



May 20, 2020



Equifax Inc.
PO Box 105139
Atlanta, Georgia 30348
[Redacted] 1
[Redacted] 2 (fax)

RE: Request for Records

Dear Sir/Madam:

In response to your request for records, Equifax states as follows:

Credit report (s) dated May 20, 2020 for:

Rourch, Timothy

Equifax Information Services, LLC has not located any additional information responsive to your request.

If you have any further questions please feel free to contact me at the above address.

Note: Equifax has provided the entire credit file, but has removed blank pages and pages containing consumer notices that automatically print with the consumer file. As a result, there may be gaps in page numbers.

Sincerely,

Elisa Lyons
Legal Support Associate

DECLARATION OF CUSTODIAN OF RECORDS

STATE OF GEORGIA)

COUNTY OF FULTON)

I, the undersigned declare as follows:

1. My name is Elisa Lyons. I am over 21 years of age and I am competent to testify as to the matters stated herein. I am a Legal Support Associate in the Office of Consumer Affairs for Equifax Information Services LLC and have authority to submit this declaration on its behalf.

2. I have personal knowledge of the facts set forth herein, except to the extent that I state herein another source for my knowledge.

3. The documents identified herein are true and accurate copies of the documents maintained by Equifax Information Services LLC.

4. These records and documents were prepared by personnel of Equifax in the ordinary course of business at or near the time of the acts, conditions or events described in the records.

I declare under penalty of perjury that the foregoing is true
and correct. Executed this 11 day of **May, 2020**.



Elisa Lyons
Legal Support Associate & Records Custodian
Equifax Information Services LLC



CREDIT FILE : May 11, 2020

Confirmation [REDACTED]

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Timothy M Rutch
Social Security # [REDACTED]
Current Address: [REDACTED]
Previous Address(es): [REDACTED]

Formerly Known As: Tim M Rutch
Last Reported Employment: Apv;
Previous Employment(s): Self Employed;

Please address all future correspondence to:

 www.equifax.com/personal/disputes
 Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374
 [REDACTED]
M - F 9:00am to 5:00pm in your time zone.

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

[REDACTED]

Credit Account Information
(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:			
Account Number - The Account number reported by credit grantor	Amount Past Due - The Amount Past Due as of the Date Reported		
Date Acct. Opened - The Date that the credit grantor opened the account	Date of Last Paymnt - The Date of Last Payment		
High Credit - The Highest Amount Charged	Actual Pay Amt - The Actual Amount of Last Payment		
Credit Limit - The Highest Amount Permitted	Sched Pay Amt - The Requested Amount of Last Payment		
Terms Duration - The Number of Installments or Payments	Date of 1st Delinquency - The Date of First Delinquency		
Terms Frequency - The Scheduled Time Between Payments	Date of Last Actvty - The Date of the Last Account Activity		
Months Reviewed - The Number of Months Reviewed	Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported		
Activity Designator - The Most Recent Account Activity	Charge Off Amt - The Amount Charged Off by Creditor		
Creditor Class - The Type of Company Reporting The Account	Deferred Pay Date - The 1st Payment Due Date for Deferred Loans		
Date Reported - Date of Last Reported Update	Balloon Pay Amt - The Amount of Final(Balloon) Payment		
Balance Amount - The Total Amount Owed as of the Date Reported	Balloon Pay Date - The Date of Final(Balloon) Payment		
Status - Condition of Account When Last Updated by Creditor or Otherwise	Date Closed - The Date the Account was Closed		
Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

[REDACTED]

Barclays Bank Delaware PO Box 8803 Wilmington DE 19899-8803 : [REDACTED]													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	10/06/1989	\$5,858	\$17,000		Monthly	90	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
11/25/2013	\$0		08/2010				08/2010						06/2010

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Flexible Spending Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

Barclays Bank Delaware PO Box 8803 Wilmington DE 19899-8803 : [REDACTED]													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	09/21/2008	\$79	\$5,000		Monthly	61	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
11/19/2013	\$0												10/2008

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Credit Card;

Best Buy/CBNA 5800 S CORPORATE PL M C 234 MAIL CODE 234 SIOUX FALLS SD 57108													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	07/16/2016	\$1,603	\$4,000		Monthly	44	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
03/25/2020	\$0		12/2017				12/2017						12/2019

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Charge; Account Closed Due to Inactivity;

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
04/20	No Data Available								
03/20	No Data Available								
02/20	No Data Available								
01/20	No Data Available								
12/19	No Data Available								
11/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
10/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	

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Historical Account Information

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
08/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
07/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
06/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
05/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
04/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
03/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
02/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
01/19	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
12/18	No Data Available								
11/18	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
10/18	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
09/18	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
08/18	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
07/18	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
06/18	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	
05/18	\$0			12/1/2017	\$1,603	\$4,000		Charge Account	



Capital One Bank USA Na PO Box 85015 Richmond VA 23285-5015 : [REDACTED]

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	10/30/2016	\$3,433	\$15,000		Monthly	41							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/17/2020	\$375		04/2020		\$25		04/2020						

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Flexible Spending Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - ;

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
04/20	\$375	\$25		4/1/2020	\$3,433	\$15,000		Flexible Spending Credit Card	
03/20	\$897	\$25		3/1/2020	\$3,433	\$15,000		Flexible Spending Credit Card	
02/20	\$1,336	\$25		1/1/2020	\$3,433	\$15,000		Flexible Spending Credit Card	
01/20	\$1,573	\$25		1/1/2020	\$3,433	\$15,000		Flexible Spending Credit Card	
12/19	\$360	\$25		12/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
11/19	\$1,602	\$25		11/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
10/19	\$1,219	\$25		10/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
09/19	\$368	\$25		9/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
08/19	\$1,754	\$25		7/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
07/19	\$1,803	\$25		6/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
06/19	\$989	\$25		6/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
05/19	\$810	\$25		5/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
04/19	\$1,778	\$25		4/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
03/19	\$982	\$25		3/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
02/19	\$777	\$25		1/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	

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Historical Account Information

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
01/19	\$868	\$25		1/1/2019	\$3,433	\$15,000		Flexible Spending Credit Card	
12/18	\$1,548	\$25		11/1/2018	\$3,433	\$15,000		Flexible Spending Credit Card	
11/18	\$2,887	\$28		10/1/2018	\$3,062	\$15,000		Flexible Spending Credit Card	
10/18	\$1,180	\$25		10/1/2018	\$3,062	\$15,000		Flexible Spending Credit Card	
09/18	\$316	\$25		9/1/2018	\$3,062	\$15,000		Flexible Spending Credit Card	
08/18	\$1,629	\$25		8/1/2018	\$3,062	\$15,000		Flexible Spending Credit Card	
07/18	\$1,056	\$25		6/1/2018	\$3,062	\$15,000		Flexible Spending Credit Card	
06/18	\$948	\$25		5/1/2018	\$3,062	\$15,000		Flexible Spending Credit Card	
05/18	\$1,688	\$25		4/1/2018	\$3,062	\$15,000		Flexible Spending Credit Card	

Citicards CBNA PO Box 6241 Sioux Falls SD 57117-6241 : [REDACTED]

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
[REDACTED]	03/11/2015	\$4,443	\$7,500		Monthly	32	Paid and Closed	

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
12/11/2017	\$0		09/2017				09/2017						07/2017

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Flexible Spending Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; ;

Account History with Status Codes 07/2017 1

Citicards CBNA PO Box 6241 Sioux Falls SD 57117-6241 : [REDACTED]

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
[REDACTED]	10/05/2013	\$1,360	\$8,500		Monthly	30	Paid and Closed	

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/25/2016	\$0		08/2014				08/2014						06/2014

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Flexible Spending Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; ;



Dovenmuehle Mortgage in. 1501 E Woodfield Rd Schaumburg IL 60173-6052 [REDACTED]

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	07/20/2016	\$164,800		30Y	Monthly	5	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/06/2017	\$0		01/2017	\$165,759			01/2017						01/2017

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Fixed Rate;

Fifth Third Bank, N.A. 5050 KINGSLEY DRIVE MD 1MOCFP CINCINNATI OH 45263-0001 [REDACTED]

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	05/25/1994	\$90,000		30Y	Monthly	99	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/30/2013	\$0		09/2013	\$1,467			09/2013						09/2013

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Kohls/Capital One PO Box 3115 Milwaukee WI 53201-3115 [REDACTED]

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	08/10/2011	\$110	\$900		Monthly	83	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/18/2019	\$0		04/2016				04/2016						01/2019

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Charge; Account Closed Due to Inactivity;

Historical Account Information

Date	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
04/20	No Data Available								
03/20	No Data Available								
02/20	No Data Available								
01/20	No Data Available								
12/19	No Data Available								
11/19	No Data Available								
10/19	No Data Available								



Historical Account Information

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/19	No Data Available								
08/19	No Data Available								
07/19	No Data Available								
06/19	No Data Available								
05/19	No Data Available								
04/19	No Data Available								
03/19	No Data Available								
02/19	No Data Available								
01/19	\$0			4/1/2016	\$110	\$900		Charge Account	
12/18	\$0			4/1/2016	\$110	\$900		Charge Account	
11/18	\$0			4/1/2016	\$110	\$900		Charge Account	
10/18	\$0			4/1/2016	\$110	\$900		Charge Account	
09/18	\$0			4/1/2016	\$110	\$900		Charge Account	
08/18	\$0			4/1/2016	\$110	\$900		Charge Account	
07/18	\$0			4/1/2016	\$110	\$900		Charge Account	
06/18	\$0			4/1/2016	\$110	\$900		Charge Account	
05/18	\$0			4/1/2016	\$110	\$900		Charge Account	



Sears/CBNA PO Box 6217 SIOUX FALLS SD 57117													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
	07/26/2008	\$5	\$10,000		Monthly	99	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/09/2018	\$0						10/2008						02/2012

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Closed or Paid Account/Zero Balance; Account Closed By Credit Grantor;

Sears/CBNA PO Box 6217 SIOUX FALLS SD 57117													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
	05/01/2005	\$841	\$7,730		Monthly	93	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/14/2013	\$0		12/2005				12/2005						09/2006

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

Synccb/Care Credit PO Box 965036 Orlando FL 32896-5036													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
	04/18/2017	\$1,264	\$2,000		Monthly	36							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/30/2020	\$0		02/2018				02/2018						

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charge;

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
04/20	No Data Available								
03/20	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
02/20	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
01/20	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
12/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
11/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
10/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
09/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	

Historical Account Information

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
08/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
07/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
06/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
05/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
04/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
03/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
02/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
01/19	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
12/18	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
11/18	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
10/18	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
09/18	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
08/18	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
07/18	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
06/18	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	
05/18	\$0			2/1/2018	\$1,264	\$2,000		Charge Account	



Historical Account Information

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
05/19	\$0			1/1/2019	\$56	\$6,000		Charge Account	
04/19	\$0			1/1/2019	\$56	\$6,000		Charge Account	
03/19	\$0			1/1/2019	\$56	\$6,000		Charge Account	
02/19	\$0			1/1/2019	\$56	\$6,000		Charge Account	
01/19	\$56	\$29			\$56	\$6,000		Charge Account	
12/18	\$27	\$27			\$27	\$6,000		Charge Account	

USAA Federal Savings Bank PO Box 47504 San Antonio TX 78265-7504 [REDACTED]
 Account Number [REDACTED] Date Opened 12/28/2012 High Credit \$3,000 Credit Limit [REDACTED] Terms Duration 60M Terms Frequency Monthly Months Revd 38 Activity Designator Paid and Closed Creditor Classification

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/01/2016	\$0		02/2016	\$1,272			02/2016						02/2016

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Auto; Fixed Rate;

USAA Federal Savings Bank PO Box 47504 San Antonio TX 78265-7504 : [REDACTED]
 Account Number [REDACTED] Date Opened 04/07/2009 High Credit \$5,000 Credit Limit [REDACTED] Terms Duration 48M Terms Frequency Monthly Months Revd 45 Activity Designator Paid and Closed Creditor Classification

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
01/31/2013	\$0		12/2012				12/2012						12/2012

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

USAA Savings Bank PO Box 33009 San Antonio TX 78265-3009
 Account Number [REDACTED] Date Opened 12/26/2012 High Credit \$0 Credit Limit \$10,000 Terms Duration [REDACTED] Terms Frequency Monthly Months Revd 87 Activity Designator [REDACTED] Creditor Classification

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/17/2020	\$0												

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Flexible Spending Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - ;

Historical Account Information

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
04/20	\$0				\$0	\$10,000		Flexible Spending Credit Card	
03/20	\$0				\$0	\$10,000		Flexible Spending Credit Card	
02/20	\$0				\$0	\$10,000		Flexible Spending Credit Card	
01/20	\$0				\$0	\$10,000		Flexible Spending Credit Card	
12/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
11/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
10/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
09/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
08/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
07/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
06/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
05/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
04/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
03/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
02/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
01/19	\$0				\$0	\$10,000		Flexible Spending Credit Card	
12/18	\$0				\$0	\$10,000		Flexible Spending Credit Card	
11/18	\$0				\$0	\$10,000		Flexible Spending Credit Card	

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Historical Account Information

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
10/18	\$0				\$0	\$10,000		Flexible Spending Credit Card	
09/18	\$0				\$0	\$10,000		Flexible Spending Credit Card	
08/18	\$0				\$0	\$10,000		Flexible Spending Credit Card	
07/18	\$0				\$0	\$10,000		Flexible Spending Credit Card	
06/18	\$0				\$0	\$10,000		Flexible Spending Credit Card	
05/18	\$0				\$0	\$10,000		Flexible Spending Credit Card	

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.

Inquiries that may impact your credit rating/score.

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

Company Information	Inquiry Date(s)
Citibank Na/THD Ccs Gray Ops Ctr 541 Sid Martin Rd Gray, TN 37615-6210	12/15/2018



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.

Company Information - Prefix Descriptions:

- AM OR AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.
- CAR RENT - Inquiries with this prefix are from rental car companies regarding debit card payment acceptance.
- COLLECT - Inquiries with this prefix are for collection purposes and may be from the lender, a party collecting on the lender's behalf, or a company that purchased your debt.
- CONS RPT - Inquiries with this prefix are from your requests for your own report or requests you have authorized as part of a service or product.
- DDA - Inquiries with this prefix relate to a review of your consumer report for the opening of a deposit account.
- EMPL OR ND EMPL - Inquiries with this prefix indicate an employment inquiry.
- EQUIFAX OR EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy or your credit file or a research request.
- FIN PLAN - Inquiries with this prefix relate to a review of your consumer report for financial counseling or planning.
- INS - Inquiries with this prefix are from insurance companies regarding a review of your consumer report for insurance underwriting purposes.
- MEDICAL - Inquiries with this prefix are from medical service providers.
- ND - Inquiries with this prefix are general inquiries that do not display to creditor grantors.
- ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.
- NON APPL - Inquiries with this prefix are used when companies review the consumer report of a spouse who is not a co-applicant.
- PR - Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.
- PREAUTO - Inquiries with this prefix are used when you have provided consent to be prequalified for an auto loan or lease.
- PREQCARD - Inquiries with this prefix are used when you have provided consent to be prequalified for a credit card.
- PREQCOMM - Inquiries with this prefix are used when you have provided consent to be prequalified for telecommunications products or services.
- PREQHE - Inquiries with this prefix are used when you have provided consent to be prequalified for a home equity loan or line of credit.
- PREQIL - Inquiries with this prefix are used when you have provided consent to be prequalified for an installment loan other than auto, mortgage or home equity.
- PREQINS - Inquiries with this prefix are used when you have provided consent to be prequalified for an insurance quote.
- PREQMTG - Inquiries with this prefix are used when you have provided consent to be prequalified for a mortgage loan.
- PREQOD - Inquiries with this prefix are used when you have provided consent to be prequalified for an overdraft line of credit.
- PREQ - Inquiries with this prefix are used when you have provided consent to be prequalified for credit or services, not specific to auto, credit card, telecommunications, home equity, installment loan, insurance, mortgage or overdraft services.
- PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit of insurance.
- REFRESH - Inquiries with this prefix relate to the use of a consumer report in the period of time between underwriting and closing of a mortgage loan to ensure no new debt is identified.
- SUPPORT - Inquiries with this prefix are used by a social service agency related to a government benefit or child support.
- UTILSERV - Inquiries with this prefix are used when requesting utility services.

Company Information	Inquiry Date(s)
Equifax PO Box 740241 Atlanta, GA 30374-0241 Phone: [REDACTED]	05/11/2020
AR-The Home Depot - Citi Na PO Box 6497 Citibank Sioux Falls, SD 57117-6497 Phone: [REDACTED]	04/21/2020
AR-Capital One PO Box 26030 Richmond, VA 23260-6030 Phone: [REDACTED]	03/31/2020
AR-Best Buy / CBNA PO Box 6497 Citibank Sioux Falls, SD 57117-6497 Phone: [REDACTED]	12/17/2019



Company Information	Inquiry Date(s)
PRM-Progressive Insurance 300 N Commons Blvd Datalab Mayfield Village, OH 44143-1589 [REDACTED]	10/29/2019
PRM-Citi Cards CBNA PO BOX 6142 SIOUX FALLS, SD 57117-6142 Phone: [REDACTED]	10/28/2019
PRM-Discover Financial Services 2500 Lake Cook Rd Riverwoods, IL 60015-3851 Phone: [REDACTED]	08/29/2019
AR-Roper St. Francis Healthcare 316 Calhoun St Carealliance Charleston, SC 29401-1113	07/30/2019
ND EMPL-Data Facts Inc::CUSTOMS AND BORDER P 8520 Macon Rd Ste 2 Cordova, TN 38018-7147	06/11/2018

Para infomacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.