



CREDIT FILE : September 16, 2019

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: Tova A Noel

Social Security # [REDACTED]

Current Address: [REDACTED]

Previous Address(es): [REDACTED]

Please address all future correspondence to:



www.equifax.com/personal/disputes



Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374



(800) 377-6568
M - F 9:00am to 5:00pm in your time zone.

Formerly Known As: Toya Noel; Tova A Noel Christian

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(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)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	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

Bank of America PO Box 982238 El Paso TX 79998-2238 : (800) 421-2110

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	12/12/2007	\$5,075	\$9,600		Monthly	99							
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
08/17/2019	\$4,299		08/2019		\$100		08/2019						

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

When you place a security freeze on your Equifax credit report, you will be provided a 10-digit personal identification number (PIN) to use if you choose to temporarily lift or permanently remove the security freeze from your credit report. To make either request, you can contact Equifax by phone or mail and provide all the following:

1. Proper identification.
2. The unique PIN provided by Equifax when you placed the security freeze.
3. If requesting a temporary lift, specify the period of time for which the credit report is to be available (for example, from March 15, 2018 to March 21, 2018).

You can also create or sign into your account on www.equifax.com to authorize the temporary lift or permanent removal of your security freeze from your Equifax credit report.

Equifax will authorize the release of your credit report within one hour after receiving the above information if the request is by phone or electronic means or no later than three business days when a written request is submitted.

Placing, lifting, and removing a security freeze on your Equifax credit report is free.

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	\$4,299	\$100		8/1/2019	\$5,075	\$9,600		Credit Card	
07/19	\$3,671	\$82		7/1/2019	\$5,075	\$9,600		Credit Card	
06/19	\$3,246	\$72		6/1/2019	\$5,075	\$9,600		Credit Card	
05/19	\$2,332	\$55		5/1/2019	\$5,075	\$9,600		Credit Card	
04/19	\$2,333	\$56		4/1/2019	\$5,075	\$5,600		Credit Card	
03/19	\$2,535	\$60		3/1/2019	\$5,075	\$5,600		Credit Card	
02/19	\$3,052	\$82		2/1/2019	\$5,075	\$5,600		Credit Card	
01/19	\$4,215	\$100		1/1/2019	\$5,075	\$5,600		Credit Card	
12/18	\$3,979	\$102		12/1/2018	\$5,075	\$5,600		Credit Card	
11/18	\$4,847	\$119		11/1/2018	\$5,075	\$5,600		Credit Card	
10/18	\$5,075	\$117		10/1/2018	\$5,075	\$5,600		Credit Card	
09/18	\$4,459	\$108		9/1/2018	\$4,742	\$5,600		Credit Card	
08/18	\$3,577	\$83		8/1/2018	\$4,327	\$5,600		Credit Card	
07/18	\$3,341	\$90		7/1/2018	\$4,327	\$5,600		Credit Card	
06/18	\$3,870	\$77		6/1/2018	\$3,870	\$5,600		Credit Card	
05/18	\$2,247	\$51		5/1/2018	\$2,610	\$5,600		Credit Card	
04/18	\$2,101	\$49		4/1/2018	\$2,610	\$5,600		Credit Card	
03/18	\$2,042	\$46		3/1/2018	\$2,610	\$5,600		Credit Card	

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
02/18	\$2,216	\$52		2/1/2018	\$2,610	\$5,600		Credit Card	
01/18	\$2,245	\$53		1/1/2018	\$2,610	\$2,600		Credit Card	
12/17	\$2,274	\$52		12/1/2017	\$2,610	\$2,600		Credit Card	
11/17	\$2,343	\$55		11/1/2017	\$2,610	\$2,600		Credit Card	
10/17	\$2,411	\$55		10/1/2017	\$2,610	\$2,600		Credit Card	
09/17	\$2,479	\$58		9/1/2017	\$2,610	\$2,600		Credit Card	

Bestbuy/CBNA PO Box 6497 Sioux Falls SD 57117-6497

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
	11/21/2009	\$2,952	\$3,300		Monthly	70							
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
08/16/2019	\$0		12/2018				12/2018						

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

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			12/1/2018	\$2,952	\$3,300		Credit Card	
07/19	\$0			12/1/2018	\$2,952	\$3,300		Credit Card	
06/19	\$0			12/1/2018	\$2,952	\$3,300		Credit Card	
05/19	\$0			12/1/2018	\$2,952	\$3,300		Credit Card	
04/19	\$0			12/1/2018	\$2,952	\$3,300		Credit Card	
03/19	\$0			12/1/2018	\$2,952	\$3,300		Credit Card	
02/19	\$0			12/1/2018	\$2,952	\$3,300		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	\$0			12/1/2018	\$2,952	\$3,300		Credit Card	
12/18	\$59	\$27		2/1/2018	\$2,952	\$3,300		Credit Card	
11/18	\$0			2/1/2018	\$2,952	\$3,300		Credit Card	
10/18	\$0			2/1/2018	\$2,952	\$3,300		Credit Card	
09/18	\$0			2/1/2018	\$2,952	\$3,300		Credit Card	
08/18	\$0			2/1/2018	\$2,952	\$3,300		Credit Card	
07/18	\$0			2/1/2018	\$2,952	\$3,300		Credit Card	
06/18	\$0			2/1/2018	\$2,952	\$3,300		Credit Card	
05/18	\$0			2/1/2018	\$2,952	\$3,300		Credit Card	
04/18	\$0			2/1/2018	\$2,952	\$3,300		Credit Card	
03/18	\$0			2/1/2018	\$2,952	\$3,300		Credit Card	
02/18	\$2,769	\$75		2/1/2018	\$2,769	\$3,300		Credit Card	
01/18	\$2,319	\$68		1/1/2018	\$2,604	\$3,300		Credit Card	
12/17	\$2,273	\$67		12/1/2017	\$2,604	\$3,300		Credit Card	
11/17	\$2,166	\$64		11/1/2017	\$2,604	\$3,300		Credit Card	
10/17	\$1,943	\$58		10/1/2017	\$2,310	\$3,300		Credit Card	
09/17	\$1,988	\$57		9/1/2017	\$2,310	\$3,300		Credit Card	

Capital One PO Box 30253 Salt Lake City UT 84130 : (800) 477-6000

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	11/21/2009	\$869	\$810		Monthly	46	Transfer/Sold						
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
09/09/2013	\$0		03/2013	\$517			03/2013						09/2013

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Credit Card;

Capital One Auto Finance PO BOX 259407 CREDIT BUREAU DISPUTE PLANO TX 75025 : (800) 946-0332

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	01/11/2013	\$18,745		72M	Monthly	34	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
11/30/2015	\$0		11/2015	\$10,171	\$0		11/2015						11/2015

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;

Citicards CBNA PO Box 6241 Sioux Falls SD 57117-6241 : (800) 950-5114

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	04/19/2015	\$1,903	\$2,700		Monthly	52							
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
08/26/2019	\$0		06/2019				06/2019						

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
08/19	No Data Available								
07/19	\$0			6/1/2019	\$1,903	\$2,700		Flexible Spending Credit Card	
06/19	\$0			6/1/2019	\$1,903	\$2,700		Flexible Spending Credit Card	
05/19	\$99	\$25		6/1/2018	\$1,903	\$2,700		Flexible Spending Credit Card	
04/19	No Data Available								
03/19	No Data Available								
02/19	No Data Available								
01/19	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
12/18	No Data Available								
11/18	No Data Available								
10/18	No Data Available								
09/18	No Data Available								
08/18	\$0			6/1/2018	\$1,903	\$2,700		Flexible Spending Credit Card	
07/18	\$0			6/1/2018	\$1,903	\$2,700		Flexible Spending Credit Card	
06/18	No Data Available								
05/18	\$95	\$25		6/1/2017	\$1,903	\$2,700		Flexible Spending Credit Card	

Comenitybank/Victoriasecret														PO Box 182789 Columbus OH 43218-2789																					
Account Number				Date Opened				High Credit				Credit Limit				Terms Duration				Terms Frequency				Months Revd				Activity Designator				Creditor Classification			
[REDACTED]				11/29/2017				\$251				\$650								Monthly				21											
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																						
09/07/2019	\$0		08/2019	\$50			08/2019																												

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
08/19	\$0		\$45	5/1/2019	\$251	\$650		Charge Account	
07/19	\$0		\$45	5/1/2019	\$251	\$650		Charge Account	
06/19	\$0		\$45	5/1/2019	\$251	\$650		Charge Account	
05/19	\$0		\$26	2/1/2019	\$251	\$650		Charge Account	
04/19	\$0		\$26	2/1/2019	\$251	\$650		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
03/19	\$0		\$26	2/1/2019	\$251	\$650		Charge Account	
02/19	\$0		\$24	2/1/2019	\$251	\$650		Charge Account	
01/19	\$0		\$24	11/1/2018	\$251	\$650		Charge Account	
12/18	\$0		\$24	11/1/2018	\$251	\$650		Charge Account	
11/18	\$0		\$143	10/1/2018	\$251	\$650		Charge Account	
10/18	\$143	\$27	\$251	9/1/2018	\$251	\$650		Charge Account	
09/18	\$136	\$27		3/1/2018	\$136	\$250		Charge Account	
08/18	\$0		\$96	3/1/2018	\$96	\$250		Charge Account	
07/18	\$0		\$96	3/1/2018	\$96	\$250		Charge Account	
06/18	\$0		\$96	3/1/2018	\$96	\$250		Charge Account	
05/18	\$0		\$96	3/1/2018	\$96	\$250		Charge Account	
04/18	\$0		\$96	3/1/2018	\$96	\$250		Charge Account	
03/18	\$0		\$72	12/1/2017	\$72	\$250		Charge Account	
02/18	\$0		\$72	12/1/2017	\$72	\$250		Charge Account	
01/18	\$0		\$72	12/1/2017	\$72	\$250		Charge Account	
12/17	\$0				\$0	\$250		Charge Account	

Jpmcb - Auto Finance PO Box 901003 Ft Worth TX 76101-2003 : (800) 336-6675

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
██████████	12/28/2018	\$31,648		39M	Monthly	8							
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
08/28/2019	\$24,344		08/2019	\$811	\$811		08/2019						

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto Lease; Whose Account - Individual Account; ADDITIONAL INFORMATION - Auto; Lease;

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	No Data Available								
07/19	\$25,156	\$811	\$811	7/1/2019	\$31,648			Auto Lease	
06/19	\$25,967	\$811	\$811	6/1/2019	\$31,648			Auto Lease	
05/19	\$26,779	\$811	\$811	5/1/2019	\$31,648			Auto Lease	
04/19	\$27,590	\$811	\$811	4/1/2019	\$31,648			Auto Lease	
03/19	\$28,402	\$811	\$811	3/1/2019	\$31,648			Auto Lease	
02/19	\$29,213	\$811	\$811	2/1/2019	\$31,648			Auto Lease	

Jpmcb - Card Services PO BOX 15369 WILMINGTON DE 19850-5369 : (800) 945-2000

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
██████████	06/14/2007	\$2,963	\$5,000		Monthly	99							
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
08/13/2019	\$0		12/2018				12/2018						

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

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			12/1/2018	\$2,963	\$5,000		Credit Card	
07/19	\$0			12/1/2018	\$2,963	\$5,000		Credit Card	

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
06/19	\$0			12/1/2018	\$2,963	\$5,000		Credit Card	
05/19	\$0			12/1/2018	\$2,963	\$5,000		Credit Card	
04/19	\$0			12/1/2018	\$2,963	\$5,000		Credit Card	
03/19	\$0			12/1/2018	\$2,963	\$5,000		Credit Card	
02/19	\$0			12/1/2018	\$2,963	\$5,000		Credit Card	
01/19	\$0			12/1/2018	\$2,963	\$5,000		Credit Card	
12/18	\$0			12/1/2018	\$2,963	\$5,000		Credit Card	
11/18	\$0			11/1/2018	\$2,963	\$5,000		Credit Card	
10/18	\$0			4/1/2018	\$2,963	\$5,000		Credit Card	
09/18	\$0			4/1/2018	\$2,963	\$5,000		Credit Card	
08/18	No Data Available								
07/18	\$0			4/1/2018	\$2,963	\$5,000		Credit Card	
06/18	\$0			4/1/2018	\$2,963	\$5,000		Credit Card	
05/18	\$0			4/1/2018	\$2,963	\$5,000		Credit Card	
04/18	\$0			3/1/2018	\$2,963	\$5,000		Credit Card	
03/18	\$0			3/1/2018	\$2,963	\$5,000		Credit Card	
02/18	\$0			2/1/2018	\$2,963	\$3,000		Credit Card	
01/18	\$2,927	\$60		1/1/2018	\$2,963	\$3,000		Credit Card	

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
12/17	\$2,805	\$56		12/1/2017	\$2,938	\$3,000		Credit Card	
11/17	\$2,697	\$56		11/1/2017	\$2,927	\$3,000		Credit Card	
10/17	\$2,855	\$55		10/1/2017	\$2,855	\$3,000		Credit Card	
09/17	\$2,369	\$47		9/1/2017	\$2,445	\$3,000		Credit Card	

Macy's/Dsnb PO Box 8218 Mason OH 45040-8218 : (800) 697-2909

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
	03/02/2015	\$1,306	\$1,400		Monthly	54		

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
09/06/2019	\$0		10/2018				10/2018						

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
08/19	\$0			10/1/2018	\$1,306	\$1,400		Charge Account	
07/19	\$0			10/1/2018	\$1,306	\$1,400		Charge Account	
06/19	\$0			10/1/2018	\$1,306	\$1,400		Charge Account	
05/19	\$0			10/1/2018	\$1,306	\$1,400		Charge Account	
04/19	\$0			10/1/2018	\$1,306	\$1,400		Charge Account	
03/19	\$0			10/1/2018	\$1,306	\$1,400		Charge Account	
02/19	\$0			10/1/2018	\$1,306	\$1,400		Charge Account	
01/19	\$0			10/1/2018	\$1,306	\$1,400		Charge Account	
12/18	\$0			10/1/2018	\$1,306	\$1,400		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
11/18	\$0			10/1/2018	\$1,306	\$1,400		Charge Account	
10/18	\$285	\$27		2/1/2018	\$1,306	\$1,400		Charge Account	
09/18	\$0			2/1/2018	\$1,306	\$1,400		Charge Account	
08/18	\$0			2/1/2018	\$1,306	\$1,400		Charge Account	
07/18	\$0			2/1/2018	\$1,306	\$1,400		Charge Account	
06/18	\$0			2/1/2018	\$1,306	\$1,400		Charge Account	
05/18	\$0			2/1/2018	\$1,306	\$1,400		Charge Account	
04/18	\$0			2/1/2018	\$1,306	\$1,400		Charge Account	
03/18	\$0			2/1/2018	\$1,306	\$1,400		Charge Account	
02/18	\$0			3/1/2017	\$1,306	\$1,400		Charge Account	
01/18	\$0			3/1/2017	\$1,306	\$1,400		Charge Account	
12/17	\$0			3/1/2017	\$1,306	\$1,400		Charge Account	
11/17	\$0			3/1/2017	\$1,306	\$1,400		Charge Account	
10/17	\$0			3/1/2017	\$1,306	\$1,400		Charge Account	
09/17	\$0			3/1/2017	\$1,306	\$1,400		Charge Account	

Municipal Credit Union 22 Cortlandt St New York NY 10007-3107 : (212) 416-7000

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
	12/01/2016	\$8,050		60M	Monthly	32							
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
09/01/2019	\$4,387		08/2019	\$185	\$185		09/2019						

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Unsecured; Whose Account - Individual Account; ADDITIONAL INFORMATION - Unsecured;

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	\$4,519	\$185	\$185	7/1/2019	\$8,050			Unsecured	
07/19	No Data Available								
06/19	\$4,787	\$185	\$185	5/1/2019	\$8,050			Unsecured	
05/19	\$4,920	\$185	\$185	4/1/2019	\$8,050			Unsecured	
04/19	\$5,044	\$185	\$185	3/1/2019	\$8,050			Unsecured	
03/19	\$5,176	\$185		2/1/2019	\$8,050			Unsecured	
02/19	\$5,165	\$185	\$370	2/1/2019	\$8,050			Unsecured	
01/19	\$5,429	\$185	\$185	12/1/2018	\$8,050			Unsecured	
12/18	\$5,556	\$185	\$185	11/1/2018	\$8,050			Unsecured	
11/18	\$5,678	\$185	\$185	10/1/2018	\$8,050			Unsecured	
10/18	\$5,797	\$185		9/1/2018	\$8,050			Unsecured	
09/18	\$5,917	\$185		8/1/2018	\$8,050			Unsecured	
08/18	\$6,038	\$185	\$185	7/1/2018	\$8,050			Unsecured	
07/18	\$6,159	\$185	\$185	6/1/2018	\$8,050			Unsecured	
06/18	\$6,274	\$185	\$185	5/1/2018	\$8,050			Unsecured	
05/18	\$6,390	\$185	\$185	4/1/2018	\$8,050			Unsecured	
04/18	\$6,507	\$185	\$185	3/1/2018	\$8,050			Unsecured	
03/18	\$6,624	\$185	\$185	2/1/2018	\$8,050			Unsecured	

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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
02/18	\$6,731	\$185	\$185	1/1/2018	\$8,050			Unsecured	
01/18	\$6,842	\$185	\$185	12/1/2017	\$8,050			Unsecured	
12/17	\$6,944	\$185	\$185	11/1/2017	\$8,050			Unsecured	
11/17	\$7,057	\$185	\$185	10/1/2017	\$8,050			Unsecured	
10/17	\$7,169	\$185	\$185	9/1/2017	\$8,050			Unsecured	
09/17	\$7,265	\$185	\$185	8/1/2017	\$8,050			Unsecured	

Navy Federal Cu P.O. BOX 3700 ATTN: CBR DISPUTES MERRIFIELD VA 22119-3700 : (888) 842-6328

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
	07/02/2017	\$9,394	\$17,200		Monthly	25						
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 Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/19/2019	\$9,394		08/2019	\$500	\$188		08/2019					

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

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	\$9,394	\$188	\$500	8/1/2019	\$9,394	\$17,200		Credit Card	
07/19	\$4,853	\$38	\$160	7/1/2019	\$6,397	\$17,200		Credit Card	
06/19	\$4,976	\$100		5/1/2019	\$6,397	\$14,900		Credit Card	
05/19	\$4,938		\$240	5/1/2019	\$6,397	\$14,900		Credit Card	
04/19	\$5,140	\$103	\$243	4/1/2019	\$6,397	\$14,900		Credit Card	
03/19	\$5,343		\$546	3/1/2019	\$6,397	\$14,900		Credit Card	
02/19	\$5,846	\$117	\$543	2/1/2019	\$6,397	\$14,900		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	\$6,343	\$27	\$100	1/1/2019	\$6,397	\$12,900		Credit Card	
12/18	\$0			2/1/2018	\$2,284	\$12,900		Credit Card	
11/18	\$0			2/1/2018	\$2,284	\$12,900		Credit Card	
10/18	\$0			2/1/2018	\$2,284	\$12,900		Credit Card	
09/18	\$0			2/1/2018	\$2,284	\$12,900		Credit Card	
08/18	\$0			2/1/2018	\$2,284	\$12,900		Credit Card	
07/18	\$0			2/1/2018	\$2,284	\$12,900		Credit Card	
06/18	\$0			2/1/2018	\$2,284	\$12,900		Credit Card	
05/18	\$0			2/1/2018	\$2,284	\$12,900		Credit Card	
04/18	\$0			2/1/2018	\$2,284	\$12,900		Credit Card	
03/18	\$0		\$602	2/1/2018	\$2,284	\$12,900		Credit Card	
02/18	\$602		\$200	2/1/2018	\$2,284	\$12,900		Credit Card	
01/18	\$793	\$20	\$1,000	1/1/2018	\$2,284	\$12,900		Credit Card	
12/17	\$1,784		\$500	12/1/2017	\$2,284	\$12,900		Credit Card	
11/17	\$0				\$0	\$12,900		Credit Card	
10/17	\$0				\$0	\$12,900		Credit Card	
09/17	\$0				\$0	\$12,900		Credit Card	

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Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
	01/20/2019	\$0	\$25,000		Monthly	6							
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
08/16/2019	\$0												

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

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				\$0	\$25,000		Credit Card					
07/19	\$0				\$0	\$25,000		Credit Card					
06/19	\$0				\$0	\$25,000		Credit Card					
05/19	\$0				\$0	\$25,000		Credit Card					
04/19	\$0				\$0	\$25,000		Credit Card					
03/19	\$0				\$0	\$25,000		Credit Card					
02/19	\$0				\$0	\$25,000		Credit Card					

Nissan Acceptance Corp. 7900 Ridgepoint Dr Irving TX 75063-3153 : (800) 456-6622

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
	11/13/2015	\$21,987		72M	Monthly	37	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
12/31/2018	\$0		12/2018	\$11,953			12/2018						12/2018

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;

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	No Data Available												
07/19	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
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	No Data Available								
12/18	No Data Available								
11/18	\$11,912	\$362	\$362	11/1/2018	\$21,987			Auto	
Additional Information: Fixed Rate									
10/18	\$12,218	\$362	\$362	10/1/2018	\$21,987			Auto	
Additional Information: Fixed Rate									
09/18	\$12,522	\$362	\$362	9/1/2018	\$21,987			Auto	
Additional Information: Fixed Rate									
08/18	\$12,825	\$362	\$362	8/1/2018	\$21,987			Auto	
Additional Information: Fixed Rate									
07/18	\$13,125	\$362	\$362	7/1/2018	\$21,987			Auto	
Additional Information: Fixed Rate									
06/18	\$13,424	\$362	\$362	6/1/2018	\$21,987			Auto	
Additional Information: Fixed Rate									
05/18	\$13,723	\$362	\$362	5/1/2018	\$21,987			Auto	
Additional Information: Fixed Rate									
04/18	\$14,019	\$362	\$362	3/1/2018	\$21,987			Auto	
Additional Information: Fixed Rate									

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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
03/18	\$14,316	\$362	\$362	3/1/2018	\$21,987			Auto	
02/18	\$14,554	\$362	\$362	2/1/2018	\$21,987			Auto	
01/18	\$14,900	\$362	\$362	1/1/2018	\$21,987			Auto	
12/17	\$15,134	\$362	\$362	12/1/2017	\$21,987			Auto	
11/17	\$15,419	\$362	\$362	11/1/2017	\$21,987			Auto	
10/17	\$15,771	\$362	\$362	10/1/2017	\$21,987			Auto	
09/17	\$16,000	\$362	\$362	9/1/2017	\$21,987			Auto	

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)
Credco::JAGUAR LAND ROVER PA PO BOX 509124 SAN DIEGO, CA 92150-9124 Phone: (800) 523-0233	12/26/2018
At&T Services, Inc.-Mt 17330 PRESTON RD STE 100A DALLAS, TX 75252-606	11/03/2018

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.
- PREQAUTO - 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: (800) 685-1111	09/16/2019
CONS RPT-Credit Karma, Inc 760 Market St Fl 10 San Francisco, CA 94102-2300	09/13/2019 09/06/2019 08/25/2019 08/17/2019 08/06/2019 07/26/2019 07/19/2019 07/10/2019 07/03/2019 06/27/2019 06/20/2019 06/11/2019 05/31/2019 05/27/2019 05/20/2019 05/13/2019 05/06/2019 04/28/2019 04/17/2019 04/10/2019 04/03/2019 03/28/2019 03/20/2019 03/13/2019 03/07/2019 03/04/2019
AR-Best Buy / CBNA PO Box 6497 Citibank Sioux Falls, SD 57117-6497 Phone: (888) 574-1301	09/08/2019 08/08/2019 07/08/2019 06/07/2019 05/09/2019 04/08/2019 03/08/2019 02/07/2019 01/09/2019 12/09/2018 11/08/2018 10/09/2018

Company Information	Inquiry Date(s)									
AR-Citi Cards CBNA PO Box 6241 Sioux Falls, SD 57117-6241 Phone: (800) 995-5114	08/27/2019	07/23/2019	06/29/2019	05/28/2019	04/23/2019	03/26/2019	02/19/2019	01/22/2019		
AR-Navy FCU 820 Follin Ln SE Acct Review Project Vienna, VA 22180-4907	08/27/2019	07/23/2019	06/18/2019	05/28/2019	04/23/2019	03/26/2019	02/26/2019	01/29/2019		
AR-Macys/Dsnb PO Box 8218 Mason, OH 45040-8218 Phone: (800) 241-0488	08/27/2019	07/23/2019	06/29/2019	05/28/2019	04/23/2019	03/26/2019	02/19/2019	01/22/2019		
PRM-Discover Financial PO Box 15316 Wilmington, DE 19850-5316 Phone: (800) 347-2683	08/09/2019	06/27/2019	02/22/2019	12/21/2018	12/06/2018	10/26/2018	09/27/2018			
AR-Comenity Bank PO Box 182789 Columbus, OH 43218-2789	08/06/2019	07/02/2019	05/07/2019	03/05/2019	11/06/2018					
PRM-Comenitycapital/Mprcc BATCH PRESCRN PO BOX 182120 COLUMBUS, OH 43218-2120	06/14/2019									
PRM-Navy FCU P.O. BOX 3700 ATTN: CBR DISPUTES MERRIFIELD, VA 22119-3700 Phone: (888) 842-6328	06/06/2019									
ND-Equifax PO BOX 740250 ATLANTA, GA 30374-0250 Phone: (800) 685-1111	04/08/2019									
PRM-Citi Cards CBNA PO BOX 6142 SIOUX FALLS, SD 57117-6142 Phone: (800) 995-5114	03/30/2019	02/23/2019	09/25/2018							
PRM-Comenity Bank/Nwyrk&CO PO Box 182789 Columbus, OH 43218-2789	03/04/2019									
PRM-Discover Financial Services 2500 Lake Cook Rd Riverwoods, IL 60015-3851 Phone: (800) 347-2683	02/22/2019	11/12/2018	10/12/2018							
PRM-Citizens 1 Citizens Plz Providence, RI 02903-1344 Phone: (317) 831-0110	02/19/2019	01/15/2019								
CONS RPT-CIC/Experian Alrts Monitoring-Inquiry PO Box 1909 Orange, CA 92856-0909	01/10/2019									
AR-Citibank Na PO Box 6241 Sioux Falls, SD 57117-6241 Phone: (800) 995-5114	12/28/2018	09/24/2018								
ND EMPL-Verato, Inc.:ARAXID 6862 Elm St Ste 460 McLean, VA 22101-3838	04/04/2018									