



## CREDIT REPORT

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**PHILIP BURNELL**

**Report Confirmation**

**1761185661**



Dear PHILIP BURNELL:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:  
**[www.investigate.equifax.com](http://www.investigate.equifax.com)**
- Please mail the dispute information to:  
**Equifax Information Services LLC  
P.O. Box 740241  
Atlanta, GA 30374**
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

# 1. Summary

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

<b>Report Date</b>	Sep 18, 2021
<b>Credit File Status</b>	No fraud indicator on file
<b>Alert Contacts</b>	0 Records Found
<b>Average Account Age</b>	10 Years, 4 Months
<b>Length of Credit History</b>	17 Years, 7 Months
<b>Accounts with Negative Information</b>	11
<b>Oldest Account</b>	BANK OF AMERICA (Opened Feb 20, 2004)
<b>Most Recent Account</b>	TOYOTA MOTOR CREDIT CORP (Opened May 20, 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	0	0					
Mortgage	1	1	\$218,781	\$32,969	\$251,750	87.0%	\$1,833
Installment	1	1	\$7,318	\$15,353	\$22,671	32.0%	\$378
Other	0	0					
Total	2	2	\$226,099	\$48,322	\$274,421	82.0%	\$2,211

## 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.

<b>Consumer Statements</b>	0 Statements Found
<b>Personal Information</b>	6 Items Found
<b>Inquiries</b>	16 Inquiries Found
<b>Most Recent Inquiry</b>	CREDIT BUREAU CONNECTION Sep 17, 2021
<b>Public Records</b>	1 Records Found
<b>Collections</b>	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 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.

<b>Account Number</b>	xxxxxxxxxxxx 2122	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Apr 16, 2014
<b>Amount Past Due</b>		<b>Date Reported</b>	Jun 05, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	73	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>	CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	

**Loan Type**

Credit Card

**Date Closed**

**Date of First Delinquency**

Oct 01, 2019

**Comments**

Bankruptcy chapter 7  
Account closed by credit grantor  
Bankruptcy discharged

**Contact**

CITICARDS CBNA  
5800 SOUTH CORPORATE PLACE  
MAIL CODE 234  
SIOUX FALLS, SD 57108

## 2.2 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.

<b>Account Number</b>	xxxxxxxxxxx 2471	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Feb 20, 2004
<b>Amount Past Due</b>		<b>Date Reported</b>	May 26, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	99	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	Jan 01, 2020
<b>Date of First Delinquency</b>	Dec 01, 2019		

## Comments

Bankruptcy chapter 7  
Account closed by credit grantor  
Bankruptcy discharged

## Contact

BANK OF AMERICA  
DE5-019-03-07  
4060 OGLETOWN/STANTON RD  
NEWARK, DE 19714  
1-800-759-6262

## 2.3 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.

<b>Account Number</b>	xxxxxxxxxxx 5710	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	May 11, 2015
<b>Amount Past Due</b>		<b>Date Reported</b>	May 15, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	60	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>	CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	
<b>Date of First Delinquency</b>	Oct 01, 2019		

## Comments

Bankruptcy chapter 7  
Account closed by credit grantor  
Bankruptcy discharged

## Contact

CITICARDS CBNA  
5800 SOUTH CORPORATE PLACE  
MAIL CODE 234  
SIOUX FALLS, SD 57108

## 2.4 JPMCB - CARD SERVICES (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.

<b>Account Number</b>	xxxxxxxxxxx 4193	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Apr 21, 2014
<b>Amount Past Due</b>		<b>Date Reported</b>	May 07, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	72	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>	CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	
<b>Date of First Delinquency</b>	Dec 01, 2019		

## Comments

Bankruptcy chapter 7  
Account closed by credit grantor  
Bankruptcy discharged

## Contact

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

## 2.5 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.

<b>Account Number</b>	xxxxxxxxxxx 6703	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Apr 24, 2014
<b>Amount Past Due</b>		<b>Date Reported</b>	Feb 23, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	69	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>		<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	
<b>Date of First Delinquency</b>	Nov 01, 2019		

## Comments

Bankruptcy chapter 7  
Bankruptcy petition

## Contact

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

## 2.6 BEST BUY/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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$4,000		

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
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ 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.

<b>High Credit</b>	\$3,230	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$4,000	<b>Account Type</b>	REVOLVING

<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Jun 26, 2014
<b>Amount Past Due</b>		<b>Date Reported</b>	Dec 14, 2019
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	May 01, 2015
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	65	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Charge Account	<b>Date Closed</b>	May 01, 2017
<b>Date of First Delinquency</b>			

### Comments

Account closed due to inactivity

### Contact

BEST BUY/CBNA  
5800 SOUTH CORPORATE PLACE  
MAIL CODE 234  
SIOUX FALLS, SD 57108

## 2.7 MACY'S/DSNB (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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$1,200		

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
2018	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2011	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ 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	\$262	Owner	INDIVIDUAL
Credit Limit	\$1,200	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Sep 22, 2011
Amount Past Due		Date Reported	Mar 27, 2018
Actual Payment Amount		Date of Last Payment	Aug 01, 2012
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	Jun 01, 2014
Date of First Delinquency			

## Comments

Account closed at consumer's request

## Contact

MACY'S/DSNB  
911 DUKE BLVD  
MASON, OH 45040  
1-800-243-6552

## 2.8 SYNCB/WHITEHALL (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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$3,000		

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.

<b>High Credit</b>	\$0	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$3,000	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Mar 07, 2004
<b>Amount Past Due</b>		<b>Date Reported</b>	Sep 23, 2016
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	99	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Charge Account	<b>Date Closed</b>	Feb 01, 2008
<b>Date of First Delinquency</b>			

## Comments

Account closed due to inactivity

## Contact

SYNCB/WHITEHALL  
C/O P.O. BOX 965036  
ORLANDO, FL 32896-5036  
1-866-396-8254

## 2.9 SYNCB/JC PENNEYS (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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$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

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.

<b>High Credit</b>	\$133	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$500	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Jun 04, 2004
<b>Amount Past Due</b>		<b>Date Reported</b>	Jun 15, 2014
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Aug 01, 2004
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	99	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Charge Account	<b>Date Closed</b>	Oct 01, 2004
<b>Date of First Delinquency</b>			

## Comments

Account closed at consumer's request

## Contact

SYNCB/JC PENNEYS  
4125 WINDWARD PLAZA  
ALPHARETTA, GA 30005

## 2.10 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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$7,200		

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.

<b>High Credit</b>	\$4,643	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$7,200	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Nov 08, 2009
<b>Amount Past Due</b>		<b>Date Reported</b>	May 04, 2014
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Oct 01, 2011
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	53	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	Apr 01, 2014
<b>Date of First Delinquency</b>			

## Comments

Account closed at consumer's request

## Contact

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

## 2.11 CAPITAL ONE BANK USA NA (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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$700		

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.

<b>High Credit</b>	\$469	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$700	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Jun 09, 2007
<b>Amount Past Due</b>		<b>Date Reported</b>	Apr 21, 2014
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Jul 01, 2013
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	57	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	Apr 01, 2014
<b>Date of First Delinquency</b>			

## Comments

Account closed at consumer's request

## Contact

CAPITAL ONE BANK USA NA  
PO BOX 31293  
SALT LAKE CITY, UT 84131-1293  
1-800-955-7070

## 2.12 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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$6,000		

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.

<b>High Credit</b>	\$0	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$6,000	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Mar 23, 2004
<b>Amount Past Due</b>		<b>Date Reported</b>	Apr 16, 2014
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	31	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	Apr 01, 2014
<b>Date of First Delinquency</b>			

## Comments

Account closed at consumer's request

## Contact

AMERICAN EXPRESS  
P.O. BOX 981537  
EL PASO, TX 79998  
1-800-874-2717

## 2.13 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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$3,000		

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.

<b>High Credit</b>	\$931	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$3,000	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Dec 13, 2008
<b>Amount Past Due</b>		<b>Date Reported</b>	Dec 13, 2013
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Jun 01, 2012
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	60	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	Dec 01, 2013
<b>Date of First Delinquency</b>			

## Comments

Account closed by credit grantor

## Contact

BARCLAYS BANK DELAWARE  
PO BOX 8803  
ATT: CREDIT BUREAU  
WILMINGTON, DE 19899  
1-888-232-0780

## 2.14 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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$2,000		

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.

<b>High Credit</b>	\$1,920	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$2,000	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Feb 11, 2008
<b>Amount Past Due</b>		<b>Date Reported</b>	Apr 13, 2013
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Nov 01, 2009
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	62	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	Sep 01, 2010
<b>Date of First Delinquency</b>			

## Comments

Account closed by credit grantor

## Contact

CAPITAL ONE  
PO BOX 31293  
SALT LAKE CITY, UT 84131-1293  
1-800-695-6950

## 2.15 JPMCB - CARD SERVICES (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.

<b>Account Number</b>		<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>	\$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.

<b>High Credit</b>	\$3,598	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>	\$3,600	<b>Account Type</b>	REVOLVING
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	0
<b>Balance</b>	\$0	<b>Date Opened</b>	Dec 22, 2004
<b>Amount Past Due</b>		<b>Date Reported</b>	Dec 08, 2011
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Oct 01, 2011
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	83	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Credit Card	<b>Date Closed</b>	Mar 01, 2007
<b>Date of First Delinquency</b>			

## Comments

Account closed at consumer's request

## Contact

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

## 3. Mortgage Accounts

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

### 3.1 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.

<b>Account Number</b>	xxxxx 34	<b>Reported Balance</b>	\$218,781
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	87%
<b>Available Credit</b>			

#### 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
2019									\$228,716	\$228,279	\$227,864	\$227,448
2020	\$227,030		\$226,255	\$225,832	\$225,408	\$224,917	\$224,490	\$224,061	\$223,630	\$223,197	\$222,763	\$222,328
2021	\$221,890	\$221,451	\$221,010	\$220,568	\$220,123	\$219,677	\$219,230					

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$1,763	\$1,763	\$1,822	\$1,822
2020	\$1,822		\$1,822	\$1,822	\$1,822	\$1,822	\$1,822	\$1,822	\$1,822	\$1,822	\$1,833	\$1,833
2021	\$1,833	\$1,833	\$1,833	\$1,833	\$1,833	\$1,833	\$1,833					

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$1,763	\$1,827	\$1,763	\$1,822
2020	\$1,822		\$1,822	\$1,822	\$1,822	\$1,887	\$1,822	\$1,822	\$1,822	\$1,822	\$1,822	\$1,833
2021	\$1,833	\$1,833	\$1,833	\$1,833	\$1,833	\$1,833	\$1,833					

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$251,750	\$251,750	\$251,750	\$251,750
2020	\$251,750		\$251,750	\$251,750	\$251,750	\$251,750	\$251,750	\$251,750	\$251,750	\$251,750	\$251,750	\$251,750
2021	\$251,750	\$251,750	\$251,750	\$251,750	\$251,750	\$251,750	\$251,750					

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Comments 1

Date	Comment
09/2019	Fixed rate

Date	Comment
10/2019	Fixed rate
11/2019	Fixed rate
12/2019	Fixed rate
01/2020	Fixed rate
03/2020	Reaffirmation of debt
04/2020	Reaffirmation of debt
05/2020	Reaffirmation of debt
06/2020	Reaffirmation of debt
07/2020	Reaffirmation of debt
08/2020	Reaffirmation of debt
09/2020	Reaffirmation of debt
10/2020	Reaffirmation of debt
11/2020	Reaffirmation of debt
12/2020	Reaffirmation of debt
01/2021	Reaffirmation of debt
02/2021	Reaffirmation of debt
03/2021	Reaffirmation of debt
04/2021	Reaffirmation of debt
05/2021	Reaffirmation of debt
06/2021	Reaffirmation of debt
07/2021	Reaffirmation of debt

## Comments 2

Date	Comment
02/2020	Fixed rate
03/2020	Fixed rate
04/2020	Fixed rate
05/2020	Fixed rate
06/2020	Fixed rate
07/2020	Fixed rate

Date	Comment
08/2020	Fixed rate
09/2020	Fixed rate
10/2020	Fixed rate
11/2020	Fixed rate
01/2021	Fixed rate
02/2021	Fixed rate
03/2021	Fixed rate
04/2021	Fixed rate
05/2021	Fixed rate
06/2021	Fixed rate
07/2021	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
2021	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ 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.

<b>High Credit</b>	\$251,750	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	MORTGAGE
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	36
<b>Balance</b>	\$218,781	<b>Date Opened</b>	May 19, 2014
<b>Amount Past Due</b>		<b>Date Reported</b>	Aug 31, 2021
<b>Actual Payment Amount</b>	\$1,897	<b>Date of Last Payment</b>	Aug 01, 2021
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	\$1,833
<b>Months Reviewed</b>	84	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>		<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Conventional Real Estate Mortgage	<b>Date Closed</b>	
<b>Date of First Delinquency</b>			

### Comments

Reaffirmation of debt  
Fixed rate

### Contact

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

## 3.2 MIDLAND MORTGAGE, A DIVISION O (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.

<b>Account Number</b>	xxxxxx 69	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	UNDESIGNATED
<b>Credit Limit</b>		<b>Account Type</b>	MORTGAGE
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Jun 26, 2009
<b>Amount Past Due</b>		<b>Date Reported</b>	May 31, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	5	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>		<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Federal Housing Administration Real Estate Mortgage	<b>Date Closed</b>	
<b>Date of First Delinquency</b>	May 01, 2019		

## Comments

Bankruptcy chapter 7  
Affected by natural disaster  
Bankruptcy discharged

## Contact

MIDLAND MORTGAGE, A DIVISION O  
PO BOX 268959  
F MIDFIRST BANK  
OKLAHOMA CITY, OK 73126-8959  
1-800-654-4566

### 3.3 JPMCB - HOME LENDING (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.

<b>Account Number</b>	xxxxxxxx 5842	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	MORTGAGE
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Jun 26, 2009
<b>Amount Past Due</b>		<b>Date Reported</b>	Jan 31, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	0	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>	TRANSFER_OR_SOLD	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Federal Housing Administration Real Estate Mortgage	<b>Date Closed</b>	
<b>Date of First Delinquency</b>	May 01, 2019		

## Comments

Bankruptcy chapter 7  
Bankruptcy discharged

## Contact

JPMCB - HOME LENDING  
301 N WALNUT ST, FLOOR 09  
WILMINGTON, DE 19801-3935  
1-800-848-9136

### 3.4 EAGLE HOME MORTGAGE, 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.

<b>Account Number</b>	xxxxx 34	<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>			

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.

<b>High Credit</b>	\$251,750	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	MORTGAGE
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	36
<b>Balance</b>	\$0	<b>Date Opened</b>	May 19, 2014
<b>Amount Past Due</b>		<b>Date Reported</b>	Jul 31, 2014
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	2	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	TRANSFER_OR_SOLD	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Conventional Real Estate Mortgage	<b>Date Closed</b>	Jun 01, 2014
<b>Date of First Delinquency</b>			

## Comments

Fannie mae account

## Contact

EAGLE HOME MORTGAGE, LLC  
730 NW 107TH AVENUE  
SUITE 410  
MIAMI, FL 33172-3104  
1-305-223-9966

## 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 TOYOTA MOTOR CREDIT CORP

#### 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>	xxxxxxxxxxxx 0001	<b>Reported Balance</b>	\$7,318
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	32%
<b>Available Credit</b>			

#### 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
2019									\$15,237	\$14,936	\$14,629	\$14,328
2020	\$14,023						\$12,150	\$11,833	\$11,513	\$11,191	\$10,322	\$9,996
2021	\$9,665	\$9,331	\$9,003	\$8,668	\$8,334	\$7,996	\$7,656					

##### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$378	\$378	\$378	\$378
2020	\$378						\$378	\$378	\$378	\$378	\$378	\$378
2021	\$378	\$378	\$378	\$378	\$378	\$378	\$378	\$378				

### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$378	\$378	\$378	\$378
2020	\$378						\$378	\$378	\$378	\$378	\$923	\$378
2021	\$378	\$378	\$378	\$378	\$378	\$378	\$378					

### High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$22,671	\$22,671	\$22,671	\$22,671
2020	\$22,671						\$22,671	\$22,671	\$22,671	\$22,671	\$22,671	\$22,671
2021	\$22,671	\$22,671	\$22,671	\$22,671	\$22,671	\$22,671	\$22,671					

### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

### Comments 1

Date	Comment
09/2019	Fixed rate

Date	Comment
10/2019	Fixed rate
11/2019	Fixed rate
12/2019	Fixed rate
01/2020	Fixed rate
07/2020	Reaffirmation of debt
08/2020	Reaffirmation of debt
09/2020	Reaffirmation of debt
10/2020	Reaffirmation of debt
11/2020	Reaffirmation of debt
12/2020	Reaffirmation of debt
01/2021	Reaffirmation of debt
02/2021	Reaffirmation of debt
03/2021	Reaffirmation of debt
04/2021	Reaffirmation of debt
05/2021	Reaffirmation of debt
06/2021	Reaffirmation of debt
07/2021	Reaffirmation of debt

## Comments 2

Date	Comment
06/2020	Fixed rate
07/2020	Fixed rate
08/2020	Fixed rate
09/2020	Fixed rate
10/2020	Fixed rate
11/2020	Fixed rate
01/2021	Fixed rate
02/2021	Fixed rate
03/2021	Fixed rate
04/2021	Fixed rate

Date	Comment
05/2021	Fixed rate
06/2021	Fixed rate
07/2021	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
2021	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2020	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓

✓ 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.

<b>High Credit</b>	\$22,671	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	INSTALLMENT
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	7
<b>Balance</b>	\$7,318	<b>Date Opened</b>	May 20, 2017
<b>Amount Past Due</b>		<b>Date Reported</b>	Aug 31, 2021
<b>Actual Payment Amount</b>	\$378	<b>Date of Last Payment</b>	Aug 01, 2021
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	\$378
<b>Months Reviewed</b>	51	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>		<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	

<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>
-----------------------------	--	-------------------------------

<b>Loan Type</b>	Auto	<b>Date Closed</b>
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<b>Date of First Delinquency</b>		
----------------------------------	--	--

**Comments**

Reaffirmation of debt  
Fixed rate

**Contact**

TOYOTA MOTOR CREDIT CORP  
1-333-333-3333

## 4.2 LENDINGCLUB BANK NA (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.

<b>Account Number</b>	xxxxxx 69	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	INSTALLMENT
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Jul 11, 2016
<b>Amount Past Due</b>		<b>Date Reported</b>	Dec 31, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	52	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>		<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Unsecured	<b>Date Closed</b>	
<b>Date of First Delinquency</b>	Dec 01, 2019		

## Comments

Bankruptcy chapter 7  
Bankruptcy discharged  
Fixed rate

## Contact

LENDINGCLUB BANK NA  
595 MARKET STREET STE 200  
SAN FRANCISCO, CA 94105  
1-415-632-5628

## 4.3 PROSPER MARKETPLACE INC. (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.

<b>Account Number</b>	xxxx 61	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	INSTALLMENT
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Dec 16, 2015
<b>Amount Past Due</b>		<b>Date Reported</b>	May 31, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	53	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>		<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Unsecured	<b>Date Closed</b>	
<b>Date of First Delinquency</b>	Dec 01, 2019		

## Comments

Bankruptcy chapter 7  
Bankruptcy discharged  
Fixed rate

## Contact

PROSPER MARKETPLACE INC.  
221 MAIN ST  
SUITE 300  
SAN FRANCISCO, CA 94105  
1-866-615-6319

## 4.4 BMW FINANCIAL SERVICES (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.

<b>Account Number</b>	xxxxxx 7931	<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>			

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.

<b>High Credit</b>	\$18,492	<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	INSTALLMENT
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	3
<b>Balance</b>	\$0	<b>Date Opened</b>	Jun 20, 2014
<b>Amount Past Due</b>		<b>Date Reported</b>	Jun 30, 2017
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	Apr 01, 2017
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	36	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Auto Lease	<b>Date Closed</b>	Jun 01, 2017
<b>Date of First Delinquency</b>			

## Comments

Lease - full termination

## Contact

BMW FINANCIAL SERVICES  
5550 BRITTON PKWY  
PO#2071996  
HILLIARD, OH 43026-7456  
1-877-269-3577

## 4.5 BMW FINANCIAL SERVICES (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.

<b>Account Number</b>	xxxxxx 4417	<b>Reported Balance</b>	\$0
<b>Account Status</b>	PAYS_AS_AGREED	<b>Debt-to-Credit Ratio</b>	0%
<b>Available Credit</b>			

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.

<b>High Credit</b>	\$15,578	<b>Owner</b>	JOINT_CONTRACTUAL_LIABILITY
<b>Credit Limit</b>		<b>Account Type</b>	INSTALLMENT
<b>Terms Frequency</b>	MONTHLY	<b>Term Duration</b>	3
<b>Balance</b>	\$0	<b>Date Opened</b>	Apr 09, 2012
<b>Amount Past Due</b>		<b>Date Reported</b>	Jun 29, 2014
<b>Actual Payment Amount</b>	\$25,404	<b>Date of Last Payment</b>	Jun 01, 2014
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	26	<b>Delinquency First Reported</b>	
<b>Activity Designator</b>	PAID_AND_CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Auto Lease	<b>Date Closed</b>	Jun 01, 2014
<b>Date of First Delinquency</b>			

## Comments

## Contact

BMW FINANCIAL SERVICES  
5550 BRITTON PKWY  
PO#2071996  
HILLIARD, OH 43026-7456  
1-877-269-3577

## 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.

### 5.1 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.

<b>Account Number</b>	xxxxxxxxxxxx 8744	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	OTHER
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Aug 22, 2012
<b>Amount Past Due</b>		<b>Date Reported</b>	Jun 03, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	93	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>	CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	

<b>Loan Type</b>	Flexible Spending Credit Card	<b>Date Closed</b>
<b>Date of First Delinquency</b>	Sep 01, 2019	

**Comments**

Bankruptcy chapter 7  
 Account closed by credit grantor  
 Bankruptcy discharged

**Contact**

CITICARDS CBNA  
 5800 SOUTH CORPORATE PLACE  
 MAIL CODE 234  
 SIOUX FALLS, SD 57108

## 5.2 CAPITAL ONE BANK USA NA (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.

<b>Account Number</b>	xxxxxxxxxxx 7844	<b>Reported Balance</b>	
<b>Account Status</b>	INCLUDED_IN_BANKRUPTCY	<b>Debt-to-Credit Ratio</b>	N/A
<b>Available Credit</b>			

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.

<b>High Credit</b>		<b>Owner</b>	INDIVIDUAL
<b>Credit Limit</b>		<b>Account Type</b>	OTHER
<b>Terms Frequency</b>	UNKNOWN	<b>Term Duration</b>	0
<b>Balance</b>		<b>Date Opened</b>	Apr 01, 2016
<b>Amount Past Due</b>		<b>Date Reported</b>	May 29, 2020
<b>Actual Payment Amount</b>		<b>Date of Last Payment</b>	
<b>Date of Last Activity</b>		<b>Scheduled Payment Amount</b>	
<b>Months Reviewed</b>	49	<b>Delinquency First Reported</b>	Jan 01, 2020
<b>Activity Designator</b>	CLOSED	<b>Creditor Classification</b>	UNKNOWN
<b>Deferred Payment Start Date</b>		<b>Charge Off Amount</b>	
<b>Balloon Payment Date</b>		<b>Balloon Payment Amount</b>	
<b>Loan Type</b>	Flexible Spending Credit Card	<b>Date Closed</b>	
<b>Date of First Delinquency</b>	Dec 01, 2019		

## Comments

Bankruptcy chapter 7  
Account closed by credit grantor  
Bankruptcy discharged

## Contact

CAPITAL ONE BANK USA NA  
PO BOX 31293  
SALT LAKE CITY, UT 84131-1293  
1-800-955-7070

## 6. Consumer Statements

Consumer Statements are explanations of up to 100 words 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.

<b>Name</b>	PHILIP P BURNELL
<b>Formerly known as</b>	
<b>Social Security Number</b>	xxxxx 9696
<b>Age or Date of Birth</b>	Apr 06, 1982

### 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
17505 110TH LN SE RENTON, WA 98055	Current	Sep 14, 2021
3699 BROADBRIDGE AVE UNIT 107 STRATFORD, CT 06614	Former	Aug 12, 2014
78 OLIVE ST APT 105 NEW HAVEN, CT 06511	Former	Apr 16, 2010
30 GODDARD AVE BRIDGEPORT, CT 06610	Former	Sep 26, 2016

### 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

DSP ENTERPRISES

VIDEOGRAPHER

## 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.

You currently do not have any Hard Inquiries in your file.

### 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	Request Originator	Description
Sep 17, 2021	CREDIT BUREAU CONNECTION	3700065	
Sep 15, 2021	CREDIT KARMA, INC		
Sep 14, 2021	CREDIT KARMA, INC		
Sep 13, 2021	UNIVERSAL CREDIT SERVICES INC	T&M PROMOTIONS - SOF	
Aug 03, 2021	CELTIC BANK		Promotional Inquiry
Jul 13, 2021	CELTIC BANK		Promotional Inquiry
Jun 29, 2021	CENTRAL MORTGAGE CO		Account Review Inquiry
Jun 22, 2021	CELTIC BANK		Promotional Inquiry
Jun 21, 2021	7TH AVENUE		Promotional Inquiry
May 18, 2021	PROGRESSIVE INSURANCE		Promotional Inquiry
Apr 27, 2021	PROGRESSIVE INSURANCE		Promotional Inquiry
Feb 23, 2021	PROGRESSIVE INSURANCE		Promotional Inquiry
Jan 26, 2021	PROGRESSIVE INSURANCE		Promotional Inquiry
Dec 22, 2020	PROGRESSIVE INSURANCE		Promotional Inquiry
Oct 27, 2020	PROGRESSIVE INSURANCE		Promotional Inquiry
Oct 22, 2020	7TH AVENUE		Promotional Inquiry

## 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.

**Reference Number: 2010323**

#### Status

The amount owed was included in the order of relief. Debtor no longer liable for debts listed in order of relief.

<b>Date Filed</b>	Jan 31, 2020	<b>Type</b>	Individual
<b>Verified Date</b>		<b>Filer</b>	Subject
<b>Liability</b>		<b>Court</b>	US BANKRUPTCY COURT-SEATTLE
<b>Exempt Amount</b>		<b>Asset Amount</b>	

#### Prior Disposition

Chapter 7, Voluntary:

Bankruptcy proceeding is initiated by the debtor's own petition to be declared bankrupt and have benefit of the law.

#### Comments

### 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>

## 12. A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](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:
  - o a person has taken adverse action against you because of information in your credit report;
  - o you are the victim of identity theft and place a fraud alert in your file;
  - o your file contains inaccurate information as a result of fraud;
  - o you are on public assistance;
  - o 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 report 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 report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

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

## **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

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

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

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

- **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, [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. For information about your federal rights, contact (see next page):**

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552</p> <p>b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2.To the extent not included in item 1 above: a.National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b.State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d.Federal Credit Unions</p>	<p>a.Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c.FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3.Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4.Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5.Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6.Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7.Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8.Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9.Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

## Commonly Asked Questions About Credit Files

### **Q. How can I correct a mistake in my credit file?**

**A.** Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

### **Q. If I do have credit problems, is there someplace where I can get advice and assistance?**

**A.** Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

## Facts You Should Know

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain up to 7 years from the Date of First Delinquency.

Credit or Other reported accounts: Accounts paid as agreed remain for up to 10 years from the date last reported by the lender. Accounts not paid as agreed (i.e., delinquent, charged off, accounts placed for collection) remain for up to 7 years from the Date of First Delinquency.

Public Records: Bankruptcy-

Chapter 7 or 11 bankruptcies filed and discharged remain for 10 years from the date filed.

Chapter 12 and 13 bankruptcies remain for 7 years from the date filed.

Dismissed bankruptcies (all chapters) remain for 7 years from the date filed.

**New York Residents Only** (must be a current resident): Paid collections remain on your Equifax credit report for 5 years from the date of the first missed payment. A paid Charged Off account remains on the file for 5 years from the Date of First Delinquency.

o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

### **Additional Notice to Consumer:**

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.