



Three Bureau Credit Report

Yudha Mahn
March 01, 2016

LifeLock® Three Bureau Credit Report

Yudha Mahn | March 01, 2016

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1. Report Summary	1
2. Revolving Accounts	3
2.1 Bank Of America	3
2.2 Capital One	5
2.3 Synca/care Credit	7
2.4 Kitsap Federal Credit Union (CLOSED)	9
2.5 Sears/cbma (CLOSED)	10
2.6 Target National Bank (CLOSED)	11
3. Mortgage Accounts	13
3.1 Bank Of America, N/a	13
3.2 Ditech Financial Llc	15
3.3 Everhome Mortgage (CLOSED)	17
4. Installment Accounts	19
4.1 Navient	19
4.2 Pnc Bank	21
4.3 Td Auto Finance	23
4.4 Bb&t (CLOSED)	25
4.5 Capital One Auto Finance (CLOSED)	27
4.6 Chrysler Financial (CLOSED)	29
4.7 Kitsap Federal Cr Un (CLOSED)	31
4.8 Kitsap Federal Cr Un (CLOSED)	32
4.9 Td Auto Finance (CLOSED)	33
5. Other Accounts	34
6. Consumer Statements	35
7. Personal Information	37
8. Inquiries	39

9. Public Records	41
10. Collections	43
11. Dispute File Information	45

1. Report Summary

Review this summary for a quick view of key information contained in your credit file, as well as your resulting credit scores and ratings.

	Equifax	Experian	TransUnion
Report Date	March 01, 2016	March 01, 2016	March 01, 2016
Average Account Age	10 Years, 6 Months	10 Years, 6 Months	10 Years, 6 Months
Oldest Account	Kitsap Credit Union Mar 2000	Kitsap Credit Union Mar 2000	Kitsap Credit Union Mar 2000

Credit Score and Rating

Your credit score and rating are not part of your credit report, but are derived from the information in your file.

Equifax¹
789
Excellent

Experian²
800
Excellent

TransUnion³
790
Excellent

Factors affecting your credit score

Equifax
Experian
TransUnion

Equifax Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Equifax.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	3	1	\$14,187	\$21,413	\$35,600	40%	\$277
Mortgage	2	2	\$260,161	\$47,339	\$307,500	85%	\$1,174
Installment	3	3	\$54,307	\$56,219	\$110,526	49%	\$1,448
Other	0	0	\$0	\$0	\$0	0%	\$0
Total	8	6	\$328,655	\$124,971	\$453,626	72%	\$2,899

Experian Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Experian.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	3	1	\$14,187	\$21,413	\$35,600	40%	\$277
Mortgage	2	2	\$260,161	\$47,339	\$307,500	85%	\$1,174
Installment	3	3	\$54,307	\$56,219	\$110,526	49%	\$1,448
Other	0	0	\$0	\$0	\$0	0%	\$0
Total	8	6	\$328,655	\$124,971	\$453,626	72%	\$2,899

TransUnion Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by TransUnion.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	3	1	\$14,187	\$21,413	\$35,600	40%	\$277
Mortgage	2	2	\$260,161	\$47,339	\$307,500	85%	\$1,174
Installment	3	3	\$54,307	\$56,219	\$110,526	49%	\$1,448
Other	0	0	\$0	\$0	\$0	0%	\$0
Total	8	6	\$328,655	\$124,971	\$453,626	72%	\$2,899

Other Credit Items

Your credit report includes information about instances of non-account items that may affect your credit score and rating. The table below is a summary of non-account related items on your report.

	Equifax	Experian	TransUnion
Consumer Statements	0	0	0
Personal Information	0	0	0
Inquiries	0	0	0
Public Records	0	0	0
Collections	0	0	0

¹ The credit score provided here uses a proprietary credit model designed by VantageScore. The Equifax Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

² The credit score provided here uses a proprietary credit model designed by VantageScore. The Experian Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

³ The credit score provided here uses a proprietary credit model designed by VantageScore. The TransUnion Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

2. Revolving Accounts

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

2.1 Bank Of America

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	100000XXXXXXXXXX	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$28,800	N/A	N/A
Reported Balance	\$14,187	N/A	N/A

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☒
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2010	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2009	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒

✓ Paid on Time 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due 120 120 Days Past Due
C Collection Account CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate
☒ No Data Available

Payment Summary

The tables below show a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A

	Equifax	Experian	TransUnion
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	37	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	N/A	N/A
Loan Type	credit_card	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Unknown	N/A	N/A
Date Opened	Jan 02, 2002	N/A	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Nov 25, 2015	N/A	N/A
Date Of Last Activity	Nov 01, 2015	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	99	N/A	N/A
Balance	\$14,187	N/A	N/A
Credit Limit	\$28,800	N/A	N/A
High Credit	\$22,059	N/A	N/A
Monthly Payment Amount	\$277	N/A	N/A
Actual Payment Amount	\$0	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

Contact

Bank of America
P.O. Box 982235
El Paso, TX 79998-2235
(800) 759-6262

2.2 Capital One

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	500015700000XXXX	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$4,800	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☒
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2010	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2009	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒

Paid on Time
 30 30 Days Past Due
 60 60 Days Past Due
 90 90 Days Past Due
 120 120 Days Past Due
 Collection Account
 Charge-Off
 Included in Bankruptcy
 Repossession
 Too New to Rate
 No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A

	Equifax	Experian	TransUnion
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	37	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	N/A	N/A
Loan Type	credit_card	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Unknown	N/A	N/A
Date Opened	Nov 04, 2000	N/A	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Dec 05, 2015	N/A	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	Nov 01, 2015	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	99	N/A	N/A
Balance	\$0	N/A	N/A
Credit Limit	\$4,800	N/A	N/A
High Credit	\$5,213	N/A	N/A
Monthly Payment Amount	\$0	N/A	N/A
Actual Payment Amount	\$0	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

Contact

CAPITAL ONE
P.O. Box 30281
Salt Lake City, UT 84130-0281
(800) 955-7070

2.3 Synch/care Credit

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	600000308639XXXX	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$2,000	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☒
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2010	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2009	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒

Paid on Time
 30 Days Past Due
 60 Days Past Due
 90 Days Past Due
 120 Days Past Due
 Collection Account
 Charge-Off
 Included in Bankruptcy
 Repossession
 Too New to Rate
 No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A

	Equifax	Experian	TransUnion
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	37	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	N/A	N/A
Loan Type	charge_account	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Unknown	N/A	N/A
Date Opened	Oct 07, 2009	N/A	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Dec 09, 2015	N/A	N/A
Date Of Last Activity	Apr 01, 2012	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	73	N/A	N/A
Balance	\$0	N/A	N/A
Credit Limit	\$2,000	N/A	N/A
High Credit	\$1,965	N/A	N/A
Monthly Payment Amount	\$0	N/A	N/A
Actual Payment Amount	\$0	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

Contact

SYNCDB/CARE CREDIT
P.O. Box 965036
Orlando, FL 32896-5036
(800) 396-8254

2.4 Kitsap Federal Credit Union (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	2061XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$10,000	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

You currently have no Payment Summary on your credit file.

Account Details

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

You currently have no Account Details on your credit file.

Comments

Contact

KITSAP FEDERAL CREDIT UNION
1025 Burwell St
Bremerton, WA 98337-1434
(260) 478-2151

2.5 Sears/cbma (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	115002932XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$4,800	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This table below shows up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

Payment Summary

The table below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

You currently have no Payment Summary on your credit file.

Account Details

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

You currently have no Account Details on your credit file.

Comments

Contact

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

2.6 Target National Bank (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	435237835420XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$3,000	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due 120 120 Days Past Due
C Collection Account CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate
☐ No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	0	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Revolving	N/A	N/A
Loan Type	credit_card	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Paid And Closed	N/A	N/A
Date Opened	May 01, 2000	N/A	N/A
Date Closed	N/A	N/A	N/A
Date Reported	May 01, 2010	N/A	N/A
Date Of Last Activity	Dec 01, 2007	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	99	N/A	N/A
Balance	\$0	N/A	N/A
Credit Limit	\$3,000	N/A	N/A
High Credit	\$4,580	N/A	N/A
Monthly Payment Amount	\$0	N/A	N/A
Actual Payment Amount	\$0	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

Contact

TARGET NATIONAL BANK
C/O TARGET CREDIT SERVICES
PO BOX 673
Minneapolis,MN 55440-0673

3. Mortgage Accounts

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

3.1 Bank Of America, N/a

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	68000XXXXXXXXXXXXXXXXXX X	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$100,000	N/A	N/A
Reported Balance	\$96,449	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2010	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2009	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

✓ Paid on Time
 30 30 Days Past Due
 60 60 Days Past Due
 90 90 Days Past Due
 120 120 Days Past Due
 C Collection Account
 CO Charge-Off
 B Included in Bankruptcy
 R Repossession
 TN Too New to Rate
 ☐ No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A

	Equifax	Experian	TransUnion
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	38	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Mortgage	N/A	N/A
Loan Type	home_equity_line_of_credit	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Unknown	N/A	N/A
Date Opened	Jan 07, 2006	N/A	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Nov 30, 2015	N/A	N/A
Date Of Last Activity	Nov 01, 2015	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	99	N/A	N/A
Balance	\$96,449	N/A	N/A
Credit Limit	\$100,000	N/A	N/A
High Credit	\$192,702	N/A	N/A
Monthly Payment Amount	\$265	N/A	N/A
Actual Payment Amount	\$300	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CONSUMER SAYS MERCHANDISE OR SERVICE
UNSATISFACTORY

Contact

Bank of America, N.A.
4161 Piedmont Parkway
Greensboro, NC 27410

3.2 Ditech Financial Llc

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	8200XXXX	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$163,712	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒
2014	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2013	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2012	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2011	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2010	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2009	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒

Paid on Time
 30 Days Past Due
 60 Days Past Due
 90 Days Past Due
 120 Days Past Due
 Collection Account
 Charge-Off
 Included in Bankruptcy
 Repossession
 Too New to Rate
 No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A

	Equifax	Experian	TransUnion
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	74	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Mortgage	N/A	N/A
Loan Type	conventional_re_mortgage	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Unknown	N/A	N/A
Date Opened	Nov 16, 2005	N/A	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Nov 30, 2015	N/A	N/A
Date Of Last Activity	Nov 01, 2015	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	360	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	16	N/A	N/A
Balance	\$163,712	N/A	N/A
Credit Limit	\$0	N/A	N/A
High Credit	\$207,500	N/A	N/A
Monthly Payment Amount	\$918	N/A	N/A
Actual Payment Amount	\$0	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CONSUMER SAYS ACCOUNT PAID/BEING PAID BY INSURANCE

Contact

Ditech Financial LLC
PO BOX 6172
Rapid City, SD 57706-6172
(855) 812-1402

3.3 Everhome Mortgage (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	140000900XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐	☐
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2010	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2009	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2008	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2007	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Paid on Time
 30 30 Days Past Due
 60 60 Days Past Due
 90 90 Days Past Due
 120 120 Days Past Due
 Collection Account
 Charge-Off
 Included in Bankruptcy
 Repossession
 Too New to Rate
 No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A

	Equifax	Experian	TransUnion
Included in Bankruptcy	0	N/A	N/A
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	68	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Mortgage	N/A	N/A
Loan Type	conventional_re_mortgage	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Transfer Or Sold	N/A	N/A
Date Opened	Nov 16, 2005	N/A	N/A
Date Closed	May 01, 2014	N/A	N/A
Date Reported	May 05, 2014	N/A	N/A
Date Of Last Activity	Apr 01, 2014	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	360	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	99	N/A	N/A
Balance	\$0	N/A	N/A
Credit Limit	\$0	N/A	N/A
High Credit	\$207,500	N/A	N/A
Monthly Payment Amount	\$1,133	N/A	N/A
Actual Payment Amount	\$1,132	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CONSUMER SAYS ACCOUNT PAID/BEING PAID BY INSURANCE
- CONSUMER SAYS MERCHANDISE OR SERVICE UNSATISFACTORY

Contact

EVERHOME MORTGAGE
301 W BAY ST
Jacksonville,FL 32202-5184
(800) 669-9721

4. Installment Accounts

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

4.1 Navient

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	9200100200100000XXXX	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$164,327	N/A	N/A

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2010	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒
2009	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
C Collection Account **CO** Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate
☒ No Data Available

Payment Summary

The tables below show a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A

	Equifax	Experian	TransUnion
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	38	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	N/A	N/A
Loan Type	education_loan	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Unknown	N/A	N/A
Date Opened	Jun 01, 2005	N/A	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Nov 30, 2015	N/A	N/A
Date Of Last Activity	Nov 01, 2015	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	240	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	99	N/A	N/A
Balance	\$164,327	N/A	N/A
Credit Limit	\$0	N/A	N/A
High Credit	\$28,832	N/A	N/A
Monthly Payment Amount	\$164	N/A	N/A
Actual Payment Amount	\$164	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CONSUMER SAYS ACCOUNT PAID/BEING PAID BY INSURANCE

Contact

NAVIENT
300 Continental Dr
Newark,DE 19713-4322

4.2 Pnc Bank

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	330000800000XXXX	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$30,724	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☒ No Data Available				

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	2	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	N/A	N/A
Loan Type	auto	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Unknown	N/A	N/A
Date Opened	Apr 14, 2013	N/A	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Nov 30, 2015	N/A	N/A
Date Of Last Activity	Nov 01, 2015	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	75	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	31	N/A	N/A
Balance	\$30,724	N/A	N/A
Credit Limit	\$0	N/A	N/A
High Credit	\$52,683	N/A	N/A
Monthly Payment Amount	\$754	N/A	N/A
Actual Payment Amount	\$1,509	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CONSUMER SAYS ACCOUNT PAID/BEING PAID BY INSURANCE

Contact

PNC BANK
2730 Liberty Ave
Pittsburgh, PA 15222-4704
(888) 762-2265

4.3 Td Auto Finance

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	110000XXXX	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$7,266	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
 C Collection Account
 CO Charge-Off
 B Included in Bankruptcy
 R Repossession
 TN Too New to Rate
 ☒ No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	2	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	N/A	N/A
Loan Type	auto	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Unknown	N/A	N/A
Date Opened	Dec 30, 2011	N/A	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Oct 01, 2015	N/A	N/A
Date Of Last Activity	Oct 01, 2015	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	60	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	46	N/A	N/A
Balance	\$7,266	N/A	N/A
Credit Limit	\$0	N/A	N/A
High Credit	\$29,011	N/A	N/A
Monthly Payment Amount	\$530	N/A	N/A
Actual Payment Amount	\$530	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CONSUMER SAYS ACCOUNT PAID/BEING PAID BY INSURANCE

Contact

TD AUTO FINANCE
2777 Franklin Rd
Farmington Hills, MI 48334
(888) 546-3574

4.4 Bb&t (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	4904667000XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
☐ No Data Available				

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	0	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	N/A	N/A
Loan Type	auto	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Paid And Closed	N/A	N/A
Date Opened	Dec 31, 2011	N/A	N/A
Date Closed	Apr 01, 2013	N/A	N/A
Date Reported	May 01, 2013	N/A	N/A
Date Of Last Activity	Apr 01, 2013	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	73	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	16	N/A	N/A
Balance	\$0	N/A	N/A
Credit Limit	\$0	N/A	N/A
High Credit	\$40,583	N/A	N/A
Monthly Payment Amount	\$635	N/A	N/A
Actual Payment Amount	\$0	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

Contact

BB&T
Attn: Credit Dispute Dept
PO BOX 1847
Wilson,NC 27894-1847
(888) 546-3574

4.5 Capital One Auto Finance (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	6206999990000XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2010	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2009	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2008	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
C Collection Account **CO** Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate
 ☐ No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A

	Equifax	Experian	TransUnion
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	48	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	N/A	N/A
Loan Type	auto	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Paid And Closed	N/A	N/A
Date Opened	Jun 16, 2008	N/A	N/A
Date Closed	Jan 01, 2012	N/A	N/A
Date Reported	Jan 01, 2012	N/A	N/A
Date Of Last Activity	Jan 01, 2002	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	72	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	43	N/A	N/A
Balance	\$0	N/A	N/A
Credit Limit	\$0	N/A	N/A
High Credit	\$19,744	N/A	N/A
Monthly Payment Amount	\$323	N/A	N/A
Actual Payment Amount	\$9,056	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

Contact

Capital One Auto Finance
Credit Bureau Dispute
PO BOX 259407
Plano, TX 75025-9407
(888) 546-3574

4.6 Chrysler Financial (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	100084XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Equifax

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	0	N/A	N/A
60 Days Past Due	0	N/A	N/A
90 Days Past Due	0	N/A	N/A
120 Days Past Due	0	N/A	N/A
Collection Account	0	N/A	N/A
Charge Off	0	N/A	N/A
Included in Bankruptcy	0	N/A	N/A
Repossession	0	N/A	N/A
Too New to Rate	0	N/A	N/A
No Data Available	0	N/A	N/A

Account Details

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

	Equifax	Experian	TransUnion
Account Type	Installment	N/A	N/A
Loan Type	auto	N/A	N/A
Creditor Classification	Unknown	N/A	N/A
Status	Pays as Agreed	N/A	N/A
Activity Designator	Paid And Closed	N/A	N/A
Date Opened	Aug 28, 2008	N/A	N/A
Date Closed	Jan 01, 2012	N/A	N/A
Date Reported	Feb 29, 2012	N/A	N/A
Date Of Last Activity	Jan 01, 2012	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	60	N/A	N/A
Term Frequency	monthly	N/A	N/A
Month Reviewed	42	N/A	N/A
Balance	\$0	N/A	N/A
Credit Limit	\$0	N/A	N/A
High Credit	\$16,955	N/A	N/A
Monthly Payment Amount	\$341	N/A	N/A
Actual Payment Amount	\$6,730	N/A	N/A
Amount Past Due	\$0	N/A	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CONSUMER SAYS ACCOUNT PAID/BEING PAID BY INSURANCE

Contact

Chrysler Financial
Credit Dispute
27777 Inkster Rd
Farmington Hills, MI 48334
(888) 546-3574

4.7 Kitsap Federal Cr Un (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	2061XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

You currently have no Payment Summary on your credit file.

Account Details

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

You currently have no Account Details on your credit file.

Comments

Contact

Kitsap Fedrl Cr Un
1025 Burwell St
Bremerton,WA 98337-1434
(360) 662-2158

4.8 Kitsap Federal Cr Un (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	2061XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

You currently have no Payment Summary on your credit file.

Account Details

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

You currently have no Account Details on your credit file.

Comments

Contact

Kitsap Fedrl Cr Un
1025 Burwell St
Bremerton,WA 98337-1434
(360) 662-2158

4.9 Td Auto Finance (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	700122XXXX	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

You currently have no Payment Summary on your credit file.

Account Details

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

You currently have no Account Details on your credit file.

Comments

Contact

TD AUTO FINANCE
27777 Inkster Rd
Farmington Hills, MI 48334-5326
(888) 546-3574

5. Other Accounts

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

You currently have no Other Accounts on your credit file.

6. Consumer Statements

Consumer statements are personal notes of up to 100 words (200 words if you live in Maine) you can attach to your credit file to explain the circumstances behind any negative information or to dispute information you feel is incorrect even though a creditor has verified it as correct. Consumer statements are voluntary and have no impact on your credit score.

Equifax

Date	Statement
Dec 01, 2015	Lorem ipsum dolor sit amet, an vix veniam abhorreant, mel commodo erroribus id. Eum ad case suscipit liberavisse, id usu oratio invenire, mutat audiam ea eum. Deleniti suavitate ea vix, natum nostrum ullamcorper mea ad. Ius agam expetenda intellegat te, eu facilisi hendrerit sententiae nec, at pri nemore splendide. Pri labore oporteat conclusionemque no. Cu qui amet vulputate, pro deserunt periculis torquatos ex. Soluta deseruisse honestatis cum ad, duo an brute postea maiorum, impetus delenit voluptua ius et. Ex est vero volumus, tollit alterum scaevola an sit, ea quo lobortis appellantur contentiones. Ex vim vide altera, elit melius denique mel ne. Habeo alterum cu quo, his at viris affert gloriatur, pro veri imperdiet in. Mel partem dolorum eligendi eu, at sit purto tota doctus. Ex bonorum graecis luptatum nec, illud expetenda no quo. Etiam paulo at mei, tation accusam tractatos cum ne, est id epicuri insolens consulatu. Tation causae cum no, id sed alia atqui voluptatibus. Ut corpora percipit mea, quo ad omnis autem sapientem, nec ei postea disputando. Te persius oportere est, ne mutat maiorum vituperatoribus quo. Natum error munere usu eu, vim alterum splendide at. No per ridens constituam. In mea timeam qualisque adolescens, agam novum detracto usu ut, his reque doming bonorum id.
Jun 01, 2015	Lorem ipsum dolor sit amet, an vix veniam abhorreant, mel commodo erroribus id. Eum ad case suscipit liberavisse, id usu oratio invenire, mutat audiam ea eum. Deleniti suavitate ea vix, natum nostrum ullamcorper mea ad. Ius agam expetenda intellegat te, eu facilisi hendrerit sententiae nec, at pri nemore splendide. Pri labore oporteat conclusionemque no. Cu qui amet vulputate, pro deserunt periculis torquatos ex. Soluta deseruisse honestatis cum ad, duo an brute postea maiorum, impetus delenit voluptua ius et. Ex est vero volumus, tollit alterum scaevola an sit, ea quo lobortis appellantur contentiones. Ex vim vide altera, elit melius denique mel ne. Habeo alterum cu quo, his at viris affert gloriatur, pro veri imperdiet in. Mel partem dolorum eligendi eu, at sit purto tota doctus. Ex bonorum graecis luptatum nec, illud expetenda no quo. Etiam paulo at mei, tation accusam tractatos cum ne, est id epicuri insolens consulatu. Tation causae cum no, id sed alia atqui voluptatibus. Ut corpora percipit mea, quo ad omnis autem sapientem, nec ei postea disputando. Te persius oportere est, ne mutat maiorum vituperatoribus quo. Natum error munere usu eu, vim alterum splendide at. No per ridens constituam. In mea timeam qualisque adolescens, agam novum detracto usu ut, his reque doming bonorum id.
Jan 01, 2015	Lorem ipsum dolor sit amet, an vix veniam abhorreant, mel commodo erroribus id. Eum ad case suscipit liberavisse, id usu oratio invenire, mutat audiam ea eum. Deleniti suavitate ea vix, natum nostrum ullamcorper mea ad. Ius agam expetenda intellegat te, eu facilisi hendrerit sententiae nec, at pri nemore splendide. Pri labore oporteat conclusionemque no. Cu qui amet vulputate, pro deserunt periculis torquatos ex. Soluta deseruisse honestatis cum ad, duo an brute postea maiorum, impetus delenit voluptua ius et. Ex est vero volumus, tollit alterum scaevola an sit, ea quo lobortis appellantur contentiones. Ex vim vide altera, elit melius denique mel ne. Habeo alterum cu quo, his at viris affert gloriatur, pro veri imperdiet in. Mel partem dolorum eligendi eu, at sit purto tota doctus. Ex bonorum graecis luptatum nec, illud expetenda no quo. Etiam paulo at mei, tation accusam tractatos cum ne, est id epicuri insolens consulatu. Tation causae cum no, id sed alia atqui voluptatibus. Ut corpora percipit mea, quo ad omnis autem sapientem, nec ei postea disputando. Te persius oportere est, ne mutat maiorum vituperatoribus quo. Natum error munere usu eu, vim alterum splendide at. No per ridens constituam. In mea timeam qualisque adolescens, agam novum detracto usu ut, his reque doming bonorum id.

Experian

Date	Statement
Dec 01, 2015	Lorem ipsum dolor sit amet, an vix veniam abhorreant, mel commodo erroribus id. Eum ad case suscipit liberavisse, id usu oratio invenire, mutat audiam ea eum. Deleniti suavitate ea vix, natum nostrum ullamcorper mea ad. Ius agam expetenda intellegat te, eu facilisi hendrerit sententiae nec, at pri nemore splendide. Pri labore oporteat conclusionemque no. Cu qui amet vulputate, pro deserunt periculis torquatos ex. Soluta deseruisse honestatis cum ad, duo an brute postea maiorum, impetus delenit voluptua ius et. Ex est vero volumus, tollit alterum scaevola an sit, ea quo lobortis appellantur contentiones. Ex vim vide altera, elit melius denique mel ne. Habeo alterum cu quo, his at viris affert gloriatur, pro veri imperdiet in. Mel partem dolorum eligendi eu, at sit purto tota doctus. Ex bonorum graecis luptatum nec, illud expetenda no quo. Etiam paulo at mei, tation accusam tractatos cum ne, est id epicuri insolens consulatu. Tation causae cum no, id sed alia atqui voluptatibus. Ut corpora percipit mea, quo ad omnis autem sapientem, nec ei postea disputando. Te persius oportere est, ne mutat maiorum vituperatoribus quo. Natum error munere usu eu, vim alterum splendide at. No per ridens constituam. In mea timeam qualisque adolescens, agam novum detracto usu ut, his reque doming bonorum id.

Date	Statement
Jun 01, 2015	Lorem ipsum dolor sit amet, an vix veniam abhorreant, mel commodo erroribus id. Eum ad case suscipit liberavisse, id usu oratio invenire, mutat audiam ea eum. Deleniti suavitate ea vix, natum nostrum ullamcorper mea ad. Ius agam expetenda intellegat te, eu facilisi hendrerit sententiae nec, at pri nemo splendide. Pri labore oporteat conclusionemque no. Cu qui amet vulputate, pro deserunt periculis torquatos ex. Soluta deseruisse honestatis cum ad, duo an brute postea maiorum, impetus delenit voluptua ius et. Ex est vero volumus, tollit alterum scaevola an sit, ea quo lobortis appellantur contentiones. Ex vim vide altera, elit melius denique mel ne. Habeo alterum cu quo, his at viris affert gloriatur, pro veri imperdiet in. Mel partem dolorum eligendi eu, at sit purto tota doctus. Ex bonorum graecis luptatum nec, illud expetenda no quo. Etiam paulo at mei, tation accusam tractatos cum ne, est id epicuri insolens consulatu. Tation causae cum no, id sed alia atqui voluptatibus. Ut corpora percipit mea, quo ad omnis autem sapientem, nec ei postea disputando. Te persius oportere est, ne mutat maiorum vituperatoribus quo. Natum error munere usu eu, vim alterum splendide at. No per ridens constituam. In mea timeam qualisque adolescens, agam novum detracto usu ut, his reque doming bonorum id.
Jan 01, 2015	Lorem ipsum dolor sit amet, an vix veniam abhorreant, mel commodo erroribus id. Eum ad case suscipit liberavisse, id usu oratio invenire, mutat audiam ea eum. Deleniti suavitate ea vix, natum nostrum ullamcorper mea ad. Ius agam expetenda intellegat te, eu facilisi hendrerit sententiae nec, at pri nemo splendide. Pri labore oporteat conclusionemque no. Cu qui amet vulputate, pro deserunt periculis torquatos ex. Soluta deseruisse honestatis cum ad, duo an brute postea maiorum, impetus delenit voluptua ius et. Ex est vero volumus, tollit alterum scaevola an sit, ea quo lobortis appellantur contentiones. Ex vim vide altera, elit melius denique mel ne. Habeo alterum cu quo, his at viris affert gloriatur, pro veri imperdiet in. Mel partem dolorum eligendi eu, at sit purto tota doctus. Ex bonorum graecis luptatum nec, illud expetenda no quo. Etiam paulo at mei, tation accusam tractatos cum ne, est id epicuri insolens consulatu. Tation causae cum no, id sed alia atqui voluptatibus. Ut corpora percipit mea, quo ad omnis autem sapientem, nec ei postea disputando. Te persius oportere est, ne mutat maiorum vituperatoribus quo. Natum error munere usu eu, vim alterum splendide at. No per ridens constituam. In mea timeam qualisque adolescens, agam novum detracto usu ut, his reque doming bonorum id.

TransUnion

Date	Statement
Dec 01, 2015	Lorem ipsum dolor sit amet, an vix veniam abhorreant, mel commodo erroribus id. Eum ad case suscipit liberavisse, id usu oratio invenire, mutat audiam ea eum. Deleniti suavitate ea vix, natum nostrum ullamcorper mea ad. Ius agam expetenda intellegat te, eu facilisi hendrerit sententiae nec, at pri nemo splendide. Pri labore oporteat conclusionemque no. Cu qui amet vulputate, pro deserunt periculis torquatos ex. Soluta deseruisse honestatis cum ad, duo an brute postea maiorum, impetus delenit voluptua ius et. Ex est vero volumus, tollit alterum scaevola an sit, ea quo lobortis appellantur contentiones. Ex vim vide altera, elit melius denique mel ne. Habeo alterum cu quo, his at viris affert gloriatur, pro veri imperdiet in. Mel partem dolorum eligendi eu, at sit purto tota doctus. Ex bonorum graecis luptatum nec, illud expetenda no quo. Etiam paulo at mei, tation accusam tractatos cum ne, est id epicuri insolens consulatu. Tation causae cum no, id sed alia atqui voluptatibus. Ut corpora percipit mea, quo ad omnis autem sapientem, nec ei postea disputando. Te persius oportere est, ne mutat maiorum vituperatoribus quo. Natum error munere usu eu, vim alterum splendide at. No per ridens constituam. In mea timeam qualisque adolescens, agam novum detracto usu ut, his reque doming bonorum id.
Jun 01, 2015	Lorem ipsum dolor sit amet, an vix veniam abhorreant, mel commodo erroribus id. Eum ad case suscipit liberavisse, id usu oratio invenire, mutat audiam ea eum. Deleniti suavitate ea vix, natum nostrum ullamcorper mea ad. Ius agam expetenda intellegat te, eu facilisi hendrerit sententiae nec, at pri nemo splendide. Pri labore oporteat conclusionemque no. Cu qui amet vulputate, pro deserunt periculis torquatos ex. Soluta deseruisse honestatis cum ad, duo an brute postea maiorum, impetus delenit voluptua ius et. Ex est vero volumus, tollit alterum scaevola an sit, ea quo lobortis appellantur contentiones. Ex vim vide altera, elit melius denique mel ne. Habeo alterum cu quo, his at viris affert gloriatur, pro veri imperdiet in. Mel partem dolorum eligendi eu, at sit purto tota doctus. Ex bonorum graecis luptatum nec, illud expetenda no quo. Etiam paulo at mei, tation accusam tractatos cum ne, est id epicuri insolens consulatu. Tation causae cum no, id sed alia atqui voluptatibus. Ut corpora percipit mea, quo ad omnis autem sapientem, nec ei postea disputando. Te persius oportere est, ne mutat maiorum vituperatoribus quo. Natum error munere usu eu, vim alterum splendide at. No per ridens constituam. In mea timeam qualisque adolescens, agam novum detracto usu ut, his reque doming bonorum id.
Jan 01, 2015	Lorem ipsum dolor sit amet, an vix veniam abhorreant, mel commodo erroribus id. Eum ad case suscipit liberavisse, id usu oratio invenire, mutat audiam ea eum. Deleniti suavitate ea vix, natum nostrum ullamcorper mea ad. Ius agam expetenda intellegat te, eu facilisi hendrerit sententiae nec, at pri nemo splendide. Pri labore oporteat conclusionemque no. Cu qui amet vulputate, pro deserunt periculis torquatos ex. Soluta deseruisse honestatis cum ad, duo an brute postea maiorum, impetus delenit voluptua ius et. Ex est vero volumus, tollit alterum scaevola an sit, ea quo lobortis appellantur contentiones. Ex vim vide altera, elit melius denique mel ne. Habeo alterum cu quo, his at viris affert gloriatur, pro veri imperdiet in. Mel partem dolorum eligendi eu, at sit purto tota doctus. Ex bonorum graecis luptatum nec, illud expetenda no quo. Etiam paulo at mei, tation accusam tractatos cum ne, est id epicuri insolens consulatu. Tation causae cum no, id sed alia atqui voluptatibus. Ut corpora percipit mea, quo ad omnis autem sapientem, nec ei postea disputando. Te persius oportere est, ne mutat maiorum vituperatoribus quo. Natum error munere usu eu, vim alterum splendide at. No per ridens constituam. In mea timeam qualisque adolescens, agam novum detracto usu ut, his reque doming bonorum id.

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, Experian, and TransUnion. It does not affect your credit score or rating.

	Equifax	Experian	TransUnion
Name	Mahn Yudha	Mahn Yudha	Mahn Yudha
Formerly Known As	Fayling Jason	Fayling Jason	Fayling Jason
Social Security Number	xxxxx 6789	xxxxx 6789	xxxxx 6789
Date Of Birth	Jan 10, 1977	Jan 10, 1977	Jan 10, 1977

Contact Information

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

	Equifax	Experian	TransUnion
Information Reported	Yes	Yes	Yes
Address	123 Main Nowhere, ID 30005	123 Main Nowhere, ID 30005	123 Main Nowhere, ID 30005
Status	Current	Current	Current
Date Reported	12/17/15	12/17/15	12/17/15
Information Reported	Yes	Yes	Yes
Address	130 Rustic Mill RD Fairburn, GA 30213	130 Rustic Mill RD Fairburn, GA 30213	130 Rustic Mill RD Fairburn, GA 30213
Status	Former	Former	Former
Date Reported	7/21/10	7/21/10	7/21/10
Information Reported	Yes	Yes	Yes
Address	12400 Thayer Rd Nw Apt 301 Silverdale, WA 98383	12400 Thayer Rd Nw Apt 301 Silverdale, WA 98383	12400 Thayer Rd Nw Apt 301 Silverdale, WA 98383
Status	Former	Former	Former
Date Reported	7/21/10	7/21/10	7/21/10

Employment History

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

Equifax

Company	Occupation	Start Date	End Date	Status	Address
EQUIFAX	VP OF AWESOMENESS	Apr 01, 2012	N/A	Current	SEATTLE, WA
SOURCE SHAPE LLC	OWNER	Feb 01, 2010	N/A	Former	EDISON, NJ

Company	Occupation	Start Date	End Date	Status	Address
DERBY HAT DEVELOPERS	PRESIDENT	Aug 01, 2009	N/A	Former	

Experian

Company	Occupation	Start Date	End Date	Status	Address
EQUIFAX	VP OF AWESOMENESS	Apr 01, 2012	N/A	Current	SEATTLE, WA
SOURCE SHAPE LLC	OWNER	Feb 01, 2010	N/A	Former	EDISON, NJ
DERBY HAT DEVELOPERS	PRESIDENT	Aug 01, 2009	N/A	Former	

TransUnion

Company	Occupation	Start Date	End Date	Status	Address
EQUIFAX	VP OF AWESOMENESS	Apr 01, 2012	N/A	Current	SEATTLE, WA
SOURCE SHAPE LLC	OWNER	Feb 01, 2010	N/A	Former	EDISON, NJ
DERBY HAT DEVELOPERS	PRESIDENT	Aug 01, 2009	N/A	Former	

8. Inquiries

Inquiries are requests from creditors and lenders to view your credit report. Inquiries stay on your credit report for up to three years and may negatively impact your credit score.

Hard Inquiries

Hard inquiries -- those made by potential creditors -- may lower your score if too many occur within a certain timeframe. Hard inquiries stay on your credit report for up to three years, but only impact your credit score for up to one year.

Equifax

Date	Company	Address
Nov 17, 2015	BANK OF AMERICA	N/A
Sep 29, 2015	BANK OF AMERICA	N/A
Nov 17, 2015	CAPITAL ONE	N/A
Dec 17, 2015	Equifax Consumer Services	N/A
Dec 16, 2015	Equifax Consumer Services	N/A
Dec 03, 2015	Equifax Consumer Services	N/A
Nov 24, 2015	MEDLYTIX LLC	N/A
Nov 08, 2014	QUIZZLE	N/A
Dec 17, 2015	TRUECREDIT	N/A
Oct 20, 2015	US BANK	N/A

Experian

Date	Company	Address
Nov 17, 2015	BANK OF AMERICA	N/A
Sep 29, 2015	BANK OF AMERICA	N/A
Nov 17, 2015	CAPITAL ONE	N/A
Dec 17, 2015	Equifax Consumer Services	N/A
Dec 16, 2015	Equifax Consumer Services	N/A
Dec 03, 2015	Equifax Consumer Services	N/A
Nov 24, 2015	MEDLYTIX LLC	N/A
Nov 08, 2014	QUIZZLE	N/A
Dec 17, 2015	TRUECREDIT	N/A
Oct 20, 2015	US BANK	N/A

TransUnion

Date	Company	Address
Nov 17, 2015	BANK OF AMERICA	N/A
Sep 29, 2015	BANK OF AMERICA	N/A
Nov 17, 2015	CAPITAL ONE	N/A
Dec 17, 2015	Equifax Consumer Services	N/A
Dec 16, 2015	Equifax Consumer Services	N/A
Dec 03, 2015	Equifax Consumer Services	N/A

Date	Company	Address
Nov 24, 2015	MEDLYTIX LLC	N/A
Nov 08, 2014	QUIZZLE	N/A
Dec 17, 2015	TRUECREDIT	N/A
Oct 20, 2015	US BANK	N/A

Soft Inquiries

Soft inquiries, such as reviewing your own credit file, have no impact on your credit score. Soft inquiries stay on your credit report for up to one year.

Equifax

Date	Company
Dec 01, 2015	EQUIFAX

Experian

Date	Company
Dec 01, 2015	EQUIFAX

TransUnion

Date	Company
Dec 01, 2015	EQUIFAX

9. Public Records

A public record is a legal document issued by local or federal government that is typically accessible by the public. Only public records pertaining to finance will appear on your credit report. Public records stay on your credit report for 5 to 10 years and have a negative impact on your credit score

Bankruptcies

Bankruptcies are a legal status granted by a state or federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for 7 to 10 years, depending on the chapter of bankruptcy you file for. They have a negative impact on your credit score.

Equifax

Date Filed	Reference Number	Status	Court	Liability	Exempt Amount	Asset Amount
Oct 04, 2015	9876652	DISMSD_CLSD_CH_12	Bankruptcy Court	\$343,434	\$454,545	\$565,656
Oct 04, 2007	1006652	DISMSD_CLSD_CH_13	Bankruptcy Court	\$343,434	\$454,545	\$565,656

Experian

Date Filed	Reference Number	Status	Court	Liability	Exempt Amount	Asset Amount
Oct 04, 2015	9876652	DISMSD_CLSD_CH_12	Bankruptcy Court	\$343,434	\$454,545	\$565,656
Oct 04, 2007	1006652	DISMSD_CLSD_CH_13	Bankruptcy Court	\$343,434	\$454,545	\$565,656

TransUnion

Date Filed	Reference Number	Status	Court	Liability	Exempt Amount	Asset Amount
Oct 04, 2015	9876652	DISMSD_CLSD_CH_12	Bankruptcy Court	\$343,434	\$454,545	\$565,656
Oct 04, 2007	1006652	DISMSD_CLSD_CH_13	Bankruptcy Court	\$343,434	\$454,545	\$565,656

Judgments

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

Equifax

Date Filed	Court	Defendant	Amount	Case/Docket #	Plaintiff	Date Verified	Status	Date Satisfied
Oct 04, 2015	Civil Judgment Court	Guy, Bahd	\$123	123456	Mahn, Yudha	Oct 04, 2015	SETTLED	Oct 05, 2015
Oct 04, 2007	Civil Judgment Court	Fantastic, Mister	\$100,000	789012	Mahn, Yudha	Oct 04, 2007	SETTLED	Oct 05, 2007

Experian

Summary	Revolving	Mortgage	Installment	Other	Statements	Personal Info	Inquiries	Public Records	Collections
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Date Filed	Court	Defendant	Amount	Case/Docket #	Plaintiff	Date Verified	Status	Date Satisfied
Oct 04, 2015	Civil Judgment Court	Guy, Bahd	\$123	123456	Mahn, Yudha	Oct 04, 2015	SETTLED	Oct 05, 2015
Oct 04, 2007	Civil Judgment Court	Fantastic, Mister	\$100,000	789012	Mahn, Yudha	Oct 04, 2007	SETTLED	Oct 05, 2007

TransUnion

Date Filed	Court	Defendant	Amount	Case/Docket #	Plaintiff	Date Verified	Status	Date Satisfied
Oct 04, 2015	Civil Judgment Court	Guy, Bahd	\$123	123456	Mahn, Yudha	Oct 04, 2015	SETTLED	Oct 05, 2015
Oct 04, 2007	Civil Judgment Court	Fantastic, Mister	\$100,000	789012	Mahn, Yudha	Oct 04, 2007	SETTLED	Oct 05, 2007

Liens

A lien is a legal claim on an asset, such as your house or car, a creditor or lender can take possession of and use to pay off your outstanding debt. Liens stay on your credit report for 7 to 10 years and have a negative impact on your credit score.

Equifax

Date Filed	Court	Case/Docket #	Lien Amount	Date Verified	Status
Oct 04, 2015	Lien Court	2546	\$457	Oct 05, 2015	CLOSED

Experian

Date Filed	Court	Case/Docket #	Lien Amount	Date Verified	Status
Oct 04, 2015	Lien Court	2546	\$457	Oct 05, 2015	CLOSED

TransUnion

Date Filed	Court	Case/Docket #	Lien Amount	Date Verified	Status
Oct 04, 2015	Lien Court	2546	\$457	Oct 05, 2015	CLOSED

10. Collections

Collections are accounts with outstanding debt that have been sold by a creditor to a collections agency. Collections stay on your credit report for 7 years plus 180 days from the date the account first became past due. They negatively impact your credit score.

Equifax

Date Reported: Dec 01, 2015

Agency Client: PNS STORES MA

Date Assigned	Dec 01, 2015
Original Amount Owed	\$1,000
Amount	\$800
Status Date	Dec 01, 2015
Balance Date	Dec 01, 2015
Purge Date	N/A
Account Designator Code	INDIVIDUAL_ACCOUNT
Account Number	8675309

TransUnion

Date Reported: Dec 01, 2015

Agency Client: PNS STORES MA

Date Assigned	Dec 01, 2015
Original Amount Owed	\$1,000
Amount	\$800
Status Date	Dec 01, 2015
Balance Date	Dec 01, 2015
Purge Date	N/A
Account Designator Code	INDIVIDUAL_ACCOUNT
Account Number	8675309

Experian

Date Reported: Dec 01, 2015

Agency Client: PNS STORES MA

Date Assigned	Dec 01, 2015
Original Amount Owed	\$1,000
Amount	\$800

Status Date	Dec 01, 2015
Balance Date	Dec 01, 2015
Purge Date	N/A
Account Designator Code	INDIVIDUAL_ACCOUNT
Account Number	8675309

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 <https://www.ai.equifax.com>