



## CREDIT REPORT

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**MATT PERELSTEIN**

**Order Confirmation**

**00109c55ffe04fcfa2731ab8a71148b5**

**Report Confirmation**

**7671525037**

# 1. Summary

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

Report Date	Jun 20, 2017
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	12 Years, 9 Months
Length of Credit History	36 Years
Accounts with Negative Information	1
Oldest Account	WELLS FARGO CARD SERVICES (Opened Jun 01, 1981)
Most Recent Account	SYNCB/WALMART DC (Opened Oct 18, 2015)

## 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	8	2	\$7,557	\$48,943	\$56,500	13.0%	\$247
Mortgage	1	1	\$217,117	\$21,316	\$238,433	91.0%	\$1,423
Installment	0	0					
Other							
Total	9	3	\$224,674	\$70,259	\$294,933	76.0%	\$1,670

## 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	6 Items Found
Inquiries	19 Inquiries Found
Public Records	0 Records Found
Collections	1 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 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	\$2,500		

#### 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
2015									\$600	\$525	\$500	\$525
2016												
2017			\$4		\$0							

##### Available Credit

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

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015									\$25	\$31	\$25	\$34
2016												
2017			\$2									

### Actual Payment

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

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015									\$3,789	\$3,789	\$3,789	\$3,789
2016												
2017			\$3,789		\$3,789							

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015									\$2,500	\$2,500	\$2,500	\$2,500
2016												
2017			\$2,500		\$2,500							

### Amount Past Due

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

### Activity Designator

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

### 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
2017	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time      **30** 30 Days Past Due      **60** 60 Days Past Due      **90** 90 Days Past Due      **120** 120 Days Past Due  
**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	\$3,789	Owner	INDIVIDUAL
Credit Limit	\$2,500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Nov 06, 2005
Amount Past Due		Date Reported	Jun 14, 2017
Actual Payment Amount		Date of Last Payment	May 01, 2017
Date of Last Activity		Scheduled Payment Amount	
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

THD/CBNA  
 PO Box 6497  
 Sioux Falls, SD 57117-6497

## 2.2 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	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
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
2015					\$76							
2016					\$75							
2017					\$0							

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015					\$25							
2016					\$25							
2017												

#### Actual Payment

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

2015  
2016  
2017

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015					\$4,146							
2016					\$4,146							
2017					\$4,146							

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015					\$7,000							
2016					\$7,000							
2017					\$7,000							

### Amount Past Due

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

### Activity Designator

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

### 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
2017	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	✓	⊗	⊗	✓	✓	✓	✓

✓ Paid on Time      **30** 30 Days Past Due      **60** 60 Days Past Due      **90** 90 Days Past Due      **120** 120 Days Past Due  
**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	\$4,146	Owner	UNDESIGNATED
Credit Limit	\$7,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jan 30, 2013
Amount Past Due		Date Reported	Jun 10, 2017
Actual Payment Amount		Date of Last Payment	May 01, 2017
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	53	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

Bank of America  
 PO Box 982238  
 El Paso, TX 79998-2238  
 1-800-421-2110



## 2.3 CHASE CARD

### 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		\$9,700	

### 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
2015									\$1	\$0		
2016								\$0				
2017												

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015									\$1			
2016												
2017												

#### Actual Payment

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

2015

2016

2017

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015									\$11,709	\$11,709		
2016								\$11,709				
2017												

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015									\$9,700	\$9,700		
2016								\$9,700				
2017												

### Amount Past Due

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

### Activity Designator

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

### 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
2017	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time    **30** 30 Days Past Due    **60** 60 Days Past Due    **90** 90 Days Past Due    **120** 120 Days Past Due  
**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	\$11,709	Owner	INDIVIDUAL
Credit Limit	\$9,700	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 22, 2005
Amount Past Due		Date Reported	Jun 02, 2017
Actual Payment Amount		Date of Last Payment	Aug 01, 2016
Date of Last Activity		Scheduled Payment Amount	
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	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

CHASE CARD  
 PO Box 15298  
 Wilmington, DE 19850-5298  
 1-800-432-3117

## 2.4 SYNCB/HOME DESIGN-SEWING

### 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		\$7,148
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	51%
Available Credit	\$14,000		

### 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
2015										\$11,858	\$11,658	\$11,482
2016	\$11,348		\$10,904	\$10,654	\$9,549	\$9,244	\$9,060	\$8,874	\$8,686	\$8,498	\$8,308	\$8,118
2017	\$7,927	\$7,731	\$7,538	\$7,343								

#### Available Credit

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

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015										\$232	\$232	\$257
2016	\$267		\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$232
2017	\$232	\$232	\$232	\$232								

#### Actual Payment

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

2015										\$258	\$258	
2016		\$499	\$304	\$1,154	\$349	\$232	\$232	\$232	\$232	\$232		
2017	\$232	\$232	\$232	\$232								

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015										\$12,029	\$12,029	\$12,029
2016	\$12,029		\$12,029	\$12,029	\$12,029	\$12,029	\$12,029	\$12,029	\$12,029	\$12,029	\$12,029	\$12,029
2017	\$12,029	\$12,029	\$12,029	\$12,029								

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015										\$12,000	\$12,000	\$12,000
2016	\$12,000		\$12,000	\$14,000	\$14,000	\$14,000	\$14,000	\$14,000	\$14,000	\$14,000	\$14,000	\$14,000
2017	\$14,000	\$14,000	\$14,000	\$14,000								

### Amount Past Due

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

### Activity Designator

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

### 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
2017	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> 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	\$12,029	Owner	INDIVIDUAL
Credit Limit	\$14,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$7,148	Date Opened	Sep 20, 2015
Amount Past Due		Date Reported	Jun 02, 2017
Actual Payment Amount	\$232	Date of Last Payment	May 01, 2017
Date of Last Activity		Scheduled Payment Amount	\$232
Months Reviewed	21	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/HOME DESIGN-SEWING  
 PO Box 965036  
 Orlando, FL 32896-5036  
 1-866-396-8254

## 2.5 DISCOVER 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		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit		\$15,800	

### 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
2015												\$0
2016												
2017												

#### Available Credit

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

#### Scheduled Payment

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

#### Actual Payment

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

2015

2016

2017

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015												\$12,153
2016												
2017												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015												\$15,800
2016												
2017												

Amount Past Due

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

Activity Designator

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

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
2017	✓	✓	✓	✓	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠



2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time    **30** 30 Days Past Due    **60** 60 Days Past Due    **90** 90 Days Past Due    **120** 120 Days Past Due  
**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	\$12,153	Owner	INDIVIDUAL
Credit Limit	\$15,800	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	May 15, 2000
Amount Past Due		Date Reported	May 26, 2017
Actual Payment Amount		Date of Last Payment	Dec 01, 2015
Date of Last Activity		Scheduled Payment Amount	
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

DISCOVER BANK  
 PO Box 15316  
 Wilmington, DE 19850-5316  
 1-800-347-2683

## 2.6 SYNCB/WALMART DC

### 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		\$2,400	

### 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
2015												\$0
2016												
2017												

#### Available Credit

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

#### Scheduled Payment

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

#### Actual Payment

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

2015  
2016  
2017

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015											\$94	
2016												
2017												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015											\$2,400	
2016												
2017												

Amount Past Due

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

Activity Designator

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

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
2017	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓

✓ Paid on Time	<b>30</b> 30 Days Past Due	<b>60</b> 60 Days Past Due	<b>90</b> 90 Days Past Due	<b>120</b> 120 Days Past Due
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due	<b>V</b> Voluntary Surrender	<b>F</b> Foreclosure	<b>C</b> Collection Account
<b>CO</b> Charge-Off	<b>B</b> Included in Bankruptcy	<b>R</b> Repossession	<b>TN</b> 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	\$94	Owner	INDIVIDUAL
Credit Limit	\$2,400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Oct 18, 2015
Amount Past Due		Date Reported	May 25, 2017
Actual Payment Amount		Date of Last Payment	Nov 01, 2015
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	19	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

SYNCB/WALMART DC  
PO Box 965036  
Orlando, FL 32896-5036  
1-866-396-8254

## 2.7 WELLS FARGO CARD SERVICES

### 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.

<b>Account Number</b>		<b>Reported Balance</b>	\$409
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	10%
<b>Available Credit</b>	\$4,100		

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
2017	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	30	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓

✓ 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.

<b>High Credit</b>	\$2,386	<b>Owner</b>	JOINT_CONTRACTUAL_LIABILITY
<b>Credit Limit</b>	\$4,100	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0

Balance	\$409	Date Opened	Jun 01, 1981
Amount Past Due		Date Reported	May 22, 2017
Actual Payment Amount	\$104	Date of Last Payment	May 01, 2017
Date of Last Activity		Scheduled Payment Amount	\$15
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

WELLS FARGO CARD SERVICES  
 Crdt Buru Dispute Resoluti  
 PO Box 14517  
 Des Moines, IA 50306-3517  
 1-800-642-4720

## 2.8 SYNCBPAYPALSMARTCONN (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	\$124		

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	\$124	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Nov 01, 2010
Amount Past Due		Date Reported	May 23, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	78	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	Nov 01, 2012
Date of First Delinquency			

Comments

Contact

SYNCBPAYPALSMARTCONN  
PO Box 965036  
Orlando, FL 32896-5036  
1-866-396-8254



## 2.9 CITICARDS 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	\$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

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
2017	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
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	\$1,970	Owner	INDIVIDUAL
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0

Balance	\$0	Date Opened	Jul 23, 2008
Amount Past Due		Date Reported	May 22, 2017
Actual Payment Amount		Date of Last Payment	May 01, 2016
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	8	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Flexible Spending Credit Card	Date Closed	
Date of First Delinquency			

## Comments

## Contact

CITICARDS CBNA  
 701 E 60th St N  
 lbs Cdv Disputes  
 Sioux Falls, SD 57104-0432  
 1-855-378-6467

## 2.10 SYNCBPAYPALSMARTCONN (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	\$300		

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	\$300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 21, 2005
Amount Past Due		Date Reported	May 18, 2017
Actual Payment Amount		Date of Last Payment	
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	Oct 01, 2008
Date of First Delinquency			

Comments

Contact

SYNCBPAYPALSMARTCONN  
PO Box 965036  
Orlando, FL 32896-5036  
1-866-396-8254

## 2.11 Bank of America (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	\$500		

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	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

✓ 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	\$0	Owner	INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0

Balance	\$0	Date Opened	Aug 03, 2005
Amount Past Due		Date Reported	Nov 05, 2016
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator	CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Oct 01, 2016
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

Bank of America  
PO Box 982238  
El Paso, TX 79998-2238  
1-800-421-2110

## 2.12 SEARS/CBNA (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	\$250		

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	\$111	Owner	INDIVIDUAL
Credit Limit	\$250	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 07, 2003
Amount Past Due		Date Reported	Sep 28, 2016
Actual Payment Amount		Date of Last Payment	May 01, 2003
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	27	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, 2008
Date of First Delinquency			

Comments

Payment is payroll deductible

Contact

SEARS/CBNA  
PO Box 6282  
Sioux Falls, SD 57117-6282



## 2.13 AMERICAN EXPRESS (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	

### 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
2015												
2016												
2017												

#### Available Credit

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

#### Scheduled Payment

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

#### Actual Payment

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

2015

2016

2017

High Credit

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

2015

2016

2017

Credit Limit

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

2015

2016

2017

Amount Past Due

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

2015

2016

2017

Activity Designator

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

2015



2016

2017

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	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ 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	\$30	Owner	INDIVIDUAL
Credit Limit	\$1,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 23, 2008
Amount Past Due		Date Reported	Jun 22, 2016
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	57	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	Credit Card	Date Closed	Jun 01, 2016
Date of First Delinquency			

## Comments

## Contact

AMERICAN EXPRESS  
 PO Box 981537  
 El Paso, TX 79998-1537  
 1-800-874-2717

## 2.14 SYNCB/MERVYN S (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	\$200		

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	\$169	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 11, 1982
Amount Past Due		Date Reported	Apr 09, 2015
Actual Payment Amount		Date of Last Payment	Feb 01, 2008
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	Aug 01, 2009
Date of First Delinquency			

Comments

Contact

SYNCB/MERVYN S  
PO Box 965036  
Orlando, FL 32896-5036  
1-866-396-8254

## 2.15 SYNCB/HOME DESIGN (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	\$751	Owner	INDIVIDUAL
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jan 03, 2003
Amount Past Due		Date Reported	Jan 21, 2015
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	Jun 01, 2008
Date of First Delinquency			

Comments

Payment is payroll deductible

Contact

SYNCB/HOME DESIGN  
PO Box 965036  
Orlando, FL 32896-5036  
1-866-396-8254

## 2.16 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	\$10,200		

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
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	\$11,700	Owner	INDIVIDUAL
Credit Limit	\$10,200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Sep 05, 2007



Amount Past Due		Date Reported	Jan 05, 2015
Actual Payment Amount		Date of Last Payment	Oct 01, 2014
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	87	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	Jun 01, 2009
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

CHASE CARD  
PO Box 15298  
Wilmington, DE 19850-5298  
1-800-432-3117

## 2.17 TD BANK USA/TARGET CREDIT (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	\$200		

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
2014	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
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	\$0	Owner	INDIVIDUAL
Credit Limit	\$200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Apr 12, 2013
Amount Past Due		Date Reported	Jun 06, 2014
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	

Months Reviewed	13	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	Jun 01, 2014
Date of First Delinquency			

## Comments

Account closed due to inactivity

## Contact

TD BANK USA/TARGET CREDIT  
PO Box 673  
Minneapolis, MN 55440-0673  
1-800-424-6888

## 2.18 BARCLAYS BANK DELAWARE (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	\$0	Owner	INDIVIDUAL
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jul 10, 2007
Amount Past Due		Date Reported	Dec 09, 2013
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	77	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	Flexible Spending Credit Card	Date Closed	Nov 01, 2009
Date of First Delinquency			

Comments

Payment is payroll deductible

Contact

BARCLAYS BANK DELAWARE  
PO Box 8803  
Wilmington, DE 19899-8803  
1-866-370-5931

## 2.19 CAPITAL ONE (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			

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	\$128	Owner	INDIVIDUAL
Credit Limit		Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Sep 25, 2005
Amount Past Due		Date Reported	Apr 01, 2012
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	5	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	Feb 01, 2006
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

CAPITAL ONE  
PO Box 30281  
Salt Lake City, UT 84130-0281  
1-800-695-6950

## 2.20 TARGET NATIONAL 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	\$200		

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	\$635	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$200	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Feb 01, 1995
Amount Past Due		Date Reported	Jun 01, 2011
Actual Payment Amount		Date of Last Payment	Jun 01, 2007
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	74	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

TARGET NATIONAL BANK  
PO Box 673  
Minneapolis, MN 55440-0673  
1-800-424-6888

## 2.21 CITICARDS CBNA (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	\$12,300		

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	\$12,300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 01, 2003
Amount Past Due		Date Reported	Feb 01, 2010
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	84	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	Dec 01, 2009
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

CITICARDS CBNA  
PO Box 6241  
lbs Cdv Disputes  
Sioux Falls, SD 57117-6241  
1-800-950-5114

## 2.22 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	\$3,600		

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	\$10,938	Owner	UNDESIGNATED
Credit Limit	\$3,600	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Oct 01, 1994
Amount Past Due		Date Reported	Sep 01, 2009
Actual Payment Amount		Date of Last Payment	Oct 01, 2008
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	Jun 01, 2009
Date of First Delinquency			

Comments

Payment is payroll deductible

Contact

CHASE CARD  
PO Box 15298  
Wilmington, DE 19850-5298  
1-800-432-3117

## 2.23 Bank of America (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	\$1,300		

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	\$4,664	Owner	INDIVIDUAL
Credit Limit	\$1,300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Aug 01, 2003
Amount Past Due		Date Reported	Jul 01, 2008
Actual Payment Amount		Date of Last Payment	May 01, 2007
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	59	Delinquency First Reported	
Activity Designator	CLOSED	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

Payment is payroll deductible

Contact

Bank of America  
PO Box 982238  
El Paso, TX 79998-2238  
1-800-421-2110

## 2.24 HOUSEHOLD FINANCE CORP (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	\$0		

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	\$10,955	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$0	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Feb 01, 2005
Amount Past Due		Date Reported	Jun 01, 2008
Actual Payment Amount		Date of Last Payment	Apr 01, 2008
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	39	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	Line of Credit	Date Closed	Jan 01, 2008
Date of First Delinquency			



Comments

Contact

HOUSEHOLD FINANCE CORP  
PO Box 1231  
Brandon, FL 33509-1231  
1-866-860-1622

## 3. Mortgage Accounts

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

### 3.1 CHASE MTG

#### 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 8644	Reported Balance	\$217,117
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	91%
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
2015						\$226,338	\$225,960	\$225,581	\$225,201	\$224,820	\$224,437	\$224,053
2016	\$223,668	\$223,281	\$222,893	\$222,503	\$222,113	\$221,721	\$221,327	\$220,933	\$220,536	\$220,139	\$219,740	\$219,340
2017	\$218,938	\$218,535		\$217,525								

##### Available Credit

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

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015						\$1,410	\$1,410	\$1,410	\$1,410	\$1,410	\$1,410	\$1,410
2016	\$1,410	\$1,410	\$1,409	\$1,409	\$1,422	\$1,422	\$1,422	\$1,422	\$1,422	\$1,422	\$1,422	\$1,422
2017	\$1,422	\$1,422		\$1,422								

## Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015						\$1,408	\$1,409	\$1,409	\$1,409	\$1,409	\$1,409	\$1,409
2016	\$1,409	\$1,409	\$1,409	\$1,409	\$1,467	\$1,422	\$1,422	\$1,422	\$1,422	\$1,422	\$1,422	\$1,422
2017	\$1,422	\$1,422										

## High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015						\$238,433	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433
2016	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433	\$238,433
2017	\$238,433	\$238,433		\$238,433								

## Credit Limit

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

## Amount Past Due

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

## Activity Designator

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

## Comments 1

Date	Comment
06/2015	Fannie mae account

Date	Comment
07/2015	Fannie mae account
08/2015	Fannie mae account
09/2015	Fannie mae account
10/2015	Fannie mae account
11/2015	Fannie mae account
12/2015	Fannie mae account
01/2016	Fannie mae account
02/2016	Fannie mae account
03/2016	Fannie mae account
04/2016	Fannie mae account
05/2016	Fannie mae account
06/2016	Fannie mae account
07/2016	Fannie mae account
08/2016	Fannie mae account
09/2016	Fannie mae account
10/2016	Fannie mae account
11/2016	Fannie mae account
12/2016	Fannie mae account
01/2017	Fannie mae account
02/2017	Fannie mae account
04/2017	Fannie mae account

## Comments 2

Date	Comment
06/2015	Fixed rate
07/2015	Fixed rate
08/2015	Fixed rate
09/2015	Fixed rate
10/2015	Fixed rate
11/2015	Fixed rate

Date	Comment
12/2015	Fixed rate
01/2016	Fixed rate
02/2016	Fixed rate
03/2016	Fixed rate
04/2016	Fixed rate
05/2016	Fixed rate
06/2016	Fixed rate
07/2016	Fixed rate
08/2016	Fixed rate
09/2016	Fixed rate
10/2016	Fixed rate
11/2016	Fixed rate
12/2016	Fixed rate
01/2017	Fixed rate
02/2017	Fixed rate
04/2017	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
2017	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	⊗	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
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	\$238,433	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	360
Balance	\$217,117	Date Opened	Jul 13, 2012
Amount Past Due		Date Reported	Jun 05, 2017
Actual Payment Amount	\$1,422	Date of Last Payment	May 01, 2017
Date of Last Activity		Scheduled Payment Amount	\$1,423
Months Reviewed	55	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

CHASE MTG  
PO Box 24696  
Columbus, OH 43224-0696  
1-800-848-9136

## 3.2 HOUSEHOLD FINANCE CORP (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 84	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	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
✓ 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	\$100,139	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	30

Balance	\$0	Date Opened	Feb 24, 2005
Amount Past Due		Date Reported	Dec 31, 2015
Actual Payment Amount		Date of Last Payment	Dec 01, 2015
Date of Last Activity		Scheduled Payment Amount	\$828
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	Manufactured Housing	Date Closed	Dec 01, 2015
Date of First Delinquency			

## Comments

## Contact

HOUSEHOLD FINANCE CORP  
PO Box 1231  
Brandon, FL 33509-1231  
1-866-860-1622



### 3.3 CHASE MTG (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 7748	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	\$266,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	360
Balance	\$0	Date Opened	Nov 22, 2002
Amount Past Due		Date Reported	Jul 31, 2012
Actual Payment Amount	\$236,743	Date of Last Payment	Jun 01, 2012
Date of Last Activity		Scheduled Payment Amount	\$2,000
Months Reviewed	55	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	
Date of First Delinquency			

Comments

Fannie mae account  
Fixed rate

Contact

CHASE MTG  
PO Box 24696  
Columbus, OH 43224-0696  
1-800-848-9136

### 3.4 MORTGAGE SERVICE CENTER (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 2259	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	\$266,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	360
Balance	\$0	Date Opened	Nov 01, 2002
Amount Past Due		Date Reported	Nov 01, 2007
Actual Payment Amount		Date of Last Payment	Oct 01, 2007
Date of Last Activity		Scheduled Payment Amount	\$1,976
Months Reviewed	34	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	
Date of First Delinquency			

## Comments

Fannie mae account

## Contact

MORTGAGE SERVICE CENTER  
3000 Leadenhall Rd  
Mount Laurel, NJ 08054-4606

## 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 TRAVIS FEDERAL CREDIT UNION (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 01	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	\$16,651	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	72
Balance	\$0	Date Opened	Feb 12, 2011
Amount Past Due		Date Reported	Dec 20, 2012
Actual Payment Amount		Date of Last Payment	Nov 01, 2012
Date of Last Activity		Scheduled Payment Amount	\$310
Months Reviewed	22	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

Auto

Date Closed

Nov 01, 2012

Date of First Delinquency

Comments

Fixed rate

Contact

TRAVIS FEDERAL CREDIT UNION  
PO Box 2069  
Vacaville, CA 95696-2069

## 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	MATT PERELSTEIN
Formerly known as	MATHEW PERELSTEIN
Social Security Number	xxxxx 0694
Age or Date of Birth	Apr 05, 1960

### 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
32501 MCDONNELL LN FORT BRAGG, CA 95437	Current	Jun 20, 2017
30701 TURNER RD FORT BRAGG, CA 95437	Former	Oct 03, 2013
3208 CINNABAR CT SACRAMENTO, CA 95826	Former	

### 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
---------	------------	------------	--------	---------



## 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
Jul 22, 2015	COMCAST-SACRAMENTO  4450 E Commerce Way Sacramento, CA 95834-9626	

### 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
Jun 20, 2017	EQUIFAX CONSUMER SERVICES	Direct to Consumer Report
May 26, 2017	FARMERS INSURANCE-21ST CEN	Promotional Inquiry
May 23, 2017	CITI CARDS CBNA	Account Review Inquiry
Apr 25, 2017	THE HOME DEPOT - CITI NA	Account Review Inquiry
Mar 31, 2017	FARMERS INSURANCE-21ST CEN	Promotional Inquiry
Mar 13, 2017	EQUIFAX	Soft Inquiry
Feb 24, 2017	FARMERS INSURANCE-21ST CEN	Promotional Inquiry
Jan 27, 2017	FARMERS INSURANCE-21ST CEN	Promotional Inquiry
Jan 16, 2017	COMENITYCAPITAL/GOODSAM	Online Promotion
Dec 30, 2016	FARMERS INSURANCE-21ST CEN	Promotional Inquiry
Dec 21, 2016	FIRST GUARANTY MORTGAGE CORPOR	Promotional Inquiry
Sep 30, 2016	FARMERS INSURANCE-21ST CEN	Promotional Inquiry
Aug 31, 2016	CITIBANK NA	Account Review Inquiry
Aug 04, 2016	USAA FSB CC	Account Review Inquiry

Jul 01, 2016	FARMERS INSURANCE-21ST CEN	Promotional Inquiry
Jun 30, 2016	FIRST GUARANTY MORTGAGE CORPOR	Promotional Inquiry
Mar 12, 2016	IPLACE - DISCLOSURE	Soft Inquiry
Feb 16, 2016	EQUIFAX	Soft Inquiry

## 9. Public Records

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

### 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.

**Date Reported: Jun 01, 2017**

<b>Original Creditor Name</b>	COMMERCIAL TRADE BUREAU OF	<b>Balance Date</b>	Jun 01, 2017
<b>Date Assigned</b>	Dec 19, 2011	<b>Account Designator Code</b>	INDIVIDUAL_ACCOUNT
<b>Original Amount Owed</b>	\$520	<b>Account Number</b>	xxxxxxxxxxxx 3744
<b>Amount</b>	\$808	<b>Creditor Classification</b>	Retail
<b>Status Date</b>	Jun 01, 2017	<b>Last Payment Date</b>	
<b>Status</b>	UNPAID	<b>Date of First Delinquency</b>	Nov 30, 2011

### Comments

## 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](http://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](http://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](http://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](http://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](http://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](http://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.