

Personal Credit Report for:
RICKEY MCFARLAND

File Number:
389185731

Date Created:
04/06/2024

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

Personal Information

You have been on our files since 09/24/2006. Your SSN has been masked for your protection.

Credit Report Date

04/06/2024

Social Security Number

XXX-XX-5342

Date of Birth

07/29/1988

Name

RICKEY D. MCFARLAND

Also Known As

AKA

RICKEY DENNELL MCFARLAND

AKA

RICKY MCFARLAND

AKA

MCFARLAND RICKEY

Addresses

Current Address

8806 PARK LN SAINT LOUIS, MO 63147-1442

Date Reported

09/24/2006

Other Address

2571 TYRELL DR APT C SAINT LOUIS, MO 63136-2765

Date Reported

04/30/2019

Other Address

1508 MARBELLA DR APT 2 SAINT LOUIS, MO 63138-2214

Date Reported

06/30/2014

Other Address

8852 LUCAS AND HUNT RD APT 11C JENNINGS, MO 63136-2823

Date Reported

09/27/2019

Other Address

5837 HIGHLAND AVE SAINT LOUIS, MO 63112-3807

Date Reported

02/24/2017

Other Address

8580 EVANS AVE SAINT LOUIS, MO 63134-2900

Date Reported

11/25/2016

Phone Numbers

Phone Number

(314) 736-9847

Phone Number

(314) 688-3253

Phone Number

(314) 869-2038

Phone Number

(314) 585-8352

Phone Number

(314) 736-2729

Phone Number

(314) 736-2927

Phone Number

(314) 397-3279

Phone Number

(314) 881-8583

Phone Number

(404) 789-1525

Phone Number

(736) 293-2932

Phone Number

(314) 736-9888

Phone Number

(636) 439-9614

Phone Number

(314) 951-4157

Phone Number

(314) 339-4587

Phone Number

(314) 917-8817

Phone Number

(314) 374-5639

Phone Number

(314) 412-7611

Phone Number

(314) 304-2989

Phone Number

(314) 420-0014

Phone Number

(314) 475-5075

Employers

Employer
UUI
Date Verified 09/24/2022

BLACK INK/OUTLAW INK

Date Verified
08/25/2022

IRON AGE

Date Verified
05/30/2020

PEOPLE READY

Occupation	Date Verified
TEMP	09/30/2019

FRITO LAY

Occupation	Date Hired	Date Verified
WAREHOUSE/FORKLIFT	05/01/2019	05/16/2019

ROLLING FRITO LAY

Location	Occupation	Date Hired
BRIDGETON, MO	WAREHOUSE ASSOCIATE	05/01/2018
Date Verified		
03/22/2019		

PEPSICO INC.

Date Verified
01/31/2019

PEBBLE HEALTH CARE

Occupation	Date Verified
MAINTNANCE	07/29/2017

PEOPLES HEALTH

Date Verified
07/29/2017

BETTY JEAN KERR HEALTH CENTER

Occupation	Date Verified
MAINTENANCE	07/29/2017

AMERICA STAFFING

Occupation	Date Verified
FORKLIFT	07/24/2017


LOWE'S HOME IMPROVEMENT

Occupation	Date Verified
STOCKER	04/30/2011

HUNTLEIGH USA

Date Verified
11/08/2007

 **Public Records**

This section includes public record items from local, state and federal courts and other public record sources that TransUnion may have obtained itself or through a third party vendor. In order to learn the identity of the third-party vendor (if any) that collected the public record item(s) in this section, please visit <https://www.transunion.com/legal/public-records> 

Discharged Chapter 7 bankruptcy remains on your file for up to 10 years.

**Court
Name**

USBK COURT EASTERN MISSOURI 1844652

Address111 SOUTH TENTH STREET 4TH FLOOR SAINT LOUIS,
MO 63102**Phone**

(314) 244-4500

Type

CHAPTER 7 BANKRUPTCY DISCHARGED

Date Filed

07/23/2018

Court Type

US Bankruptcy Court

Date Updated

12/17/2018

Date Paid

12/13/2018

Estimated month and year that this item will be removed

06/2028

Plaintiff Attorney

PRO SE

Responsibility

Individual Debt

 **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

CREDIT ACCEPTANCE CORP 10715****

Account Information**Address** POB 5070 SOUTHFIELD, MI 48086-5070**Phone** (800) 634-1506**Monthly Payment** \$421**Date Opened** 09/29/2022**Responsibility** Individual Account**Account Type** Installment Account**Loan Type** AUTOMOBILE**Balance** \$18,174**Date Updated** 03/29/2024**Payment Received** \$0**Last Payment Made** 01/05/2023**Pay Status** >Account 120 Days Past Due Date<**Terms** \$421 per month, paid Monthly for 60 months**High Balance (Hist.)** High balance of \$14,087 from 10/2022 to 03/2024**Estimated month and year this item will be removed** 01/2030**Payment History**

Month	Payment
-------	---------

Total Month

October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance \$14,526	Balance \$14,276	Balance \$14,154	Balance \$14,030	Balance \$14,345	Balance \$14,658
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$421	Past Due \$442
Amount Paid \$0	Amount Paid \$421	Amount Paid \$421	Amount Paid \$421	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating 30
April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance \$14,969	Balance \$15,276	Balance \$15,580	Balance \$15,882	Balance \$16,180	Balance \$16,475
Past Due \$1,307	Past Due \$1,749	Past Due \$2,192	Past Due \$2,635	Past Due \$3,077	Past Due \$3,520
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421
Rating 90	Rating 120	Rating 120	Rating 120	Rating 120	Rating 120

Total Month

October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$16,767	Balance \$17,056	Balance \$17,341	Balance \$17,621	Balance \$17,899	Balance \$18,174
Past Due \$3,963	Past Due \$4,406	Past Due \$4,848	Past Due \$5,292	Past Due \$5,735	Past Due \$6,177
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421	Scheduled Payment \$421
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120	Rating 120

Total Month

FAMILY SUPPORT DIVISION 2322ADO****

Account Information**Address**

POB 2320 JEFFERSON CTY, MO 65102-2320

Phone

(866) 313-9960

Date Opened

03/15/2023

Responsibility

Individual Account

Account Type

Open Account

Loan Type

FAMILY SUPPORT

Balance

\$3,648

Date Updated

03/29/2024

Payment Received

\$410

Last Payment Made

03/14/2024

Pay Status

>Collection<

Date Closed

06/23/2023

High Balance (Hist.)

High balance of \$0 from 06/2023 to 03/2024

Estimated month and year this item will be removed

04/2030

Payment History

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$1,520	Balance \$1,900	Balance \$2,280	Balance \$2,660	Balance \$3,040	Balance \$3,420
Past Due \$1,520	Past Due \$1,900	Past Due \$2,280	Past Due \$2,660	Past Due \$3,040	Past Due \$3,420
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
December 2023	January 2024	February 2024	March 2024		
Balance \$3,800	Balance \$3,809	Balance \$3,678	Balance \$3,648		
Past Due \$3,800	Past Due \$3,809	Past Due \$3,678	Past Due \$3,648		
Amount Paid \$0	Amount Paid \$370	Amount Paid \$511	Amount Paid \$410		
Remarks >	Remarks ---	Remarks CLA<	Remarks >		
Rating COL	Rating COL	Rating COL	Rating COL		

Total Month

FEDLOAN SERVICING 2768865763FD0****

Account Information**Address**

POB 60610 HARRISBURG, PA 17106

Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	10/14/2009
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	03/09/2020
Payment Received	\$0
High Balance	\$1,750
Pay Status	>Transferred; was 120 days past due date<
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	03/09/2020
Estimated month and year this item will be removed	12/2025
Remarks	ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Rating X	Rating X	Rating OK	Rating X	Rating X	Rating X

Total Month

April 2016	May 2016	June 2016	July 2016	August 2016	September 2016
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2016	November 2016	December 2016	January 2017	February 2017	March 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Rating X	Rating OK	Rating OK	Rating OK	Rating 90	Rating 120
April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Rating 120	Rating 120	Rating 120	Rating X	Rating X	Rating X
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating X	Rating X	Rating X	Rating X	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120

Total Month

October 2019	November 2019	December 2019	January 2020	February 2020
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120

Total Month

FEDLOAN SERVICING 2768865763FDO****

Account Information**Address** POB 60610 HARRISBURG, PA 17106**Phone** (800) 699-2908**Monthly Payment** \$0**Date Opened** 10/14/2009**Responsibility** Individual Account**Account Type** Installment Account**Loan Type** STUDENT LOAN**Balance** \$0**Date Updated** 03/09/2020**Payment Received** \$0**High Balance** \$3,000**Pay Status** >Transferred; was 120 days past due date<**Terms** \$0 per month, paid Monthly for 120 months**Date Closed** 03/09/2020**Estimated month and year this item will be removed** 12/2025**Remarks** ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Rating X	Rating X	Rating OK	Rating X	Rating X	Rating X
April 2016	May 2016	June 2016	July 2016	August 2016	September 2016
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2016	November 2016	December 2016	January 2017	February 2017	March 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Rating X	Rating OK	Rating OK	Rating OK	Rating 90	Rating 120
April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Rating 120	Rating 120	Rating 120	Rating X	Rating X	Rating X
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating X	Rating X	Rating X	Rating X	Rating OK	Rating OK

Total Month

April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120
October 2019	November 2019	December 2019	January 2020	February 2020	
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120	

Total Month

FEDLOAN SERVICING 2768865763FDO****

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	02/17/2009
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	03/09/2020
Payment Received	\$0
High Balance	\$1,750
Pay Status	>Transferred; was 120 days past due date<
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	03/09/2020

Estimated month and year this item will be removed

12/2025

ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO
ANOTHER OFFICE

Remarks

Payment History

October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Rating X	Rating X	Rating OK	Rating X	Rating X	Rating X
April 2016	May 2016	June 2016	July 2016	August 2016	September 2016
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2016	November 2016	December 2016	January 2017	February 2017	March 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Rating X	Rating OK	Rating OK	Rating OK	Rating 90	Rating 120
April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Rating 120	Rating 120	Rating 120	Rating X	Rating X	Rating X

Total Month

October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating X	Rating X	Rating X	Rating X	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120
October 2019	November 2019	December 2019	January 2020	February 2020	
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120	

Total Month

FEDLOAN SERVICING 2768865763FDO****

Account Information**Address**

POB 60610 HARRISBURG, PA 17106

Phone

(800) 699-2908

Monthly Payment

\$0

Date Opened

02/17/2009

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$0

Date Updated

03/09/2020

Payment Received

\$0

High Balance

\$1,000

Pay Status

>Transferred; was 120 days past due date<

Terms

\$0 per month, paid Monthly for 120 months

Date Closed

03/09/2020

Estimated month and year this item will be removed

12/2025

Remarks

ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Rating X	Rating X	Rating OK	Rating X	Rating X	Rating X
April 2016	May 2016	June 2016	July 2016	August 2016	September 2016
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2016	November 2016	December 2016	January 2017	February 2017	March 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Rating X	Rating OK	Rating OK	Rating OK	Rating 90	Rating 120

Total Month

April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Rating 120	Rating 120	Rating 120	Rating X	Rating X	Rating X
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating X	Rating X	Rating X	Rating X	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120
October 2019	November 2019	December 2019	January 2020	February 2020	
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120	

Total Month

FEDLOAN SERVICING 2768865763FDO****

Account Information**Address**

POB 60610 HARRISBURG, PA 17106

Phone

(800) 699-2908

Monthly Payment

\$0

Date Opened

02/17/2009

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$0

Date Updated

03/09/2020

Payment Received

\$0

High Balance

\$2,000

Pay Status

>Transferred; was 120 days past due date<

Terms

\$0 per month, paid Monthly for 120 months

Date Closed

03/09/2020

Estimated month and year this item will be removed

12/2025

Remarks

ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Rating X	Rating X	Rating OK	Rating X	Rating X	Rating X
April 2016	May 2016	June 2016	July 2016	August 2016	September 2016
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2016	November 2016	December 2016	January 2017	February 2017	March 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X

Total Month

October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Rating X	Rating OK	Rating OK	Rating OK	Rating 90	Rating 120
April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Rating 120	Rating 120	Rating 120	Rating X	Rating X	Rating X
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating X	Rating X	Rating X	Rating X	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120
October 2019	November 2019	December 2019	January 2020	February 2020	
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120	

Total Months

FEDLOAN SERVICING 2768865763FDO****

Account Information**Address**

POB 60610 HARRISBURG, PA 17106

Phone

(800) 699-2908

Monthly Payment

\$0

Date Opened

02/10/2016

Responsibility

Individual Account

Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	02/17/2020
Payment Received	\$0
High Balance	\$3,500
Pay Status	>Transferred; was 120 days past due date<
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	02/17/2020
Estimated month and year this item will be removed	12/2025
Remarks	ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

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

Total Month

September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Rating 90	Rating 120	Rating 120	Rating 120	Rating X	Rating X
September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating X	Rating X	Rating X	Rating X	Rating X	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Rating OK	Rating OK	Rating 90	Rating 120	Rating 120	Rating 120
September 2019	October 2019	November 2019	December 2019	January 2020	
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120	

Total Months

FEDLOAN SERVICING 2768865763FDO****

Account Information**Address**

POB 60610 HARRISBURG, PA 17106

Phone

(800) 699-2908

Monthly Payment

\$0

Date Opened

02/10/2016

Responsibility

Individual Account

Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	02/17/2020
Payment Received	\$0
High Balance	\$6,000
Pay Status	>Transferred; was 120 days past due date<
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	02/17/2020
Estimated month and year this item will be removed	12/2025
Remarks	ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

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

Total Month

September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Rating 90	Rating 120	Rating 120	Rating 120	Rating X	Rating X
September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating X	Rating X	Rating X	Rating X	Rating X	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Rating OK	Rating OK	Rating 90	Rating 120	Rating 120	Rating 120
September 2019	October 2019	November 2019	December 2019	January 2020	
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120	

Total Months

FEDLOAN SERVICING 2768865763FDO****

Account Information**Address**

POB 60610 HARRISBURG, PA 17106

Phone

(800) 699-2908

Monthly Payment

\$0

Date Opened

08/24/2016

Responsibility

Individual Account

Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	02/17/2020
Payment Received	\$0
High Balance	\$2,334
Pay Status	>Transferred; was 120 days past due date<
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	02/17/2020
Estimated month and year this item will be removed	12/2025
Remarks	ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

September 2016	October 2016	November 2016	December 2016	January 2017	February 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
March 2017	April 2017	May 2017	June 2017	July 2017	August 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK

Total Montl

March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Rating 90	Rating 120	Rating 120	Rating 120	Rating X	Rating X
September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating X	Rating X	Rating X	Rating X	Rating X	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Rating OK	Rating OK	Rating 90	Rating 120	Rating 120	Rating 120
September 2019	October 2019	November 2019	December 2019	January 2020	
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120	

Total Month

FEDLOAN SERVICING 2768865763FDO****

Account Information**Address**

POB 60610 HARRISBURG, PA 17106

Phone

(800) 699-2908

Monthly Payment

\$0

Date Opened

08/24/2016

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$0

Date Updated	02/17/2020
Payment Received	\$0
High Balance	\$4,000
Pay Status	>Transferred; was 120 days past due date<
Terms	\$0 per month, paid Monthly for 120 months
Date Closed	02/17/2020
Estimated month and year this item will be removed	12/2025
Remarks	ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

September 2016	October 2016	November 2016	December 2016	January 2017	February 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
March 2017	April 2017	May 2017	June 2017	July 2017	August 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Rating 90	Rating 120	Rating 120	Rating 120	Rating X	Rating X

Total Monthl

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating X	Rating X	Rating X	Rating X	Rating X	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Rating OK	Rating OK	Rating 90	Rating 120	Rating 120	Rating 120
September 2019	October 2019	November 2019	December 2019	January 2020	
Rating 120	Rating 120	Rating 120	Rating 120	Rating 120	

Total Month

FEDLOAN SERVICING 2768865763FDO****

Account Information

Address	POB 60610 HARRISBURG, PA 17106
Phone	(800) 699-2908
Monthly Payment	\$0
Date Opened	03/24/2017
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	02/17/2020
Payment Received	\$0
High Balance	\$1,500

Pay Status

>Transferred; was 120 days past due date<

Terms

\$0 per month, paid Monthly for 120 months

Date Closed

02/17/2020

Estimated month and year this item will be removed

12/2025

Remarks

ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Rating X	Rating X	Rating OK	Rating OK	Rating OK	Rating 90
April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Rating 120	Rating 120	Rating 120	Rating X	Rating X	Rating X
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating X	Rating X	Rating X	Rating X	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120

Total Month

October 2019	November 2019	December 2019	January 2020
Rating 120	Rating 120	Rating 120	Rating 120

Total Month

FEDLOAN SERVICING 2768865763FDO****

Account Information**Address** POB 60610 HARRISBURG, PA 17106**Phone** (800) 699-2908**Monthly Payment** \$0**Date Opened** 03/24/2017**Responsibility** Individual Account**Account Type** Installment Account**Loan Type** STUDENT LOAN**Balance** \$0**Date Updated** 02/17/2020**Payment Received** \$0**High Balance** \$2,000**Pay Status** >Transferred; was 120 days past due date<**Terms** \$0 per month, paid Monthly for 120 months**Date Closed** 02/17/2020**Estimated month and year this item will be removed** 12/2025**Remarks** ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

Payment History

April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X
October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Rating X	Rating X	Rating OK	Rating OK	Rating OK	Rating 90
April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Rating 120	Rating 120	Rating 120	Rating X	Rating X	Rating X
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating X	Rating X	Rating X	Rating X	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120
October 2019	November 2019	December 2019	January 2020		
Rating 120	Rating 120	Rating 120	Rating 120		

Total Months

FIRST PREMIER BANK 517800691272****

Account Information

Address

3820 N LOUISE AVE SIOUX FALLS, SD 57107

Phone

(800) 987-5521

Date Opened	11/20/2021
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$478
Date Updated	03/03/2024
Payment Received	\$0
Last Payment Made	02/21/2023
Pay Status	>Charge-off<
Terms	Paid Monthly
Date Closed	08/27/2023
Credit Limit (Hist.)	Credit limit of \$300 from 12/2021 to 03/2024
Estimated month and year this item will be removed	02/2030

Payment History

--

Total Month

December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
Balance \$308	Balance \$270	Balance \$229	Balance \$279	Balance \$291	Balance \$198
High Credit \$308	High Credit \$308	High Credit \$308	High Credit \$328	High Credit \$328	High Credit \$328
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 \$60	Amount Paid \$279	Amount Paid \$100
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30
Remarks CLS<	Remarks >	Remarks - - -	Remarks PRL<	Remarks />	Remarks CLS<
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 \$156	Balance \$207	Balance \$261	Balance \$220	Balance \$178	Balance \$330
High Credit \$328	High Credit \$328	High Credit \$328	High Credit \$328	High Credit \$328	High Credit \$330
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 \$150	Amount Paid \$0
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30
Remarks >	Remarks - - -	Remarks PRL<	Remarks >	Remarks - - -	Remarks PRL<
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 \$288	Balance \$349	Balance \$258	Balance \$304	Balance \$362	Balance \$419
High Credit \$335	High Credit \$349	High Credit \$349	High Credit \$349	High Credit \$362	High Credit \$419
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$60	Past Due \$90
Amount Paid \$110	Amount Paid \$0	Amount Paid \$109	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30
Remarks >	Remarks - - -	Remarks PRL<	Remarks AID/>	Remarks - - -	Remarks PRL<
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating 60
June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$437	Balance \$457	Balance \$478	Balance \$478	Balance \$478	Balance \$478
High Credit \$437	High Credit \$457	High Credit \$478	High Credit \$478	High Credit \$478	High Credit \$478
Past Due \$120	Past Due \$151	Past Due \$478	Past Due \$478	Past Due \$478	Past Due \$478
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$31	Scheduled Payment \$33	Scheduled Payment - - -	Scheduled Payment - - -	Scheduled Payment - - -	Scheduled Payment - - -
Remarks AID/>	Remarks - - -	Remarks PRL<	Remarks AID/>	Remarks - - -	Remarks PRL<
Rating 90	Rating 120	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

December 2023	January 2024	February 2024	March 2024
Balance \$478	Balance \$478	Balance \$478	Balance \$478
High Credit \$478	High Credit \$478	High Credit \$478	High Credit \$478
Past Due \$478	Past Due \$478	Past Due \$478	Past Due \$478
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks AID/>	Remarks ---	Remarks PRL<	Remarks AID/>
Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

PH FINANCIAL SVCS LLC 22581**

Account Information**Address**

1855 bowles FENTON, MO 63026

Phone

(636) 533-0116

Monthly Payment

\$0

Date Opened

04/29/2019

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

UNSECURED

Balance

\$1,510

Date Updated

08/31/2019

Payment Received

\$0

High Balance	\$300
Past Due	\$1,510
Pay Status	>Charge-off<
Terms	\$0 per month, paid Bi-weekly for 6 months
Date Closed	08/31/2019
Estimated month and year this item will be removed	05/2026
Remarks	UNPAID BALANCE CHARGED OFF

Payment History

April 2019	May 2019	June 2019	July 2019
Rating OK	Rating OK	Rating 30	Rating 60

Total Month

UNITED AUTO CREDIT CORP 9001011576418****

Account Information

Address	3990 WESTERLY PL,STE 200 NEWPORT BEACH, CA 92660
Phone	(949) 296-3750
Monthly Payment	\$0
Date Opened	12/28/2018
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	AUTOMOBILE
Balance	\$7,219
Date Updated	02/29/2024

Payment Received

\$0

Pay Status

>Charge-off<

Terms

\$0Single Payment

Date Closed

11/30/2020

High Balance (Hist.)

High balance of \$18,391 from 10/2021 to 02/2024

Estimated month and year this item will be removed

05/2026

Payment History

January 2019	February 2019	March 2019	April 2019	May 2019	June 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 PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating 30

Total Month

July 2019	August 2019	September 2019	October 2019	November 2019	December 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 PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating RPO	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

January 2020	February 2020	March 2020	April 2020	May 2020	June 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 PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

July 2020	August 2020	September 2020	October 2020	November 2020	December 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 PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

January 2021	February 2021	March 2021	April 2021	May 2021	June 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 PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance ---	Balance ---	Balance ---	Balance \$7,219	Balance \$7,219	Balance \$7,219
Past Due ---	Past Due ---	Past Due ---	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O
January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219
Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219
Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219
Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219	Balance \$7,219
Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219	Past Due \$7,219
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >	Remarks ---
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

January 2024	February 2024
Balance \$7,219	Balance \$7,219
Past Due \$7,219	Past Due \$7,219
Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0
Remarks PRL<	Remarks >
Rating C/O	Rating C/O

Total Month

US DEPT OF EDUCATION 5341****

Account Information**Address**3130 Fairview Park Drive, Suite 800 Falls Church, VA
23323

Phone	(800) 621-3115
Date Opened	02/25/2020
Responsibility	Individual Account
Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$3,926
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	DIRECT LOANS
Pay Status	Current; Paid or Paying as Agreed

High balance of \$3,500 from 10/2021 to 05/2022;
 \$3,846 from 06/2022 to 10/2022; \$3,846 from 12/2022
 to 03/2024

High Balance (Hist.)**Payment History**

June 2020	July 2020	August 2020	September 2020	October 2020	November 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 ---
Remarks CLA<	Remarks />	Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

December 2020	January 2021	February 2021	March 2021	April 2021	May 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 ---
Remarks />	Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
June 2021	July 2021	August 2021	September 2021	October 2021	November 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$3,856	Balance \$3,856
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$3,856	Past Due \$3,856
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,856
Past Due \$3,856	Past Due \$3,856	Past Due \$3,856	Past Due \$3,856	Past Due \$3,856	Past Due \$3,856
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance ---
Past Due \$3,856	Past Due \$3,856	Past Due \$3,856	Past Due \$3,856	Past Due \$3,856	Past Due ---
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating OK

Total Month

December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,856
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
June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,856	Balance \$3,861	Balance \$3,895
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 Month

December 2023	January 2024	February 2024	March 2024
Balance \$3,895	Balance \$3,899	Balance \$3,914	Balance \$3,926
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 5341****

Account Information

Address	3130 Fairview Park Drive,Suite 800 Falls Church, VA 23323
Phone	(800) 621-3115
Date Opened	02/25/2020
Responsibility	Individual Account
Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$2,582
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	DIRECT LOANS
Pay Status	Current; Paid or Paying as Agreed

High balance of \$2,334 from 10/2021 to 05/2022; \$2,535
from 06/2022 to 10/2022; \$2,535 from 12/2022 to
03/2024

High Balance (Hist.)**Payment History**

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 ---
Remarks />	Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
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 ---
Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

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 ---
Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance \$2,541	Balance \$2,541	Balance \$2,541	Balance \$2,541
Past Due ---	Past Due ---	Past Due \$2,541	Past Due \$2,541	Past Due \$2,541	Past Due \$2,541
Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance \$2,541	Balance \$2,541	Balance \$2,541	Balance \$2,541	Balance \$2,541	Balance \$2,541
Past Due \$2,541	Past Due \$2,541	Past Due \$2,541	Past Due \$2,541	Past Due \$2,541	Past Due \$2,541
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance \$2,541	Balance \$2,541	Balance \$2,541	Balance ---	Balance \$2,541	Balance \$2,541
Past Due \$2,541	Past Due \$2,541	Past Due \$2,541	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating OK	Rating OK	Rating OK

Total Month

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance \$2,541	Balance \$2,541	Balance \$2,541	Balance \$2,541	Balance \$2,541	Balance \$2,541
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

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$2,541	Balance \$2,541	Balance \$2,544	Balance \$2,551	Balance \$2,564	Balance \$2,566
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 Month

February 2024	March 2024
Balance \$2,575	Balance \$2,582
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---
Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 5341****

Account Information

Address	3130 Fairview Park Drive,Suite 800 Falls Church, VA 23323
Phone	(800) 621-3115
Date Opened	02/25/2020
Responsibility	Individual Account
Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$7,197
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	DIRECT LOANS
Pay Status	Current; Paid or Paying as Agreed

High balance of \$6,000 from 10/2021 to 05/2022;
 \$7,049 from 06/2022 to 10/2022; \$7,049 from 12/2022
 to 03/2024

High Balance (Hist.)**Payment History**

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 ---
Remarks />	Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
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 ---
Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

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 ---
Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance \$7,069	Balance \$7,069	Balance \$7,069	Balance \$7,069
Past Due ---	Past Due ---	Past Due \$7,069	Past Due \$7,069	Past Due \$7,069	Past Due \$7,069
Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance \$7,069	Balance \$7,069	Balance \$7,069	Balance \$7,069	Balance \$7,069	Balance \$7,069
Past Due \$7,069	Past Due \$7,069	Past Due \$7,069	Past Due \$7,069	Past Due \$7,069	Past Due \$7,069
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance \$7,069	Balance \$7,069	Balance \$7,069	Balance ---	Balance \$7,069	Balance \$7,069
Past Due \$7,069	Past Due \$7,069	Past Due \$7,069	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating OK	Rating OK	Rating OK

Total Month

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance \$7,069	Balance \$7,069	Balance \$7,069	Balance \$7,069	Balance \$7,069	Balance \$7,069
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

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$7,069	Balance \$7,069	Balance \$7,078	Balance \$7,100	Balance \$7,140	Balance \$7,148
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 Month

February 2024	March 2024
Balance \$7,174	Balance \$7,197
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---
Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 5341****

Account Information

Address	3130 Fairview Park Drive,Suite 800 Falls Church, VA 23323
Phone	(800) 621-3115
Date Opened	02/25/2020
Responsibility	Individual Account
Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$1,659
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	DIRECT LOANS
Pay Status	Current; Paid or Paying as Agreed

High balance of \$1,500 from 10/2021 to 05/2022; \$1,629
from 06/2022 to 10/2022; \$1,629 from 12/2022 to
03/2024

High Balance (Hist.)**Payment History**

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 ---
Remarks />	Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
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 ---
Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

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 ---
Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance \$1,633	Balance \$1,633	Balance \$1,633	Balance \$1,633
Past Due ---	Past Due ---	Past Due \$1,633	Past Due \$1,633	Past Due \$1,633	Past Due \$1,633
Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance \$1,633	Balance \$1,633	Balance \$1,633	Balance \$1,633	Balance \$1,633	Balance \$1,633
Past Due \$1,633	Past Due \$1,633	Past Due \$1,633	Past Due \$1,633	Past Due \$1,633	Past Due \$1,633
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance \$1,633	Balance \$1,633	Balance \$1,633	Balance ---	Balance \$1,633	Balance \$1,633
Past Due \$1,633	Past Due \$1,633	Past Due \$1,633	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating OK	Rating OK	Rating OK

Total Month

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance \$1,633	Balance \$1,633	Balance \$1,633	Balance \$1,633	Balance \$1,633	Balance \$1,633
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

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$1,633	Balance \$1,633	Balance \$1,635	Balance \$1,639	Balance \$1,648	Balance \$1,649
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 Month

February 2024	March 2024
Balance \$1,654	Balance \$1,659
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---
Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 5341****

Account Information

Address	3130 Fairview Park Drive,Suite 800 Falls Church, VA 23323
Phone	(800) 621-3115
Date Opened	02/25/2020
Responsibility	Individual Account
Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$4,618
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	DIRECT LOANS
Pay Status	Current; Paid or Paying as Agreed

High balance of \$4,000 from 10/2021 to 05/2022;
 \$4,534 from 06/2022 to 10/2022; \$4,534 from 12/2022
 to 03/2024

High Balance (Hist.)**Payment History**

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 ---
Remarks />	Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
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 ---
Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

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 ---
Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance \$4,545	Balance \$4,545	Balance \$4,545	Balance \$4,545
Past Due ---	Past Due ---	Past Due \$4,545	Past Due \$4,545	Past Due \$4,545	Past Due \$4,545
Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance \$4,545	Balance \$4,545	Balance \$4,545	Balance \$4,545	Balance \$4,545	Balance \$4,545
Past Due \$4,545	Past Due \$4,545	Past Due \$4,545	Past Due \$4,545	Past Due \$4,545	Past Due \$4,545
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance \$4,545	Balance \$4,545	Balance \$4,545	Balance ---	Balance \$4,545	Balance \$4,545
Past Due \$4,545	Past Due \$4,545	Past Due \$4,545	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating OK	Rating OK	Rating OK

Total Month

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance \$4,545	Balance \$4,545	Balance \$4,545	Balance \$4,545	Balance \$4,545	Balance \$4,545
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
August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$4,545	Balance \$4,545	Balance \$4,550	Balance \$4,563	Balance \$4,585	Balance \$4,590
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 Month

February 2024	March 2024
Balance \$4,605	Balance \$4,618
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---
Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 5341****

Account Information

Address	3130 Fairview Park Drive,Suite 800 Falls Church, VA 23323
Phone	(800) 621-3115
Date Opened	02/25/2020
Responsibility	Individual Account
Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$2,267
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	DIRECT LOANS
Pay Status	Current; Paid or Paying as Agreed

High balance of \$2,000 from 10/2021 to 05/2022; \$2,226
 from 06/2022 to 10/2022; \$2,226 from 12/2022 to
 03/2024

High Balance (Hist.)**Payment History**

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 ---
Remarks />	Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
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 ---
Remarks SLP<	Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

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 ---
Remarks >	Remarks ---	Remarks CLA<	Remarks />	Remarks SLP<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance \$2,231	Balance \$2,231	Balance \$2,231	Balance \$2,231
Past Due ---	Past Due ---	Past Due \$2,231	Past Due \$2,231	Past Due \$2,231	Past Due \$2,231
Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance \$2,231	Balance \$2,231	Balance \$2,231	Balance \$2,231	Balance \$2,231	Balance \$2,231
Past Due \$2,231	Past Due \$2,231	Past Due \$2,231	Past Due \$2,231	Past Due \$2,231	Past Due \$2,231
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance \$2,231	Balance \$2,231	Balance \$2,231	Balance ---	Balance \$2,231	Balance \$2,231
Past Due \$2,231	Past Due \$2,231	Past Due \$2,231	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating OK	Rating OK	Rating OK

Total Month

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance \$2,231	Balance \$2,231	Balance \$2,231	Balance \$2,231	Balance \$2,231	Balance \$2,231
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
August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$2,231	Balance \$2,231	Balance \$2,233	Balance \$2,240	Balance \$2,251	Balance \$2,253
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 Month

February 2024	March 2024
Balance \$2,260	Balance \$2,267
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---
Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 80851**

Account Information

Address	3130 Fairview Park Drive,Suite 800 Falls Church, VA 23323
Phone	(800) 621-3115
Date Opened	03/16/2020
Responsibility	Individual Account
Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$900
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	US DEPT OF ED 08 09 LPCP
Pay Status	Current; Paid or Paying as Agreed

High balance of \$876 from 06/2022 to 10/2022; \$876
from 12/2022 to 03/2024**High Balance (Hist.)****Payment History**

June 2020	July 2020	August 2020	September 2020	October 2020	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
December 2020	January 2021	February 2021	March 2021	April 2021	May 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

June 2021	July 2021	August 2021	September 2021	October 2021	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
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 ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$877	Balance \$877	Balance \$877	Balance \$877	Balance \$877	Balance ---
Past Due \$877	Past Due \$877	Past Due \$877	Past Due \$877	Past Due \$877	Past Due ---
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating OK
December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$877	Balance \$877	Balance \$877	Balance \$877	Balance \$877	Balance \$877
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 Month

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$877	Balance \$877	Balance \$877	Balance \$877	Balance \$881	Balance \$886
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

December 2023	January 2024	February 2024	March 2024
Balance \$890	Balance \$892	Balance \$896	Balance \$900
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 80852**

Account Information**Address**3130 Fairview Park Drive, Suite 800 Falls Church, VA
23323**Phone**

(800) 621-3115

Date Opened

03/16/2020

Responsibility

Individual Account

Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$1,801
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	US DEPT OF ED 08 09 LPCP
Pay Status	Current; Paid or Paying as Agreed
High Balance (Hist.)	High balance of \$1,753 from 06/2022 to 10/2022; \$1,753 from 12/2022 to 03/2024

Payment History

June 2020	July 2020	August 2020	September 2020	October 2020	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

December 2020	January 2021	February 2021	March 2021	April 2021	May 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
June 2021	July 2021	August 2021	September 2021	October 2021	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
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 ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$1,754	Balance \$1,754	Balance \$1,754	Balance \$1,754	Balance \$1,754	Balance ---
Past Due \$1,754	Past Due \$1,754	Past Due \$1,754	Past Due \$1,754	Past Due \$1,754	Past Due ---
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating OK

Total Month

December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$1,754	Balance \$1,754	Balance \$1,754	Balance \$1,754	Balance \$1,754	Balance \$1,754
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
June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$1,754	Balance \$1,754	Balance \$1,754	Balance \$1,754	Balance \$1,763	Balance \$1,772
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 Month

December 2023	January 2024	February 2024	March 2024
Balance \$1,781	Balance \$1,784	Balance \$1,793	Balance \$1,801
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 80852**

Account Information

Address	3130 Fairview Park Drive,Suite 800 Falls Church, VA 23323
Phone	(800) 621-3115
Date Opened	03/16/2020
Responsibility	Individual Account
Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$1,331
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	US DEPT OF ED 08 09 LPCP
Pay Status	Current; Paid or Paying as Agreed

High balance of \$1,299 from 06/2022 to 10/2022; \$1,299
from 12/2022 to 03/2024**High Balance (Hist.)****Payment History**

June 2020	July 2020	August 2020	September 2020	October 2020	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
December 2020	January 2021	February 2021	March 2021	April 2021	May 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

June 2021	July 2021	August 2021	September 2021	October 2021	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
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 ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$1,300	Balance \$1,300	Balance \$1,300	Balance \$1,300	Balance \$1,300	Balance ---
Past Due \$1,300	Past Due \$1,300	Past Due \$1,300	Past Due \$1,300	Past Due \$1,300	Past Due ---
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating OK
December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$1,300	Balance \$1,300	Balance \$1,300	Balance \$1,300	Balance \$1,300	Balance \$1,300
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 Month

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$1,300	Balance \$1,300	Balance \$1,300	Balance \$1,300	Balance \$1,306	Balance \$1,312
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

December 2023	January 2024	February 2024	March 2024
Balance \$1,318	Balance \$1,320	Balance \$1,326	Balance \$1,331
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 80852**

Account Information**Address**3130 Fairview Park Drive, Suite 800 Falls Church, VA
23323**Phone**

(800) 621-3115

Date Opened

03/16/2020

Responsibility

Individual Account

Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$2,701
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	US DEPT OF ED 09 10 LPCP
Pay Status	Current; Paid or Paying as Agreed
High Balance (Hist.)	High balance of \$2,628 from 06/2022 to 10/2022; \$2,628 from 12/2022 to 03/2024

Payment History

June 2020	July 2020	August 2020	September 2020	October 2020	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

December 2020	January 2021	February 2021	March 2021	April 2021	May 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
June 2021	July 2021	August 2021	September 2021	October 2021	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
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 ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$2,630	Balance \$2,630	Balance \$2,630	Balance \$2,630	Balance \$2,630	Balance ---
Past Due \$2,630	Past Due \$2,630	Past Due \$2,630	Past Due \$2,630	Past Due \$2,630	Past Due ---
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating OK

Total Month

December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$2,630	Balance \$2,630	Balance \$2,630	Balance \$2,630	Balance \$2,630	Balance \$2,630
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
June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$2,630	Balance \$2,630	Balance \$2,630	Balance \$2,630	Balance \$2,644	Balance \$2,658
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 Month

December 2023	January 2024	February 2024	March 2024
Balance \$2,670	Balance \$2,675	Balance \$2,689	Balance \$2,701
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

US DEPT OF EDUCATION 80852**

Account Information

Address	3130 Fairview Park Drive,Suite 800 Falls Church, VA 23323
Phone	(800) 621-3115
Date Opened	03/16/2020
Responsibility	Individual Account
Account Type	Open Account
Loan Type	STUDENT LOAN
Balance	\$1,293
Date Updated	03/02/2024
Payment Received	\$0
Original Creditor	US DEPT OF ED 09 10 LPCP
Pay Status	Current; Paid or Paying as Agreed

High balance of \$1,264 from 06/2022 to 10/2022; \$1,264
from 12/2022 to 03/2024**High Balance (Hist.)****Payment History**

June 2020	July 2020	August 2020	September 2020	October 2020	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
December 2020	January 2021	February 2021	March 2021	April 2021	May 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

June 2021	July 2021	August 2021	September 2021	October 2021	November 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 ---
Remarks ---	Remarks ---	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
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 ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL

Total Month

June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
Balance \$1,265	Balance \$1,265	Balance \$1,265	Balance \$1,265	Balance \$1,265	Balance ---
Past Due \$1,265	Past Due \$1,265	Past Due \$1,265	Past Due \$1,265	Past Due \$1,265	Past Due ---
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid ---
Remarks CLA<	Remarks >	Remarks ---	Remarks CLA<	Remarks >	Remarks ---
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating OK
December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$1,265	Balance \$1,265	Balance \$1,265	Balance \$1,265	Balance \$1,265	Balance \$1,265
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 Month

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$1,265	Balance \$1,265	Balance \$1,265	Balance \$1,265	Balance \$1,270	Balance \$1,276
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

December 2023	January 2024	February 2024	March 2024
Balance \$1,281	Balance \$1,283	Balance \$1,288	Balance \$1,293
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

WORLD FINANCE 11290362****

Account Information**Address**

POB 6429 GREENVILLE, SC 29606-6429

Phone

Phone number not available

Monthly Payment

\$0

Date Opened

04/19/2019

Responsibility	Individual Account
Account Type	Installment Account
Loan Type	SECURED
Balance	\$1,080
Date Updated	03/31/2024
Payment Received	\$0
Pay Status	>Charge-off<
Terms	\$0 per month, paid Monthly for 10 months
Date Closed	10/31/2019
High Balance (Hist.)	High balance of \$624 from 11/2022 to 03/2024
Estimated month and year this item will be removed	06/2026

Payment History

April 2019	May 2019	June 2019	July 2019	August 2019	September 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 OK	Rating OK	Rating OK	Rating 30	Rating 60	Rating 90

Total Month

October 2019	November 2019	December 2019	January 2020	February 2020	March 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 PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

April 2020	May 2020	June 2020	July 2020	August 2020	September 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 PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

October 2020	November 2020	December 2020	January 2021	February 2021	March 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 PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

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 ---
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
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 PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

April 2022	May 2022	June 2022	July 2022	August 2022	September 2022
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 PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance ---	Balance \$1,080	Balance \$1,080	Balance \$1,080	Balance \$1,080	Balance \$1,080
Past Due ---	Past Due \$1,080	Past Due \$1,080	Past Due \$1,080	Past Due \$1,080	Past Due \$1,080
Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance \$1,080	Balance \$1,080	Balance \$1,080	Balance \$1,080	Balance \$1,080	Balance \$1,080
Past Due \$1,080	Past Due \$1,080	Past Due \$1,080	Past Due \$1,080	Past Due \$1,080	Past Due \$1,080
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$1,080	Balance \$1,080	Balance \$1,080	Balance \$1,080	Balance \$1,080	Balance \$1,080
Past Due \$1,080	Past Due \$1,080	Past Due \$1,080	Past Due \$1,080	Past Due \$1,080	Past Due \$1,080
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks PRL<	Remarks >	Remarks ---	Remarks PRL<	Remarks >
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

LVNV FUNDING LLC 444796245342****

Account Information**Address**C/O RESURGENT CAPITAL SERVICES, PO BOX 1269
GREENVILLE, SC 29603**Phone**

(877) 527-4484

Date Opened

02/18/2020

Responsibility

Individual Account

Account Type

Open Account

Loan Type

FACTORING COMPANY ACCOUNT

Balance

\$619

Date Updated

03/05/2024

High Balance

\$619

Original Creditor

CREDIT ONE BANK N A

Past Due

\$619

Pay Status

>Collection<

Estimated month and year this item will be removed

06/2026

Remarks

>PLACED FOR COLLECTION<

 **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**SYNCHRONY FINANCIAL**

Location

PO BOX 71724
PHILADELPHIA, PA 19176

Requested On

12/02/2023

Phone

(800) 924-2927

Inquiry Type

Individual

CAPITAL ONE

Location

15000 CAPITAL ONE
RICHMOND, VA 23238

Requested On

10/12/2022

Phone

(800) 955-7070

Inquiry Type

Individual

JPMCB CARD SERVICES

Location

PO BOX 15077
WILMINGTON, DE 19850

Requested On

10/04/2022

Phone

(800) 453-9719

Inquiry Type

Individual

GFS II LLC

Location	Requested On	Phone
999 S WASHINGTON AVE STE 1 SAGINAW, MI 48601	09/28/2022	Phone number not available
Inquiry Type		
Individual		

CAPITAL ONE AUTO FINANCE

Location	Requested On	Phone
3905 N DALLAS PARKWAY PLANO, TX 75093	09/28/2022, 09/24/2022, 08/26/2022	(800) 946-0332
Inquiry Type		
Individual		

CONSUMER PORTFOLIO SERVI

Location	Requested On	Phone
19500 JAMBOREE ROAD IRVINE, CA 92612	09/28/2022, 08/26/2022	(888) 469-4520
Inquiry Type		
Individual		

CLEMENT OLYMPIC MOTO via 700CRCLEMENT OLYMPIC MOT

Location	Requested On	Phone
1790 N. HWY 67 FLORISSANT, MO 63033	09/28/2022	(314) 395-7878
Inquiry Type	Permissible Purpose	
Individual	CREDIT TRANSACTION	

LUX MOTORS via 700CRLUX MOTORS

Location	Requested On	Phone
3030 N GREEN RIVER RD EVANSVILLE, IL 47715	09/28/2022	(812) 401-1080
Inquiry Type	Permissible Purpose	
Individual	CREDIT TRANSACTION	

AMER CRDT ACCEPTANCE LLC

Location	Requested On	Phone
961 EAST MAIN STREET SPARTANBURG, SC 29302	09/24/2022	(866) 544-3430
Inquiry Type		
Individual		

SANTANDER CONSUMER USA

Location
8585 NORTH STEMMONS FWY
DALLAS, TX 75060

Requested On
09/24/2022

Phone
(855) 825-6667

Inquiry Type
Individual

CARMAX

Location
P.O. BOX 440609
KENNESAW, GA 30160

Requested On
09/24/2022

Phone
(800) 925-3612

Inquiry Type
Individual

FLAGSHIP CREDIT ACCEPTANC

Location
PO BOX 3807
COPPELL, TX 75019

Requested On
08/25/2022

Phone
(800) 707-0114

Inquiry Type
Individual

AMERICREDIT

Location
801 CHERRY ST
SUITE 3900
FT WORTH, TX 76102

Requested On
08/25/2022

Phone
(800) 284-2271

Inquiry Type
Individual

SOLERA AUTO FINANCE LLC

Location
7301 N. STATE HIGHWAY 161
SUITE 400
IRVING, TX 75039

Requested On
08/25/2022

Phone
(844) 973-2886

Inquiry Type
Individual

ALLY FINANCIAL

Location
PO BOX 380901
BLOOMINGTON, MN 55438

Requested On
08/25/2022

Phone
(888) 925-2559

Inquiry Type
Individual

CHRYSLER CAPITAL

Location	Requested On	Phone
8585 N STEMMONS FWY DALLAS, TX 75247	08/25/2022	(214) 614-3308
Inquiry Type		
Individual		

CBCALL STAR DODGE CHRYSL

Location	Requested On	Phone
11503 ST CHARLES ROCK RD BRIDGETON, MO 63044	08/24/2022	(314) 291-2050
Inquiry Type	Permissible Purpose	
Participant	CREDIT TRANSACTION	

BARCLAYS BANK DELAWARE

Location	Requested On	Phone
PO BOX 8803 WILMINGTON, DE 19899	08/13/2022, 08/08/2022	(866) 370-5931
Inquiry Type		
Individual		

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**TRANSUNION CONSUMER INTE**

Location	Requested On	Phone
760 MARKET STREET 10TH FLOOR SAN FRANCISCO, CA 94102	04/04/2024	(844) 580-6816

CREDITWISE CAPITAL1 TU-C

Location	Requested On	Phone
CAPITAL ONE N.A. PO BOX 85870 RICHMOND, VA 23285	04/04/2024	(877) 383-4802

CREDIT SESAME, INC.

Location	Requested On	Phone
444 CASTRO ST., STE 500 STE 500 MOUNTAIN VIEW, CA 94041	04/02/2024	(866) 720-0893

T-MOBILE

Location	Requested On	Phone
12920 SE 38TH ST BELLEVIEW, WA 98006	01/04/2024	(800) 937-8997

TRANSUNION INTERACTIVE / CREDIT SESAME

Location	Requested On	Phone
607 WEST DANA ST, SAN JOSE, CA 95120	11/25/2023	(855) 799-9111

TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	11/25/2023	(844) 580-6816

TRANSUNION CONSUMER INTE

Location	Requested On	Phone
100 CROSS STREET SAN LUIS OBISP, CA 93401	11/25/2023	(805) 782-8282

PREMIER BANK CARD - POST

Location	Requested On	Phone
3820 N LOUISE AVE SIOUX FALLS, SD 57107	07/06/2023	(800) 987-5521

RICKEY MCFARLAND via TRANSUNION INTERACTIVE IN

Location	Requested On	Phone
100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	04/06/2024, 04/06/2024	(855) 681-3196

TU INTERACTIVE

Location	Requested On	Phone
100 CROSS ST 202 SAN LUIS OBISPO, CA 93401	04/06/2024	(844) 580-6816

586578402 via CREDITWISE CAPITAL1 TU-B

Location	Requested On	Phone
CAPITAL ONE N.A. PO BOX 85870 RICHMOND, VA 23285	04/03/2024	(877) 383-4802

424963103 via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	04/03/2024, 03/07/2024, 02/06/2024, 01/04/2024, 12/06/2023, 11/28/2023, 11/05/2023, 11/02/2023, 10/31/2023, 10/03/2023, 09/26/2023, 09/07/2023, 08/30/2023, 08/29/2023, 08/05/2023, 08/01/2023, 07/27/2023, 07/04/2023, 06/28/2023, 06/27/2023, 06/04/2023, 05/27/2023, 05/12/2023, 05/05/2023, 04/28/2023, 03/04/2023, 12/16/2022, 11/03/2022, 09/26/2022, 08/26/2022, 05/19/2022	(800) 493-2392

604258350 via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	04/03/2024	(844) 580-6816

RICKEY MCFARLAND via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	03/26/2024, 03/18/2024, 03/11/2024, 02/24/2024, 02/10/2024, 01/31/2024, 01/20/2024, 01/13/2024, 01/03/2024, 12/23/2023, 12/14/2023, 12/07/2023, 11/28/2023, 11/09/2023, 10/24/2023, 10/17/2023, 10/10/2023, 10/03/2023, 09/26/2023, 09/19/2023, 09/12/2023, 09/05/2023, 08/29/2023, 08/22/2023, 08/15/2023, 08/08/2023, 08/01/2023, 07/25/2023, 07/18/2023, 07/11/2023, 07/04/2023, 06/27/2023, 06/20/2023, 06/13/2023, 06/06/2023, 05/30/2023, 05/23/2023, 05/13/2023, 05/05/2023, 04/26/2023, 04/19/2023, 04/12/2023, 04/05/2023, 03/29/2023, 03/22/2023, 02/28/2023, 02/21/2023, 02/14/2023, 01/29/2023, 01/22/2023, 01/15/2023, 12/15/2022, 11/15/2022, 10/15/2022, 09/15/2022, 08/15/2022, 07/15/2022, 06/15/2022, 05/15/2022, 04/15/2022	(800) 493-2392

RICKEY MCFARLAND via CREDITWISE CAPITAL1 TU-A

Location	Requested On	Phone
CAPITAL ONE N.A. PO BOX 85870 RICHMOND, VA 23285	03/11/2024, 02/12/2024, 01/15/2024, 12/18/2023, 11/20/2023, 10/23/2023, 09/25/2023, 08/28/2023, 07/31/2023, 07/03/2023, 06/05/2023, 05/08/2023, 04/10/2023, 03/13/2023, 02/13/2023, 01/16/2023, 12/19/2022, 11/19/2022, 10/17/2022, 09/13/2022, 08/17/2022, 07/20/2022, 06/20/2022, 05/19/2022, 04/19/2022	(877) 383-4802

T-MOBILE

Location	Requested On	Phone
12920 SE 38TH ST BELLEVUE, WA 98006	12/15/2023	(800) 318-9270

TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	12/02/2023, 10/12/2022, 10/04/2022, 09/28/2022, 09/24/2022, 08/25/2022, 08/24/2022, 08/13/2022, 08/08/2022	(800) 493-2392

CONSUMERINFO.COM

Location	Requested On	Phone
475 ANTON BLVD COSTA MESA, CA 92626	11/22/2023, 10/12/2023, 09/14/2022	(888) 397-3742

SW CREDIT SYSTEMS LP

Location	Requested On	Phone
4120 INTERNATIONAL PKWY SUITE 1100 CARROLLTON, TX 75007	10/17/2023	(844) 551-7928

CARVANA LLC

Location	Requested On	Phone
1930 W RIO SALADO PKWY TEMPE, AZ 85281	10/02/2023, 10/18/2022, 08/30/2022, 07/06/2022	(800) 333-4554

RICKEY MCFARLAND via TUCI - LENDING TREE

Location	Requested On	Phone
100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	09/13/2023	(844) 580-6816

AFFIRM INC

Location	Requested On	Phone
650 CALIFORNIA STREET FLOOR 12 SAN FRANCISCO, CA 94108	12/08/2022, 04/18/2022	(855) 423-3729

P1229120889E22842179 via CONSUMERINFO

Location	Requested On	Phone
535 ANTON BLVD SUITE 100 COSTA MESA, CA 92626	11/03/2022, 10/13/2022, 10/05/2022, 09/29/2022, 09/26/2022, 08/27/2022, 08/26/2022	(949) 567-3762

PAGAYAWESTLAKE FINL

Location	Requested On	Phone
135 E 57TH STREET 19 FL NEW YORK, NY 10022	09/24/2022	(646) 710-7714

ROOT INSURANCE

Location	Requested On	Phone
80 E. RICH ST. STE 500 COLUMBUS, OH 43215	09/24/2022, 09/24/2022	(614) 306-3837

HEADWAYS SALES ACORN FINANCE

Location	Requested On	Phone
920 JUSTISON STREET WILMINGTON, DE 19801	09/18/2022	(916) 404-1982

ENHANCED RECOVERY COMPAN

Location	Requested On	Phone
8014 BAYBERRY ROAD JACKSONVILLE, FL 32256	08/26/2022	(800) 942-0015

FLAGSHIP CREDIT ACCEPTANC

Location	Requested On	Phone
3 CHRISTY DRIVE SUITE 203 CHADDS FORD, PA 19317	08/25/2022	(800) 707-0114

GM FINANCIAL

Location	Requested On	Phone
801 CHERRY STREET FORT WORTH, TX 76102	08/25/2022	(800) 284-2271

ALLY FINANCIAL

Location	Requested On	Phone
200 RENAISSANCE CTR DETROIT, MI 48265	08/25/2022	(866) 710-4623

ALL STAR DODGE CHRYS via 700CR

Location	Requested On	Phone
31440 NORTHWESTERN HWY SUITE 250 FARMINGTON HILLS, MI 48334	08/24/2022	(313) 749-0001

AFNI

Location	Requested On	Phone
1310 MARTIN LUTHER KING DRIVE BLOOMINGTON, IL 61701	08/17/2022	(800) 371-3645

 **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.

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: TRANSUNION CONSUMER INTE	Requested on: 02/04/2024
Number of Accounts Consumer is Identified On: 0	Bank Account Closures Identified as Fraudulent: 0
Paid Checks in the Last 3 Years: 0	Open (Unpaid) Checks in the Last 3 Years: 0
Checks Ordered in the Last Month: 0	Checks Ordered in the Last 2 Months: 0
Checks Ordered in the Last 3 Months: 0	Checks Ordered in the Last 6 Months: 0
Check Orders in the Last Year: 0	Check Orders in the Last 2 Years: 0
Check Orders in the Last 3 Years: 0	Quantity of Checks Ordered in the Last 3 Years: 0
Average Checks Ordered in the Last 3 Years: .00000	Smallest Number of Checks Ordered: 0
Largest Number of Checks Ordered: 0	Checking Account Closures in the Last Month: 0
Checking Account Closures in the Last 2 Months: 0	Checking Account Closures in the Last 3 Months: 0
Checking Account Closures in the Last Year: 0	Checking Account Closures in the Last 2 Years: 0
Checking Account Closures in the Last 3 Years: 0	DDA Closures in Last 180 Days: 0
DDA Closure in Last 5 Years: 0	Paid DDA Closures in Last 5 Years: 0
Unpaid DDA Closures in Last 2 Years: 0	Unpaid DDA Closures in Last 5 Years: 0
Unpaid DDA Closures in Last 4 Years: \$000000000.00	Checking Account Inquiries in the Last Month: 0

Checking Account Inquiries in the Last 2 Months:

0

Checking Account Inquiries in the Last 6 Months:

0

Checking Account Inquiries in the Last 2 Years:

0

Total Days Since First Checking Account Inquiry:

856

Credit Inquiries in the Last Year:

0

Auto Inquiries in the Last 3 Years:

5

Credit Issuance Inquiries in the Last 3 Years:

0

Utility Inquiries in the Last 3 Years:

0

Other Credit Inquiries in the Last 3 Years:

0

Open (Unpaid) NSF's in the Last Month:

0

Open (Unpaid) NSF's in the Last 3 Months:

0

Open (Unpaid) NSF's in the Last Year:

0

Open (Unpaid) NSF's in the Last Month:

\$000000000.00

Open (Unpaid) NSF's in the Last 3 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last Year:

\$000000000.00

Open (Unpaid) NSF's in the Last 3 Years:

\$000000000.00

Paid NSF's in the Last 2 Months:

0

Paid NSF's in the Last 6 Months:

0

Paid NSF's in the Last 2 Years:

0

Paid NSF's in the Last 2 Months:

\$000000000.00

Checking Account Inquiries in the Last 3 Months:

0

Checking Account Inquiries in the Last Year:

0

DDA Inquiries in the Last 3 Years:

1

Days Since Most Recent DDA Inquiry:

856

Credit Inquiries in the Last 3 Years:

5

Credit Issuance Inquiries in the Last Year:

0

Payday Inquiries in the Last 3 Years:

0

Other Credit Inquiries in the Last 2 years:

0

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

6

Open (Unpaid) NSF's in the Last 2 Months:

0

Open (Unpaid) NSF's in the Last 6 Months:

0

Open (Unpaid) NSF's in the Last 2 Years:

0

Open (Unpaid) NSF's in the Last 2 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last 6 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last 2 Years:

\$000000000.00

Paid NSF's in the Last Month:

0

Paid NSF's in the Last 3 Months:

0

Paid NSF's in the Last Year:

0

Paid NSF's in the Last Month:

\$000000000.00

Total Paid NSF's in the Last 3 Months:

\$000000000.00

Total Paid NSF's in the Last 6 Months:
\$000000000.00

Total Paid NSF's in the Last Year:
\$000000000.00

Total Paid NSF's in the Last 2 Years:
\$000000000.00

Total Paid NSF's in the Last 3 Years:
\$000000000.00

Largest Opened (Unpaid) NSF Check:
\$000000000.00

Largest Paid NSF Check:
\$000000000.00

Supplemental Consumer Credit Information

Data Source:

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

Requested by:
CONSUMER PORTFOLIO SERVI

Requested on:
09/28/2022

Auto Finance Inquiries in the Last 3 Months:
3

Auto Finance Inquiries in the Last 6 Months:
3

Auto Finance Inquiries in the Last 9 Months:
3

Auto Finance Inquiries in the Last 12 Months:
3

Auto Finance Inquiries in the Last 24 Months:
3

Auto Finance Inquiries in the Last 7 Years:
14

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:
2

Misc Financial Services in the Last 7 Years:
1

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:
0

All Alternative Credit Inquiries in the Last 3 months:
3

All Alternative Credit Inquiries in the Last 6 Months:
3

All Alternative Credit Inquiries in the Last 24 Months:
3

All Alternative Credit Inquiries in the Last 7 Years:
17

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:

1

Club & Subscription Activity

Data Source:

Alliant Cooperative Data Solutions (301 Fields Lane, Brewster, NY 10509-2621, (866) 310-7278)

Requested by:
GMFINANCIAL

Requested on:
08/25/2022

Write-Offs in the Last 5 Magazine Transactions:

0

Write-Offs in the Last 5 Club/Subscription Transactions:

0

Merchandise Write-Off Transactions in the Last 5 Years:

0

Single Payment Write-Off Transactions in the Last 5
Years:
0


Club and Subscription Amount sent to Collections in the
Last 5 years:
\$0


Club/Subscription Write-Offs in the Last 5 Years:
0

Orders in the Last Year:
\$0

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	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	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. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
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. 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
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	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
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

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


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 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 escriba 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 .