



CREDIT REPORT

JAMES KUNISCH

Report Confirmation

CREDIT SCORE = 773

9603958330

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Apr 13, 2019
Credit File Status	File Blocked For Promotional Purposes
Alert Contacts	0 Records Found
Average Account Age	14 Years, 1 Month
Length of Credit History	44 Years, 7 Months
Accounts with Negative Information	0
Oldest Account	SYNCB/CHEVRON PLCC (Opened Sep 30, 1974)
Most Recent Account	ALTURA CREDIT UNION (Opened Oct 27, 2017)

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	3	2	\$2,509	\$14,491	\$17,000	15.0%	\$58
Mortgage	5	5	\$992,432	\$110,368	\$1,102,800	90.0%	\$5,785
Installment	1	1	\$3,724	\$10,896	\$14,620	25.0%	\$374
Other							
Total	9	8	\$998,665	\$135,755	\$1,134,420	88.0%	\$6,217

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	7 Items Found
Inquiries	7 Inquiries Found
Most Recent Inquiry	THE HOME DEPOT - CITI NAMar 26, 2019
Public Records	0 Records Found
Collections	0 Collections Found

2. Revolving Accounts

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

2.1 BANK OF AMERICA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	Reported Balance		\$1,752
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	25%
Available Credit	\$7,000		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$976	\$882	\$789		\$650		\$707	\$778	
2018	\$908	\$928	\$888	\$936	\$887		\$948	\$1,004		\$1,217	\$1,427	
2019	\$1,434	\$1,367										

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$25	\$25	\$25		\$25		\$25	\$25	
2018	\$25	\$25	\$25	\$25	\$25		\$25	\$25		\$25	\$26	
2019	\$26	\$25										

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$10,531	\$10,531	\$10,531		\$10,531		\$10,531	\$10,531	
2018	\$10,531	\$10,531	\$10,531	\$10,531	\$10,531		\$10,531	\$10,531		\$10,531	\$10,531	
2019	\$10,531	\$10,531										

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$7,000	\$7,000	\$7,000		\$7,000		\$7,000	\$7,000	
2018	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000		\$7,000	\$7,000		\$7,000	\$7,000	
2019	\$7,000	\$7,000										

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$10,531	Owner	INDIVIDUAL
Credit Limit	\$7,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,752	Date Opened	Sep 01, 1977
Amount Past Due		Date Reported	Mar 23, 2019
Actual Payment Amount		Date of Last Payment	Mar 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$31
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

BANK OF AMERICA
4060 OGLETOWN/STANTON RD
DE5-019-03-07
NEWARK, DE 19713
1-800-421-2110

2.2 SYNCB/CHEVRON PLCC

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance		\$757
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio		38%
Available Credit		\$2,000		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$6	\$7			\$27	\$39	\$82		
2018		\$66	\$66	\$153	\$36	\$95		\$73		\$77	\$208	\$377
2019	\$675	\$680	\$757									

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$6	\$7			\$25	\$27	\$27		
2018		\$27	\$27	\$27	\$27	\$27		\$27		\$27	\$27	\$27
2019	\$27	\$27	\$27									

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2017				\$38			\$7	\$27				
2018		\$82	\$66	\$66	\$153	\$89			\$73	\$77	\$208	
2019	\$200	\$300	\$200									

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$579	\$579			\$579	\$579	\$579		
2018		\$579	\$579	\$579	\$579	\$579		\$579		\$579	\$579	\$579
2019	\$756	\$965	\$965									

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$2,000	\$2,000			\$2,000	\$2,000	\$2,000		
2018		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000		\$2,000		\$2,000	\$2,000	\$2,000
2019	\$2,000	\$2,000	\$2,000									

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

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

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$965	Owner	INDIVIDUAL
Credit Limit	\$2,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$757	Date Opened	Sep 30, 1974
Amount Past Due		Date Reported	Mar 15, 2019
Actual Payment Amount	\$200	Date of Last Payment	Mar 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$27
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

SYNCB/CHEVRON PLCC
 4125 WINDWARD PLAZA
 ALPHARETTA, GA 30005

2.3 THD/CBNA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$8,000		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$1,083	\$933	\$783	\$658	\$533
2018	\$483	\$433	\$408	\$308	\$208	\$0						
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$25	\$25	\$25	\$25	\$25
2018	\$25	\$25	\$25	\$25	\$25							
2019												

Actual Payment

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

2018

2019

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$1,108	\$1,108	\$1,108	\$1,108	\$1,108
2018	\$1,108	\$1,108	\$1,108	\$1,108	\$1,108	\$1,108						
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017								\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
2018	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000						
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Comments 1

Date	Comment
01/2018	Affected by natural disaster
02/2018	Affected by natural disaster
03/2018	Affected by natural disaster

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

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

High Credit	\$1,108	Owner	INDIVIDUAL
Credit Limit	\$8,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 20, 2017
Amount Past Due		Date Reported	Mar 13, 2019
Actual Payment Amount		Date of Last Payment	Jun 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	20	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

THD/CBNA
ONE COURT SQUARE
LONG ISLAND CITY, NY 11120

2.4 KAY JEWELERS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$1,144		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$1,144	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$1,144	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Dec 01, 2001
Amount Past Due		Date Reported	Sep 01, 2010
Actual Payment Amount		Date of Last Payment	Apr 01, 2005
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	May 01, 2005
Date of First Delinquency			

Comments

Contact

KAY JEWELERS
375 GHENT RD.
AKRON, OH 44333-2668

2.5 CHASE CARD (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$1,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$0	Owner	INDIVIDUAL
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Oct 01, 2002
Amount Past Due		Date Reported	Sep 01, 2009
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	83	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Apr 01, 2009
Date of First Delinquency			

Comments

Contact

CHASE CARD
301 N WALNUT ST, FLOOR 09
WILMINGTON, DE 19801-3935
1-800-945-2000

2.6 CHASE CARD (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$5,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$10,100	Owner	INDIVIDUAL
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Nov 01, 2003
Amount Past Due		Date Reported	Aug 01, 2009
Actual Payment Amount		Date of Last Payment	Dec 01, 2004
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	69	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Apr 01, 2009
Date of First Delinquency			

Comments

Contact

CHASE CARD
301 N WALNUT ST, FLOOR 09
WILMINGTON, DE 19801-3935
1-800-945-2000

2.7 DISCOVER BANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$15,002		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$14,839	Owner	INDIVIDUAL
Credit Limit	\$15,002	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Dec 01, 1991
Amount Past Due		Date Reported	Aug 01, 2009
Actual Payment Amount		Date of Last Payment	Jun 01, 2007
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Aug 01, 2009
Date of First Delinquency			

Comments

Contact

DISCOVER BANK
PO BOX15316
ATT:CMS/PROD DEVELOP
WILMINGTON, DE 19850-5316
1-800-347-2683

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

3.1 PHH MORTGAGE SERVICE

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 4296	Reported Balance	\$39,684
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	66%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$60,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$39,684	Date Opened	Oct 19, 2004
Amount Past Due		Date Reported	Apr 10, 2019
Actual Payment Amount	\$311	Date of Last Payment	Apr 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$313
Months Reviewed	0	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

Loan Type

Conventional Real Estate
Mortgage

Date Closed

Date of First Delinquency

Comments

Variable/adjustable rate

Contact

PHH MORTGAGE SERVICE
1 MORTGAGE WAY
ATTN : SV09
MT LAUREL, NJ 08054
1-800-330-0423

3.2 OCWEN LOAN SERVICING, LLC (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 4296	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$43,009	\$42,868	\$42,720	\$42,579	\$42,439	\$42,298	\$42,156	\$42,014	\$41,873
2018	\$41,732	\$41,590	\$41,448	\$41,305	\$41,161	\$41,030	\$40,899		\$40,633	\$40,500	\$40,366	\$40,236
2019	\$40,105											

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$287	\$287	\$287	\$287	\$287	\$290	\$290		
2018	\$290	\$290	\$290	\$290	\$289	\$311	\$311		\$311	\$311	\$311	\$313
2019	\$313											

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2017				\$293	\$284	\$296	\$276	\$298	\$287	\$286	\$287	\$290
2018	\$286	\$292	\$290	\$289	\$289	\$311	\$311		\$311	\$311	\$311	\$311
2019	\$311											

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
2018	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000		\$60,000	\$60,000	\$60,000	\$60,000
2019	\$60,000											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

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

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$60,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Oct 19, 2004
Amount Past Due		Date Reported	Apr 01, 2019
Actual Payment Amount		Date of Last Payment	Mar 01, 2019
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	64	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Apr 01, 2019
Date of First Delinquency			

Comments

Contact

OCWEN LOAN SERVICING, LLC
1661 WORTHINGTON RD SUITE 100
WEST PALM BEACH, FL 33409
1-800-746-2936

3.3 ARVEST CENTRAL MORTGAGE

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0690	Reported Balance	\$76,070
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	61%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017			\$82,984		\$82,447	\$82,107	\$81,813	\$81,533	\$81,239	\$80,945	\$80,650	\$80,354
2018	\$80,056	\$79,758	\$79,459	\$79,159	\$78,857	\$78,555	\$78,252	\$77,985	\$77,715	\$77,443	\$77,171	\$76,897
2019	\$76,622	\$76,347										

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017			\$697		\$697	\$697	\$717	\$732	\$732	\$732	\$732	\$732
2018	\$732	\$732	\$732	\$732	\$732	\$732	\$772	\$769	\$769	\$769	\$769	\$769
2019	\$769	\$769										

Actual Payment

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

2017			\$744		\$744	\$744	\$744	\$744	\$744	\$744	\$744	\$744
2018	\$744	\$744	\$744	\$744	\$744	\$744	\$744	\$772	\$772	\$772	\$772	\$772
2019	\$772	\$772										

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017			\$124,000		\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000
2018	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000	\$124,000
2019	\$124,000	\$124,000										

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Comments 1

Date	Comment
03/2017	Variable/adjustable rate
05/2017	Variable/adjustable rate
06/2017	Variable/adjustable rate

Date	Comment
07/2017	Variable/adjustable rate
08/2017	Variable/adjustable rate
09/2017	Variable/adjustable rate
10/2017	Variable/adjustable rate
11/2017	Variable/adjustable rate
12/2017	Variable/adjustable rate
01/2018	Variable/adjustable rate
02/2018	Variable/adjustable rate
03/2018	Variable/adjustable rate
04/2018	Variable/adjustable rate
05/2018	Variable/adjustable rate
06/2018	Variable/adjustable rate
07/2018	Variable/adjustable rate
08/2018	Variable/adjustable rate
09/2018	Variable/adjustable rate
10/2018	Variable/adjustable rate
11/2018	Variable/adjustable rate
12/2018	Variable/adjustable rate
01/2019	Variable/adjustable rate
02/2019	Variable/adjustable rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2015	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2013	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2012	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available

Account Details

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

High Credit	\$124,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$76,070	Date Opened	Jun 30, 2004
Amount Past Due		Date Reported	Mar 31, 2019
Actual Payment Amount	\$772	Date of Last Payment	Mar 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$769
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	
Date of First Delinquency			

Comments

Variable/adjustable rate

Contact

ARVEST CENTRAL MORTGAGE
801 JOHN BARROW RD, STE 1
LITTLE ROCK, AR 72205
1-800-366-2132

3.4 FLAGSTAR BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 1250	Reported Balance	\$523,627
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	95%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019	\$525,409	\$524,519										

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019	\$2,586	\$2,586										

Actual Payment

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

2017		
2018		
2019	\$2,586	\$2,586

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019	\$550,000	\$550,000										

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Comments 1

Date	Comment
01/2019	Fannie mae account
02/2019	Fannie mae account

Comments 2

Date	Comment
01/2019	Fixed rate
02/2019	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	⌘⌘⌘	✓	✓	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2018	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2017	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2016	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⌘⌘⌘ No Data Available

Account Details

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

High Credit	\$550,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$523,627	Date Opened	Jun 30, 2016
Amount Past Due		Date Reported	Apr 01, 2019
Actual Payment Amount	\$2,586	Date of Last Payment	Mar 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$2,586
Months Reviewed	4	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	

Date of First Delinquency

Comments

Fannie mae account
Fixed rate

Contact

FLAGSTAR BANK
5151 CORPORATE DRIVE
TROY, MI 48098
1-800-968-7700

3.5 ALTURA CREDIT UNION

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 0001	Reported Balance	\$18,139
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	96%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												\$18,674
2018	\$18,659		\$18,639		\$18,576	\$18,461		\$18,448		\$18,346	\$18,315	
2019	\$18,223	\$18,180										

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												\$131
2018	\$131		\$131		\$131	\$131		\$131		\$131	\$131	
2019	\$131	\$131										

Actual Payment

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

2017													\$131
2018		\$131		\$131	\$131		\$131		\$131	\$131			
2019	\$131	\$131											

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												\$18,800
2018	\$18,800		\$18,800		\$18,800	\$18,800		\$18,800		\$18,800	\$18,800	
2019	\$18,800	\$18,800										

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

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

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

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

High Credit	\$18,800	Owner	INDIVIDUAL
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	24
Balance	\$18,139	Date Opened	Oct 27, 2017
Amount Past Due		Date Reported	Mar 28, 2019
Actual Payment Amount	\$131	Date of Last Payment	Mar 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$131
Months Reviewed	16	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Home Improvement	Date Closed	
Date of First Delinquency			

Comments

Contact

ALTURA CREDIT UNION
2847 CAMPUS PARKWAY
RIVERSIDE, CA 92507
1-909-684-6414

3.6 CENLAR FEDERAL SAVINGS BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 9197	Reported Balance	\$334,912
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	96%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017			\$347,405	\$346,881	\$346,356			\$344,765	\$344,232	\$343,698	\$343,162	\$342,624
2018	\$342,085	\$341,544	\$341,001	\$340,456	\$339,910	\$339,361	\$338,812	\$338,260	\$337,706	\$337,151	\$336,594	\$336,035
2019	\$335,474	\$334,912										

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017			\$1,955	\$1,955	\$1,955			\$1,962	\$1,962	\$1,962	\$1,962	\$1,962
2018	\$1,962	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976
2019	\$1,976	\$1,986										

Actual Payment

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

2017			\$3,911	\$1,955	\$1,955			\$1,965	\$1,955	\$1,962	\$1,962	\$1,962
2018	\$1,962	\$1,962	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976	\$1,976
2019	\$1,976	\$1,976										

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017			\$350,000	\$350,000	\$350,000			\$350,000	\$350,000	\$350,000	\$350,000	\$350,000
2018	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000
2019	\$350,000	\$350,000										

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Comments 1

Date	Comment
03/2017	Fannie mae account
04/2017	Fannie mae account
05/2017	Fannie mae account

Date	Comment
08/2017	Fannie mae account
09/2017	Fannie mae account
10/2017	Fannie mae account
11/2017	Fannie mae account
12/2017	Fannie mae account
01/2018	Fannie mae account
02/2018	Fannie mae account
03/2018	Fannie mae account
04/2018	Fannie mae account
05/2018	Fannie mae account
06/2018	Fannie mae account
07/2018	Fannie mae account
08/2018	Fannie mae account
09/2018	Fannie mae account
10/2018	Fannie mae account
11/2018	Fannie mae account
12/2018	Fannie mae account
01/2019	Fannie mae account
02/2019	Fannie mae account

Comments 2

Date	Comment
03/2017	Fixed rate
04/2017	Fixed rate
05/2017	Fixed rate
08/2017	Fixed rate
09/2017	Fixed rate
10/2017	Fixed rate
11/2017	Fixed rate
12/2017	Fixed rate

Date	Comment
01/2018	Fixed rate
02/2018	Fixed rate
03/2018	Fixed rate
04/2018	Fixed rate
05/2018	Fixed rate
06/2018	Fixed rate
07/2018	Fixed rate
08/2018	Fixed rate
09/2018	Fixed rate
10/2018	Fixed rate
11/2018	Fixed rate
12/2018	Fixed rate
01/2019	Fixed rate
02/2019	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

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

High Credit	\$350,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$334,912	Date Opened	Sep 21, 2016
Amount Past Due		Date Reported	Mar 05, 2019
Actual Payment Amount	\$1,976	Date of Last Payment	Feb 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$1,986
Months Reviewed	28	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	
Date of First Delinquency			

Comments

Fannie mae account
Fixed rate

Contact

CENLAR FEDERAL SAVINGS BANK
425 PHILLIPS BLVD.
EWING, NJ 08618
1-609-883-3900

3.7 SHELLPOINT MORTGAGE SERVICING (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 5109	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$543,444	\$542,612	\$541,778		\$540,102	\$539,260	\$538,415		\$536,717
2018	\$535,863	\$535,008	\$534,149	\$533,287	\$532,423	\$531,556	\$530,686	\$529,814	\$528,938	\$528,060	\$527,179	
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$2,586	\$2,586	\$2,586		\$2,586	\$2,586	\$2,586		\$2,586
2018	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2017				\$2,586	\$2,586	\$2,586		\$2,586	\$2,586	\$2,586		\$2,586
2018	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	\$2,586	
2019												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$550,000	\$550,000	\$550,000		\$550,000	\$550,000	\$550,000		\$550,000
2018	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Comments 1

Date	Comment
04/2017	Fannie mae account
05/2017	Fannie mae account
06/2017	Fannie mae account

Date	Comment
08/2017	Fannie mae account
09/2017	Fannie mae account
10/2017	Fannie mae account
12/2017	Fannie mae account
01/2018	Fannie mae account
02/2018	Fannie mae account
03/2018	Fannie mae account
04/2018	Fannie mae account
05/2018	Fannie mae account
06/2018	Fannie mae account
07/2018	Fannie mae account
08/2018	Fannie mae account
09/2018	Fannie mae account
10/2018	Fannie mae account
11/2018	Fannie mae account

Comments 2

Date	Comment
04/2017	Fixed rate
05/2017	Fixed rate
06/2017	Fixed rate
08/2017	Fixed rate
09/2017	Fixed rate
10/2017	Fixed rate
12/2017	Fixed rate
01/2018	Fixed rate
02/2018	Fixed rate
03/2018	Fixed rate
04/2018	Fixed rate
05/2018	Fixed rate

Date	Comment
06/2018	Fixed rate
07/2018	Fixed rate
08/2018	Fixed rate
09/2018	Fixed rate
10/2018	Fixed rate
11/2018	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

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

High Credit	\$550,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Jun 30, 2016
Amount Past Due		Date Reported	Jan 31, 2019
Actual Payment Amount		Date of Last Payment	Nov 01, 2018
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	29	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN

Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Dec 01, 2018
Date of First Delinquency			

Comments

Fannie mae account
Fixed rate

Contact

SHELLPOINT MORTGAGE SERVICING
55 BEATTIE PLACE STE 600
GREENVILLE, SC 29601
1-866-317-2347

3.8 BANK OF AMERICA, N.A. (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
Available Credit	\$220,000		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$0	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$220,000	Account Type	MORTGAGE
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Apr 19, 2004
Amount Past Due		Date Reported	Apr 01, 2018
Actual Payment Amount		Date of Last Payment	Mar 01, 2013
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	
Date of First Delinquency			

Comments

Contact

BANK OF AMERICA, N.A.
450 AMERICAN ST
SIMI VALLEY, CA 93065
1-800-669-6607

3.9 NATIONSTAR DBA MR COOPER. (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 4155	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⊗⊗⊗	No Data Available	

Account Details

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

High Credit	\$193,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Nov 18, 2015
Amount Past Due		Date Reported	Nov 30, 2016
Actual Payment Amount	\$191,786	Date of Last Payment	Sep 01, 2016
Date of Last Activity		Scheduled Payment Amount	

Months Reviewed	12	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Sep 01, 2016
Date of First Delinquency			

Comments

Freddie mac account
Fixed rate

Contact

NATIONSTAR DBA MR COOPER.
PO BOX 199111
DALLAS, TX 75235
1-214-111-1111

3.10 WELLS FARGO HOME MORTGAGE (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 3877	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2013	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2012	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2011	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗⊗⊗ No Data Available		

Account Details

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

High Credit	\$286,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE

Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Mar 14, 2011
Amount Past Due		Date Reported	Jul 07, 2016
Actual Payment Amount	\$262,076	Date of Last Payment	Jul 01, 2016
Date of Last Activity		Scheduled Payment Amount	\$1,491
Months Reviewed	63	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Jul 01, 2016
Date of First Delinquency			

Comments

Freddie mac account
Fixed rate

Contact

WELLS FARGO HOME MORTGAGE
PO BOX 10335
DES MOINES, IA 50306-0335
1-800-288-3212

3.11 NATIONSTAR DBA MR COOPER. (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 2345	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗
2014	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2013	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2012	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2011	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2010	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
2009	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⊗⊗⊗	No Data Available	

Account Details

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

High Credit	\$240,000	Owner	JOINT_CONTRACTUAL_LIABILITY
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Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Feb 23, 2004
Amount Past Due		Date Reported	Jan 31, 2016
Actual Payment Amount	\$191,609	Date of Last Payment	Nov 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	8	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Nov 01, 2015
Date of First Delinquency			

Comments

Freddie mac account
Fixed rate

Contact

NATIONSTAR DBA MR COOPER.
PO BOX 199111
DALLAS, TX 75235
1-214-111-1111

3.12 CENLAR FEDERAL SAVINGS BANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 8615	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$240,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Feb 23, 2004
Amount Past Due		Date Reported	Apr 06, 2015
Actual Payment Amount		Date of Last Payment	Mar 01, 2015
Date of Last Activity		Scheduled Payment Amount	\$1,401
Months Reviewed	41	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Mar 01, 2015
Date of First Delinquency			

Comments

Freddie mac account
Fixed rate

Contact

CENLAR FEDERAL SAVINGS BANK
425 PHILLIPS BLVD.
EWING, NJ 08618
1-609-883-3900

3.13 BANK OF AMERICA, N.A. (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 00	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$60,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Oct 19, 2004
Amount Past Due		Date Reported	Dec 10, 2013
Actual Payment Amount	\$264	Date of Last Payment	Nov 01, 2013
Date of Last Activity		Scheduled Payment Amount	\$264
Months Reviewed	60	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Nov 01, 2013
Date of First Delinquency			

Comments

Contact

BANK OF AMERICA, N.A.
450 AMERICAN ST
SIMI VALLEY, CA 93065
1-800-669-6607

3.14 WELLS FARGO HOME MORTGAGE (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 1649	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$314,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Apr 01, 2004
Amount Past Due		Date Reported	Apr 01, 2011
Actual Payment Amount	\$280,534	Date of Last Payment	Mar 01, 2011
Date of Last Activity		Scheduled Payment Amount	\$1,783
Months Reviewed	36	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Mar 01, 2011
Date of First Delinquency			

Comments

Freddie mac account

Contact

WELLS FARGO HOME MORTGAGE
PO BOX 10335
DES MOINES, IA 50306-0335
1-800-288-3212

3.15 TAYLOR,BEAN & WHITAKER (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0404	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$314,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Apr 01, 2004
Amount Past Due		Date Reported	Sep 01, 2009
Actual Payment Amount		Date of Last Payment	Jan 01, 2008
Date of Last Activity		Scheduled Payment Amount	\$1,783
Months Reviewed	64	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD_OR_PAID	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Jan 01, 2008
Date of First Delinquency			

Comments

Freddie mac account

Contact

TAYLOR,BEAN & WHITAKER
1417 N MAGNOLIA AVENUE
OCALA, FL 34475-9078
1-888-225-2164

3.16 TAYLOR,BEAN & WHITAKER (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 0304	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$240,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$0	Date Opened	Mar 01, 2004
Amount Past Due		Date Reported	Sep 01, 2009
Actual Payment Amount		Date of Last Payment	Aug 01, 2009
Date of Last Activity		Scheduled Payment Amount	\$1,401
Months Reviewed	66	Delinquency First Reported	
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Conventional Real Estate Mortgage	Date Closed	Aug 01, 2009
Date of First Delinquency			

Comments

Freddie mac account

Contact

TAYLOR,BEAN & WHITAKER
1417 N MAGNOLIA AVENUE
OCALA, FL 34475-9078
1-888-225-2164

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 NISSAN-INFINITI LT

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 3322	Reported Balance	\$3,724
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	25%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017					\$12,366	\$11,990		\$11,239	\$10,863		\$10,112	\$9,736
2018		\$8,984	\$8,609		\$7,857	\$7,481		\$6,730		\$5,978	\$5,603	\$4,851
2019		\$4,475	\$4,100									

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017					\$374	\$374		\$374	\$374		\$374	\$374
2018		\$374	\$374		\$374	\$374		\$374		\$374	\$374	\$374
2019		\$374	\$374									

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017					\$14,620	\$14,620		\$14,620	\$14,620		\$14,620	\$14,620
2018		\$14,620	\$14,620		\$14,620	\$14,620		\$14,620		\$14,620	\$14,620	\$14,620
2019		\$14,620	\$14,620									

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

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

High Credit	\$14,620	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$3,724	Date Opened	Dec 06, 2016
Amount Past Due		Date Reported	Apr 01, 2019
Actual Payment Amount		Date of Last Payment	Apr 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$374
Months Reviewed	28	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto Lease	Date Closed	
Date of First Delinquency			

Comments

Contact

NISSAN-INFINITI LT
P.O. BOX 660360
DALLAS, TX 75266-0360
1-800-777-6116

4.2 BANK OF AMERICA, N.A. (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxx 9819	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$76,712	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	18
Balance	\$0	Date Opened	May 14, 1999
Amount Past Due		Date Reported	Apr 30, 2014
Actual Payment Amount	\$559	Date of Last Payment	Apr 01, 2014
Date of Last Activity		Scheduled Payment Amount	\$800
Months Reviewed	99	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Recreational Merchandise	Date Closed	Apr 01, 2014
Date of First Delinquency			

Comments

Contact

BANK OF AMERICA, N.A.
PO BOX 45144
JACKSONVILLE, FL 32232
1-800-299-2265

4.3 NISSAN-INFINITI LT (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 8943	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$18,316	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$0	Date Opened	May 01, 2007
Amount Past Due		Date Reported	Apr 01, 2010
Actual Payment Amount		Date of Last Payment	Jun 01, 2007
Date of Last Activity		Scheduled Payment Amount	\$508
Months Reviewed	35	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Lease	Date Closed	
Date of First Delinquency			

Comments

Contact

NISSAN-INFINITI LT
P.O. BOX 660360
DALLAS, TX 75266-0360
1-800-777-6116

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

You currently do not have any Other Accounts in your file.

6. Consumer Statements

Consumer Statements are explanations of up to 100 words (200 words if you live in Maine) you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	JAMES F KUNISCH
Formerly known as	
Social Security Number	xxxxx 2148
Age or Date of Birth	Nov 07, 1942

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

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

Address	Status	Date Reported
2015 FRED A LN CARDIFF BY THE SEA, CA 92007	Current	Apr 13, 2019
2040 COOLNGREEN LN ENCINITAS, CA 92024	Former	Dec 07, 2018
6352 CORTE DEL ABETO STE I CARLSBAD, CA 92009	Former	Dec 07, 2018

Employment History

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

Company	Occupation	Start Date	Status	Address
---------	------------	------------	--------	---------

NBO DISTRIBUTORS INC			Current	CA
NAME BRANDS ONLY			Previous	
NUTREND INC	PRESIDENT	Dec 01, 1964	Previous	CARLSBAD, CA

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Dec 12, 2018	EQUIFAX MORTGAGE SERVICES 815 EAST GATE DR STE 102 EAST GATE CORPORATE CENTER MOUNT LAUREL, NJ 08054 1-800-333-0037	HILTON FINANCIAL COR

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Description
Mar 26, 2019	THE HOME DEPOT - CITI NA	Account Review Inquiry
Jan 01, 2019	CENTRAL MORTGAGE CO	Account Review Inquiry
Dec 18, 2018	FLAGSTAR BANK	Account Review Inquiry
Dec 12, 2018	EQUIFAX UPDATE	Automated Consumer Interview System
Dec 07, 2018	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Aug 28, 2018	EQUIFAX	Credit Report

9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

Bankruptcies

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

You currently do not have any Bankruptcies in your file.

Judgments

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

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

You currently do not have any Collections in your file.

11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, 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 file;
- 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 file 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 file 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 file.

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).

You may seek damages from violators.

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

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

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

Contact

Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

1b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB

Contact

Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

2a. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign bank

Contact

Office of the Comptroller of the Currency Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

2b. 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

Contact

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

2c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

Contact

FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

2d. Federal Credit Unions

Contact

National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Contact

Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation
1200 New Jersey Avenue, SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Contact

Office of Proceedings, Surface Transportation Board Department of Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act, 1921

Contact

Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies

Contact

Associate Deputy Administrator for Capital Access United States Small Business Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Contact

Securities and Exchange Commission
100 F Street NE
Washington, DC 20549

8a. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Contact

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

8b. Retailers, Finance Companies, and All Other Creditors Not Listed Above

Contact

FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

Your Rights Under State Law

STATE OF CALIFORNIA - Consumer Credit Reporting Agencies Act

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8.00). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires. A security alert may be requested by calling the following toll-free telephone number: 1-800-525-6285. California consumers also 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 credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by mail. 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 cellular phone or other new account, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password.
2. Proper identification to verify your identity.

The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply when you have an existing account and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

A consumer credit reporting agency may not charge a fee to a consumer for placing or removing a security freeze if the consumer is a victim of identity theft and submits a copy of a valid police report or valid Department of Motor Vehicles investigative report. A person 65 years of age or older with proper identification shall not be charged a fee for placing an initial security freeze, but may be charged a fee of no more than five dollars (\$5) for lifting, removing, or replacing a security freeze. All other consumers may be charged a fee of no more than \$10.00 for each of these steps.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.

You have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

To place a security freeze on your Equifax credit report, send your request via mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

The fee to place a security freeze on your credit report is \$10.00. If you are a victim of identity theft and you submit a copy of a valid police report or valid Department of Motor Vehicles investigative report that alleges a violation of Section 530.5 of the Penal Code or you are age 65 or older, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Please call 800-685-1111 to learn more about placing a security freeze on your credit report.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.

If you have requested the credit file and not the credit score, you may request and obtain a credit score.

The charge for the credit score is \$7.95. To obtain a credit score from Equifax call 800-685-1111.

You may also mail your request to:

Equifax
P.O. Box 105379
Atlanta, GA 30348-5379

Using any other address may delay the processing of your request. The credit score is \$7.95. Please enclose a check for \$7.95 payable to Equifax Information Services LLC with your request. Also include your complete name, complete address, social security number and date of birth.