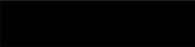




CREDIT FILE :

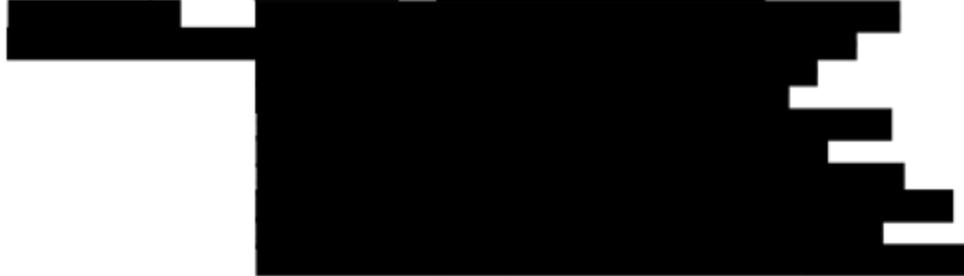


Confirmation #



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

Name On File: Michael A Thomas
Social Security #



Please address all future correspondence to:



www.equifax.com/personal/disputes



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



M - F 9:00am to 5:00pm in your time zone.

Last Reported Employment: DOJ Bureau;

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

Stern Recovery Servcies, Inc.; Collection Reported 08/2019; Assigned 01/2018; Creditor Class - Medical/Health Care; Original Creditor - First Health of the Carolinas; Amount - \$125 ; Status as of 08/2019 - Unpaid; Date of 1st Delinquency 05/2016; Balance as of 08/2019 - \$125 ; Individual Account; Account # - 5KQWS; Address: 415 N Edgeworth St Greensboro NC 27401-2182 : (336) 379-7321

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(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)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

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.

Advanced Financial Svcs FCU 785 Central Ave New Providence NJ 07974-1136 : [REDACTED]
 Account Number [REDACTED] Date Opened 10/17/2008 High Credit \$6,500 Credit Limit [REDACTED] Terms Duration [REDACTED] Terms Frequency Monthly Months Revd 47 Activity Designator [REDACTED] Creditor Classification [REDACTED]

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
09/30/2012	\$0		09/2012		\$194		09/2012						

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

Affinity Federal Credit Union PO Box 621 Basking Ridge NJ 07920-0621 : [REDACTED]
 Account Number [REDACTED] Date Opened 02/26/2019 High Credit \$27,477 Credit Limit [REDACTED] Terms Duration 72M Terms Frequency Monthly Months Revd 4 Activity Designator [REDACTED] Creditor Classification [REDACTED]

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
07/31/2019	\$25,846		07/2019	\$470	\$468		07/2019						

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - 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	\$25,846	\$468	\$470	7/1/2019	\$27,477			Auto					
Additional Information: Fixed Rate													
06/19	\$26,166	\$468	\$470	6/1/2019	\$27,477			Auto					
Additional Information: Fixed Rate													
05/19	\$26,494	\$468	\$470	5/1/2019	\$27,477			Auto					
Additional Information: Fixed Rate													
04/19	\$26,795	\$468	\$470	4/1/2019	\$27,477			Auto					
Additional Information: Fixed Rate													
03/19	\$27,104	\$468	\$468	3/1/2019	\$27,477			Auto					
Additional Information: Fixed Rate													

FEB - Retail PO Box 4499 Beaverton OR 97076-4499 : (866) 502-6439
 Account Number [REDACTED] Date Opened 06/16/2019 High Credit \$2,249 Credit Limit \$3,000 Terms Duration [REDACTED] Terms Frequency Monthly Months Revd 2 Activity Designator [REDACTED] Creditor Classification [REDACTED]

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
08/27/2019	\$2,002		07/2019	\$300	\$120		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
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	No Data Available								
10/18	No Data Available								
09/18	No Data Available								
08/18	No Data Available								
07/18	No Data Available								
06/18	No Data Available								
05/18	No Data Available								
04/18	No Data Available								
03/18	No Data Available								
02/18	No Data Available								
01/18	No Data Available								
12/17	\$1,059		\$90	11/1/2017		\$800	\$1,059	Credit Card	
Additional Information: Charged Off 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
11/17	\$1,149			6/1/2015		\$800	\$1,149	Credit Card	

Additional Information: Charged Off Account

Flagship Credit Acceptance, llc 3 Christy Dr Ste 201 Chadds Ford PA 19317-9670

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
██████████*	08/31/2016	\$19,213		73M	Monthly	31	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
03/31/2019	\$0		03/2019	\$12,683			03/2019						03/2019

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								
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	\$13,224	\$338		11/1/2018	\$19,213			Auto	

Additional Information: Fixed Rate

12/18	\$13,136	\$338		11/1/2018	\$19,213			Auto	
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Additional Information: Fixed Rate

11/18	\$13,048	\$338	\$960	11/1/2018	\$19,213			Auto	
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Additional Information: 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
10/18	\$13,921	\$338		9/1/2018	\$19,213			Auto	

Additional Information: Fixed Rate

09/18	\$13,828	\$338	\$360	9/1/2018	\$19,213			Auto	
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Additional Information: Fixed Rate

08/18	\$14,097	\$338	\$342	8/1/2018	\$19,213			Auto	
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Additional Information: Fixed Rate

07/18	\$14,343	\$338	\$350	7/1/2018	\$19,213			Auto	
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Additional Information: Fixed Rate

06/18	\$14,595	\$338	\$340	6/1/2018	\$19,213			Auto	
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Additional Information: Fixed Rate

05/18	\$14,839	\$338	\$330	5/1/2018	\$19,213			Auto	
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Additional Information: Fixed Rate

04/18	\$15,067	\$338	\$360	4/1/2018	\$19,213			Auto	
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Additional Information: Fixed Rate

03/18	No Data Available								
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02/18	\$15,897	\$338		1/1/2018	\$19,213			Auto	
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Additional Information: Fixed Rate

01/18	\$15,801	\$338	\$338	1/1/2018	\$19,213			Auto	
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Additional Information: Fixed Rate

12/17	\$16,031	\$338	\$261	12/1/2017	\$19,213			Auto	
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Additional Information: Fixed Rate

11/17	\$16,184	\$338	\$276	11/1/2017	\$19,213			Auto	
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Additional Information: Fixed Rate

10/17	\$16,353	\$338	\$462	10/1/2017	\$19,213			Auto	
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Additional Information: 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
09/17	\$16,703	\$338	\$340	9/1/2017	\$19,213			Auto	

Additional Information: Fixed Rate

LEADERS Financial Company 67 Walnut Ave Ste 110 Clark NJ 07066-1640

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
[REDACTED]	09/05/2010	\$9,436			Monthly	32	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
02/05/2014	\$0		04/2013		\$293		03/2011						04/2013

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

NYS Dept.Social Serv.-Child SU PO Box 818 New York NY 10013-0818

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
[REDACTED]	06/03/2013	\$0				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
08/12/2019	\$1,044	\$1,044	07/2019		\$1,257	08/2019		07/2019					

Status - Collection Account; Type of Account - Open; Type of Loan - Family Support; Whose Account - Individual Account; ADDITIONAL INFORMATION - Child/Family Support; Collection Account;

Account History with Status Codes 07/2019 06/2015 G 4

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	\$1,044	\$1,257		7/1/2019	\$0		\$1,044	Family Support	

Additional Information: Collection Account

07/19	\$1,481	\$1,257		7/1/2019	\$0		\$1,481	Family Support	
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Additional Information: Collection Account

06/19	\$0	\$738		6/1/2019	\$0			Family Support	
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05/19	\$0	\$738		5/1/2019	\$0			Family Support	
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04/19	\$0	\$738		4/1/2019	\$0			Family Support	
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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
03/19	No Data Available								
02/19	\$0	\$738		2/1/2019	\$0			Family Support	
01/19	\$0	\$738		1/1/2019	\$0			Family Support	
12/18	\$0	\$738		12/1/2018	\$0			Family Support	
11/18	\$0	\$738		11/1/2018	\$0			Family Support	
10/18	\$0	\$738		10/1/2018	\$0			Family Support	
09/18	\$0	\$738		9/1/2018	\$0			Family Support	
08/18	\$0	\$738		8/1/2018	\$0			Family Support	
07/18	\$0	\$738		7/1/2018	\$0			Family Support	
06/18	\$0	\$738		6/1/2018	\$0			Family Support	
05/18	\$0	\$738		5/1/2018	\$0			Family Support	
04/18	\$0	\$738		4/1/2018	\$0			Family Support	
03/18	\$0	\$738		2/1/2018	\$0			Family Support	
02/18	No Data Available								
01/18	\$0	\$738		1/1/2018	\$0			Family Support	
12/17	\$0	\$738		12/1/2017	\$0			Family Support	
11/17	\$0	\$738		11/1/2017	\$0			Family Support	
10/17	\$0	\$738		10/1/2017	\$0			Family Support	

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
09/17	\$0	\$738		8/1/2017	\$0			Family Support	

USAA Savings Bank PO Box 33009 San Antonio TX 78265-3009

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
	07/28/2016	\$1,991	\$2,800		Monthly	36							
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
08/26/2019	\$1,582		08/2019	\$500	\$48		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	No Data Available								
07/19	\$1,721	\$44	\$300	7/1/2019	\$1,982	\$2,800		Credit Card	
06/19	\$1,661	\$42	\$79	5/1/2019	\$1,982	\$2,800		Credit Card	
05/19	\$1,384	\$35	\$33	4/1/2019	\$1,982	\$2,800		Credit Card	
04/19	\$1,336	\$33		2/1/2019	\$1,982	\$2,800		Credit Card	
03/19	No Data Available								
02/19	\$775	\$22	\$500	2/1/2019	\$1,982	\$2,800		Credit Card	
01/19	\$982	\$24		12/1/2018	\$1,982	\$2,800		Credit Card	
12/18	No Data Available								
11/18	\$1,426	\$34	\$293	10/1/2018	\$1,982	\$2,800		Credit Card	
10/18	No Data Available								
09/18	\$1,306	\$30	\$430	8/1/2018	\$1,982	\$2,000		Credit Card	

(Continued On Next Page)

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
08/18	\$1,407	\$33	\$66	8/1/2018	\$1,982	\$2,000		Credit Card	
07/18	\$1,162	\$34	\$251	7/1/2018	\$1,982	\$2,000		Credit Card	
06/18	No Data Available								
05/18	\$1,564	\$51	\$210	5/1/2018	\$1,982	\$2,000		Credit Card	
04/18	\$1,699	\$54	\$320	4/1/2018	\$1,982	\$2,000		Credit Card	
03/18	\$1,832	\$56	\$151	3/1/2018	\$1,894	\$2,000		Credit Card	
02/18	\$1,757	\$54	\$81	1/1/2018	\$1,890	\$2,000		Credit Card	
01/18	\$1,803	\$52	\$52	12/1/2017	\$1,890	\$2,000		Credit Card	
12/17	No Data Available								
11/17	\$1,826	\$55	\$169	10/1/2017	\$1,890	\$2,000		Credit Card	
10/17	\$1,838	\$57	\$90	10/1/2017	\$1,890	\$2,000		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)
Comcast-Philadelphia 4008 N Dupont Hwy New Castle, DE 19720-6314 Phone: [REDACTED]	06/09/2019
Capital One PO BOX 259407 CREDIT BUREAU DISPUTE PLANO, TX 75025 Phone: [REDACTED]	02/26/2019
USAA FSB CC 3773 Howard Hughes Pkwy Las Vegas, NV 89169-0949	08/15/2018

Your Exchange Data Report was used to generate an Insight Score which was resold by Equifax. Therefore, you are entitled to a copy of your Exchange Data Report. To order your data report or Insight Score call [REDACTED].

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: [REDACTED]	09/16/2019 11/14/2017 11/14/2017
UTILSERV-Southern Gas Company 1844 W Ferry Rd Naperville, IL 60563-9662	08/30/2019
PRM-Liberty Mutual Insurance 157 BERKELEY ST BOSTON, MA 02116-510	08/03/2019

Company Information	Inquiry Date(s)									
PRM-Discover Financial Services 2500 Lake Cook Rd Riverwoods, IL 60015-3851 Phone: [REDACTED]	07/19/2019	07/05/2019	06/27/2019	06/21/2019	06/14/2019	06/07/2019	05/23/2019	04/26/2019		
	04/19/2019	04/12/2019	04/05/2019	03/28/2019	03/22/2019	03/15/2019	03/08/2019	02/28/2019		
	02/22/2019	02/07/2019	02/01/2019	12/21/2018	12/13/2018	12/06/2018	11/29/2018			
PRM-Citi Cards CBNA PO BOX 6142 SIOUX FALLS, SD 57117-6142 Phone: [REDACTED]	07/01/2019	06/01/2019	04/27/2019	03/30/2019	02/23/2019	12/29/2018	11/27/2018	10/26/2018		
	09/25/2018									
PRM-Capital One Bank USA Na PO Box 85015 Richmond, VA 23285-5015 Phone: [REDACTED]	06/29/2019	05/28/2019	04/30/2019	03/26/2019	12/25/2018	11/27/2018	09/25/2018			
PREQCARD-Fortiva/Tbom PO BOX 105555 ATLANTA, GA 30348-5555 Phone: [REDACTED]	06/16/2019									
DTC-Comcast-Philadelphia 4008 N Dupont Hwy New Castle, DE 19720-6314 Phone: [REDACTED]	06/09/2019									
PRM-Amica Mutual Insurance CO P O Drawer 6008 10 Weybosset St Providence, RI 02903-2818 Phone: [REDACTED]	02/28/2019									
PRM-Capital One Auto Finance 3901 Dallas Pkwy Plano, TX 75093-7864 Phone: [REDACTED]	02/26/2019	01/29/2019								

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba 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.