvement Value:

\$26,316


Total Market Value of the Land and Improvements:


\$29,737

Improvement Value: \$5,000	Real Estate Sale Price: \$72,500
Home Equity Loans: 0	Available Home Equity: \$0
Home Equity Loan Amount: \$0	Refinance Indicator: No
Refinance or Equity Fixed Mortgages in Last 24 Months: 0	Conventional Mortgages recorded in the Last 24 Months: 0
FHA Mortgage Loans Recorded: 0	First Mortgage Amount: \$0
Interest Rate on Most Recent Mortgage: -1.00	Second Mortgage Amount: \$0
Loan Term of Most Recent Mortgage (in Months):	Foreclosure: No

Should you wish to contact TransUnion, you may do so,

- **Online:**

To report an inaccuracy, please visit: service.transunion.com 

For answers to general questions, please visit: www.transunion.com 

- **By Mail:**

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

- **By Phone:**

(800) 916-8800

You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore  o escriba a la Consumer Financial Protection Bureau, 1700 G Street NW. Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty

agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

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

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


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

- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.

- Equifax: 1-800-525-6285; www.equifax.com 
- Experian: 1-888-397-3742; www.experian.com 
- TransUnion: 1-800-680-7289; www.transunion.com 

- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore .

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:

CONTACT:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

a. Consumer Financial Protection Bureau
1700 G Street, N.W.
Washington, DC 20552
b. Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, N.W.
Washington, DC 20580
(877) 382-4357

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921

6. Small Business Investment Companies

a. Office of the
Comptroller of the
Currency
Customer Assistance
Group
P.O. Box 53570
Houston, TX 77052

b. Federal Reserve
Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480

c. Division of Depositor
and
Consumer Protection
National Center for
Consumer
and Depositor Assistance
Federal Deposit
Insurance
Corporation
1100 Walnut Street, Box
#11
Kansas City, MO 64106

d. National Credit Union
Administration
Office of Consumer
Financial Protection
1775 Duke Street
Alexandria, VA 22314
Asst. General Counsel for
Office of Aviation
Protection
Department of
Transportation
1200 New Jersey Avenue,
S.E.
Washington, DC 20590

Office of Public
Assistance,
Governmental Affairs,
and
Compliance Surface
Transportation Board
395 E Street, S.W.
Washington, DC 20423
Nearest Packers and
Stockyards Division
Regional Office
Associate Administrator,
Office of Capital Access
United States Small

7. Brokers and Dealers

8. Institutions that are members of the Farm Credit System

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

Business Administration
409 Third Street, S.W.,
Suite 8200
Washington, DC 20416
Securities and Exchange
Commission
100 F Street, N.E.
Washington, DC 20549
Farm Credit
Administration
1501 Farm Credit Drive
McLean, VA 22102-5090
Federal Trade
Commission
Consumer Response
Center
600 Pennsylvania
Avenue, N.W.
Washington, DC 20580
(877) 382-4357

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

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

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

2. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An [initial fraud alert](#) is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an [extended fraud alert](#), which is a fraud alert lasting 7 years.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an [extended alert](#), you will have to provide an identity theft report. An [identity theft report](#) includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the [identity theft report](#), visit www.consumerfinance.gov/learnmore [↗](#).

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com [↗](#)
- Experian: 1-888-397-3742; www.experian.com [↗](#)
- TransUnion: 1-800-680-7289; www.transunion.com [↗](#)


3. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore [↗](#)


4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore [↗](#).

5. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your [identity theft report](#). The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an [identity theft report](#).

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore , or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore .