



Equifax Credit Report™ for Syreeta C. Hubbard

As of: 10/15/2015

Available until: 11/14/2015

Confirmation #:5788204529

Report Does Not Update

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report
7. Summary of Your Rights Under the FCRA	Summary of Your Rights Under the FCRA
8. Remedying the Effects of Identity Theft	Remedying the Effects of Identity Theft
9. Your Rights Under State Law	Your Rights Under State Law

Contact Us

If you would like to initiate your dispute by phone you may contact our dispute center at 866-229-7861. Or you may dispute via US mail by writing to:

Equifax Information Services, LLC
PO Box 740256
Atlanta, GA 30374

Credit Summary

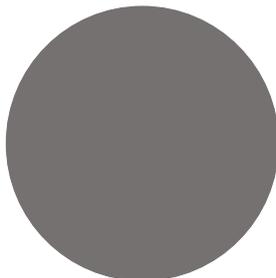
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

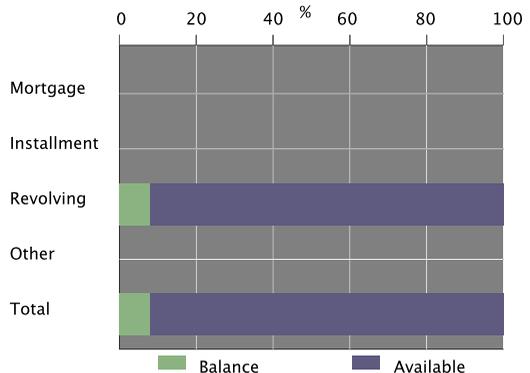
Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	0	\$0	N/A	N/A	N/A	\$0	0
Installment	0	\$0	N/A	N/A	N/A	\$0	0
Revolving	2	\$2,093	\$24,407	\$26,500	8 %	\$64	2
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	2	\$2,093	\$24,407	\$26,500	8 %	\$64	2

Debt by Account Type



- Mortgage-0%
- Revolving-100%
- Installment-0%
- Other-0%

Debt to Credit Ratio by Account Type



NOTE: Total may not equal 100% due to rounding

Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	9 Years, 8 Months
Average Account Age	4 Years, 9 Months
Oldest Account	SALLIE MAE (Opened 02/21/2006)
Most Recent Account	CAPITAL ONE BANK USA (Opened 12/23/2014)

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

Inquiries in the Last 2 Years	4
Most Recent Inquiry	CCB/PPC (06/26/15)

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

Public Records	0
Negative Accounts	9
Collections	1

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

You have no mortgage accounts on file.

Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
DEPT OF ED/NELNET	90000042315XXXX	09/16/2013	\$0	09/30/2015		120+ DAYS PAST DUE	

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000042315XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 928
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every

			month)
Date Opened:	09/16/2013	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	23
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013									NR	*	*	*

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		954	954	954	954	954
Scheduled Payment Amount		9	9	9	9	9
Actual Payment Amount						
Date of Last Payment						
High Credit		928	928	928	928	928
Credit Limit						
Amount Past Due		115	106	96	86	77
Type of Loan		Education Loan				

Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	954	954	954	954	954	954
Scheduled Payment Amount	9	9	9	9	9	9
Actual Payment Amount						
Date of Last Payment						
High Credit	928	928	928	928	928	928
Credit Limit						
Amount Past Due	67	57	48	38	28	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	954		954	928	928	928
Scheduled Payment Amount	9		9		9	9
Actual Payment Amount						
Date of Last Payment						
High Credit	928		928	928	928	928
Credit Limit						
Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan

Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	928	2000	2000	2000	2000	2000
Scheduled Payment Amount	9	50	50	50	50	50
Actual Payment Amount						
Date of Last Payment						
High Credit	928	2000	2000	2000	2000	2000
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000041109XXXX 09/08/2013 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000041109XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 1,750
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/08/2013	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	

Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	24
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013									*	*	*	*

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		1783	1783	1783	1783	1783
Scheduled Payment Amount		17	17	17	17	17
Actual Payment Amount						
Date of Last Payment						
High Credit		1750	1750	1750	1750	1750
Credit Limit						
Amount Past Due		215	197	179	161	143
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	1783	1783	1783	1783	1783	1783
Scheduled Payment Amount	17	17	17	17	17	17
Actual Payment Amount						
Date of Last Payment						
High Credit	1750	1750	1750	1750	1750	1750
Credit Limit						
Amount Past Due	125	107	89	71	53	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	1783		1783	1750	1750	1750
Scheduled Payment Amount	17		17		17	17
Actual Payment Amount						
Date of Last Payment						
High Credit	1750		1750	1750	1750	1750
Credit Limit						
Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan -	Student loan -	Student loan -

				payment deferred	payment deferred	payment deferred
	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	1750	1750	1750	1750	1750	1750
Scheduled Payment Amount	17	50	50	50	50	50
Actual Payment Amount						
Date of Last Payment						
High Credit	1750	1750	1750	1750	1750	1750
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000033307XXXX 09/25/2012 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000033307XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 6,000
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/25/2012	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A

Date Major Delinquency First Reported:		Months Reviewed:	35
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012									NR	*	*	*

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		6633	6633	6633	6633	6633
Scheduled Payment Amount		76	76	76	76	76
Actual Payment Amount						
Date of Last Payment						
High Credit		6000	6000	6000	6000	6000
Credit Limit						
Amount Past Due		920	843	767	690	613
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	6633	6633	6633	6633	6633	6633
Scheduled Payment Amount	76	76	76	76	76	76
Actual Payment Amount						
Date of Last Payment						
High Credit	6000	6000	6000	6000	6000	6000
Credit Limit						
Amount Past Due	536	460	383	306	230	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	6633		6633	6000	6000	6000
Scheduled Payment Amount	76		76		76	76
Actual Payment Amount						
Date of Last Payment						
High Credit	6000		6000	6000	6000	6000
Credit Limit						
Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	6000	6000	6000	6000	6000	6000
Scheduled Payment Amount	76	73	73	73	73	73
Actual Payment Amount						
Date of Last Payment						
High Credit	6000	6000	6000	6000	6000	6000
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000031671XXXX 08/29/2012 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000031671XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 3,500
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	08/29/2012	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	36

Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012								NR	*	*	*	*

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		3559	3559	3559	3559	3559
Scheduled Payment Amount		35	35	35	35	35
Actual Payment Amount						
Date of Last Payment						
High Credit		3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due		421	386	351	316	280
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
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Balance	3559	3559	3559	3559	3559	3559
Scheduled Payment Amount	35	35	35	35	35	35
Actual Payment Amount						
Date of Last Payment						
High Credit	3500	3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due	245	210	175	140	105	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	3559		3559	3500	3500	3500
Scheduled Payment Amount	35		35		35	35
Actual Payment Amount						
Date of Last Payment						
High Credit	3500		3500	3500	3500	3500
Credit Limit						
Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
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Balance	3500	3500	3500	3500	3500	3500
Scheduled Payment Amount	35	35	35	35	35	35
Actual Payment Amount						
Date of Last Payment						
High Credit	3500	3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000025934XXXX 09/13/2011 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000025934XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 4,500
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/13/2011	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	48
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	

Scheduled Payment Amount	61	61	61	61	61	61
Actual Payment Amount						
Date of Last Payment						
High Credit	4500	4500	4500	4500	4500	4500
Credit Limit						
Amount Past Due	428	366	305	244	183	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	5289		5289	4500	4500	4500
Scheduled Payment Amount	61		61		61	61
Actual Payment Amount						
Date of Last Payment						
High Credit	4500		4500	4500	4500	4500
Credit Limit						
Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	4500	4500	4500	4500	4500	4500

Scheduled Payment Amount	61	58	58	58	58	58
Actual Payment Amount						
Date of Last Payment						
High Credit	4500	4500	4500	4500	4500	4500
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000025934XXXX 09/13/2011 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000025934XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 3,500
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/13/2011	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	48
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan

Date of First Delinquency:	09/2014
Comments:	

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	NR	NR	NR	*	*	*	*	*	*	*	*
2011									NR	NR	NR	NR

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		3500	3500	3500	3500	3500
Scheduled Payment Amount		34	34	34	34	34
Actual Payment Amount						
Date of Last Payment						
High Credit		3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due		414	379	345	310	276
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	3500	3500	3500	3500	3500	3500
Scheduled Payment Amount	34	34	34	34	34	34

Actual Payment Amount						
Date of Last Payment						
High Credit	3500	3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due	241	207	172	138	103	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	3500		3500	3500	3500	3500
Scheduled Payment Amount	34		34		34	34
Actual Payment Amount						
Date of Last Payment						
High Credit	3500		3500	3500	3500	3500
Credit Limit						
Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	3500	3500	3500	3500	3500	3500
Scheduled	34	34	34	34	34	34

Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	3500	3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

JOHNS HOPKINS FEDERA2663099XXXX

11/01/2008 \$0

05/01/2009

PAYS AS AGREED

JOHN HOPKINS FEDERAL CU

34TH & CHARLES ST
BALTIMORE , MD-21218
(410) 955-6350

Account Number:	2663099XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 740
Type of Account :	Installment	Credit Limit:	
Term Duration:	6 Months	Terms Frequency:	Semi-monthly (due twice a month)
Date Opened:	11/01/2008	Balance:	\$ 0
Date Reported:	05/01/2009	Amount Past Due:	
Date of Last Payment:	05/2009	Actual Payment Amount:	\$ 27
Scheduled Payment Amount:	\$ 130	Date of Last Activity:	05/2009
Date Major Delinquency First Reported:		Months Reviewed:	6
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2009	Type of Loan:	Unsecured

2009	NR											
2008	NR											
2007			NR									

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						

Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	11/2013	10/2013
Balance					13070	12955
Scheduled Payment Amount					302	302
Actual Payment Amount						310
Date of Last Payment					09/2013	09/2013
High Credit						15000
Credit Limit						
Amount Past Due					2777	2474

Type of Loan					Education Loan	Education Loan
Activity Designator						
Comments					Charged off account	180 Days past due

Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
CAPITAL ONE BANK USA	517805990442XXXX	12/23/2014	\$306	09/19/2015		PAYS AS AGREED	\$500

CAPITAL ONE

PO Box 30281
Salt Lake City , UT-841300281
(800) 695-6950

Account Number:	517805990442XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 320
Type of Account :	Revolving	Credit Limit:	\$ 500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/23/2014	Balance:	\$ 306
Date Reported:	09/19/2015	Amount Past Due:	
Date of Last Payment:	09/2015	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 25	Date of Last Activity:	09/2015
Date Major Delinquency First Reported:		Months Reviewed:	8
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*	*	*	*	*	*	*				
2014												

NR

Historical Account Information

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	306	305	305	305	301	296
Scheduled Payment Amount	25	25	25	25	25	25
Actual Payment Amount						
Date of Last Payment	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
High Credit	320	320	320	320	320	320
Credit Limit	500	300	300	300	300	300
Amount Past Due						
Type of Loan	Credit Card					
Activity Designator						

	03/2015	02/2015	01/2015	N/A	N/A	N/A
Balance	182	300	227			
Scheduled Payment Amount	25	25	25			
Actual Payment Amount						
Date of Last Payment	03/2015	02/2015				
High Credit	300	300	227			
Credit Limit	300	300	300			
Amount Past Due						

Type of Loan	Credit Card	Credit Card	Credit Card			
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						

Historical Account Information

	09/2015	08/2015	07/2015	06/2015	05/2015	N/A
Balance	1385	1190	1189	1214	1233	
Scheduled Payment Amount	30	27	27	28	41	
Actual Payment Amount						
Date of Last Payment	08/2015	07/2015	06/2015	05/2015	04/2015	
High Credit	11348	11348	11348	11348	11348	
Credit Limit	26000	26000	26000	26000	26000	
Amount Past Due						
Type of Loan	Flexible Spending Credit Card					
Activity Designator						

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	1230	1250	1268	1297	1305	1333
Scheduled Payment Amount	26	28	29	29	30	30
Actual Payment Amount						
Date of Last Payment	03/2015	02/2015	01/2015	12/2014	11/2014	09/2014
High Credit	11348	11348	11348	11348	11348	11348
Credit Limit	26000	26000	26000	26000	26000	26000
Amount Past Due						
Type of Loan	Flexible Spending Credit Card					
Activity Designator						

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Balance	1391	1327	1394	1333	1350	1408
Scheduled Payment Amount	62	31	60	30	30	56
Actual Payment Amount						
Date of Last Payment	07/2014	07/2014	06/2014	06/2014	04/2014	02/2014
High Credit	11348	11348	11348	11348	11348	11348
Credit Limit	26000	26000	26000	26000	26000	26000
Amount Past Due						
Type of Loan	Flexible Spending Credit Card					
Activity Designator						

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	1350	1419	1435	1461	1452	1338
Scheduled Payment Amount	29	32	33	33	34	32
Actual Payment Amount		50	60	60	220	370
Date of Last Payment	02/2014	02/2014	01/2014	12/2013	11/2013	10/2013
High Credit	11348	11348	11348	11348	11348	11348
Credit Limit	26000	26000	26000	26000	26000	26000
Amount Past Due						
Type of Loan	Flexible Spending Credit Card					
Activity Designator						

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
ATLANTIC FINANCIAL F	9239020XXXX	09/10/2006	\$438	10/01/2015		CHARGE-OFF	\$1,000

ATLANTIC FINANCIAL FED CU

40 Schilling Rd
 Hunt Valley , MD-210311105
 (410) 584-7474

Account Number:	9239020XXXX	Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	\$ 1,014
Type of Account :	Revolving	Credit Limit:	\$ 1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/10/2006	Balance:	\$ 438
Date Reported:	10/01/2015	Amount Past Due:	
Date of Last Payment:	04/2010	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 60	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	10/2010	Months Reviewed:	99
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	10/2009		
Comments:	Charged off account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	CO											
2014	CO											
2013	CO											
2012	CO											
2011	NR	CO	CO	CO								
2010	NR											
2009	NR	NR	NR	NR	NR	NR	30	NR	30	120	NR	NR

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	438	438	438	438	438	438
Scheduled Payment Amount	60	60	60	60	60	60
Actual Payment Amount						
Date of Last Payment	04/2010	04/2010	04/2010	04/2010	04/2010	04/2010
High Credit	1014	1014	1014	1014	1014	1014
Credit Limit	1000	1000	1000	1000	1000	1000
Amount Past Due						
Type of Loan	Credit Card					
Activity Designator						
Comments	Charged off account					

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	438	438	438	438	438	438
Scheduled Payment Amount	60	60	60	60	60	60
Actual Payment Amount						
Date of Last Payment	04/2010	04/2010	04/2010	04/2010	04/2010	04/2010
High Credit	1014	1014	1014	1014	1014	1014
Credit Limit	1000	1000	1000	1000	1000	1000
Amount Past Due						
Type of Loan	Credit Card					
Activity Designator						

Activity Designator						
Comments	Charged off account					

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
PORTFOLIO RECOVERY A	SALLIE -91947526XXXX	11/15/2013	\$13,037	10/08/2015	\$13,037		

PORTFOLIO RECOVERY ASSOC

Riverside Commerce Center
120 Corporate Blvd Ste 100
Norfolk , VA-235024962

Account Number:	SALLIE -91947526XXXX	Current Status:	
Account Owner:	Individual Account.	High Credit:	\$ 13,037
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	11/15/2013	Balance:	\$ 13,037
Date Reported:	10/08/2015	Amount Past Due:	\$ 13,037
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	02/2014	Months Reviewed:	20
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	10/2012		
Comments:	Collection account		

	Company Account (debt buyer)					
Activity Designator						
Comments	Collection account					

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Balance	13037	13037	13037	13037	13037	13037
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	13037	13037	13037	13037	13037	13037
Credit Limit						
Amount Past Due	13037	13037	13037	13037	13037	13037
Type of Loan	Factoring Company Account (debt buyer)					
Activity Designator						
Comments	Collection account					

	03/2014	02/2014	N/A	N/A	N/A	N/A
Balance	13037	13037				
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	13037	13037				
Credit Limit						
Amount Past Due	13037	13037				

Type of Loan	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)				
Activity Designator						
Comments	Collection account	Collection account				

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	Collection Account:	CA
30-59 Days Past Due:	30	Foreclosure:	F
60-89 Days Past Due:	60	Voluntary Surrender:	VS
90-119 Days Past Due:	90	Repossession:	R
120-149 Days Past Due:	120	Charge Off:	CO
150-179 Days Past Due:	150	Not Reported:	NR
180+ Days Past Due:	180		

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
CAPITAL ONE BANK USA NA	12/23/14

Creditor Contact Information

CAPITAL ONE BANK USA NA
 PO Box 30281
 Salt Lake City, UT 841300281
 (800) 695-6950

CCB/PPC	06/26/15, 02/25/15
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Creditor Contact Information

CCB/PPC
 9690 Deereco Rd
 Timonium, MD 210936991
 (866) 528-3733

VERIZON EAST	04/02/15
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Creditor Contact Information

VERIZON EAST
 99 SHAWAN RD
 FLOOR 2 RM

COCKEYSVILLE, MD 21030

Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
AR-CAPITAL ONE	09/17/15
PRM-CAPITAL ONE	01/07/15, 12/11/14, 11/13/14
EQUIFAX	10/15/15
ND-EQUIFAX	04/01/14
AR-JOHN HOPKINS FEDERAL CU	05/06/15
AR-JOHN HOPKINS FEDERAL CU	02/26/15
PRM-METLIFE INSURANCE	06/29/15
PRM-PROGRESSIVE INSURANCE	03/09/15

Prefix	Prefix Description
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 or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit file containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
ATLANTIC FINANCIAL F	9239020XXXX	09/10/2006	\$438	10/01/2015		CHARGE-OFF	\$1,000

ATLANTIC FINANCIAL FED CU

40 Schilling Rd
 Hunt Valley , MD-210311105
 (410) 584-7474

Account Number:	9239020XXXX	Current Status:	CHARGE-OFF
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Account Owner:	Individual Account.	High Credit:	\$ 1,014
Type of Account :	Revolving	Credit Limit:	\$ 1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/10/2006	Balance:	\$ 438
Date Reported:	10/01/2015	Amount Past Due:	
Date of Last Payment:	04/2010	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 60	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	10/2010	Months Reviewed:	99
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	10/2009		
Comments:	Charged off account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	CO											
2014	CO											
2013	CO											
2012	CO											
2011	NR	CO	CO	CO								
2010	NR											
2009	NR	NR	NR	NR	NR	NR	30	NR	30	120	NR	NR

Historical Account Information

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	438	438	438	438	438	438
Scheduled Payment Amount	60	60	60	60	60	60
Actual Payment Amount						

Date of Last Payment	04/2010	04/2010	04/2010	04/2010	04/2010	04/2010
High Credit	1014	1014	1014	1014	1014	1014
Credit Limit	1000	1000	1000	1000	1000	1000
Amount Past Due						
Type of Loan	Credit Card					
Activity Designator						
Comments	Charged off account					

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	438	438	438	438	438	438
Scheduled Payment Amount	60	60	60	60	60	60
Actual Payment Amount						
Date of Last Payment	04/2010	04/2010	04/2010	04/2010	04/2010	04/2010
High Credit	1014	1014	1014	1014	1014	1014
Credit Limit	1000	1000	1000	1000	1000	1000
Amount Past Due						
Type of Loan	Credit Card					
Activity Designator						
Comments	Charged off account					

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Balance	438	438	438	438	438	438
Scheduled Payment Amount	60	60	60	60	60	60

Actual Payment Amount						
Date of Last Payment	04/2010	04/2010	04/2010	04/2010	04/2010	04/2010
High Credit	1014	1014	1014	1014	1014	1014
Credit Limit	1000	1000	1000	1000	1000	1000
Amount Past Due						
Type of Loan	Credit Card					
Activity Designator						
Comments	Charged off account					

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	438	438	438	438	438	438
Scheduled Payment Amount	60	60	60	60	60	60
Actual Payment Amount						
Date of Last Payment	04/2010	04/2010	04/2010	04/2010	04/2010	04/2010
High Credit	1014	1014	1014	1014	1014	1014
Credit Limit	1000	1000	1000	1000	1000	1000
Amount Past Due						
Type of Loan	Credit Card					
Activity Designator						
Comments	Charged off account					

DEPT OF ED/NELNET 90000042315XXXX 09/16/2013 \$0 09/30/2015 120+ DAYS PAST DUE

Account Number:	90000042315XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 928
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/16/2013	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	23
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013									NR	*	*	*

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		954	954	954	954	954
Scheduled Payment Amount		9	9	9	9	9
Actual Payment Amount						
Date of Last						

Payment						
High Credit		928	928	928	928	928
Credit Limit						
Amount Past Due		115	106	96	86	77
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	954	954	954	954	954	954
Scheduled Payment Amount	9	9	9	9	9	9
Actual Payment Amount						
Date of Last Payment						
High Credit	928	928	928	928	928	928
Credit Limit						
Amount Past Due	67	57	48	38	28	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	954		954	928	928	928
Scheduled Payment Amount	9		9		9	9
Actual Payment Amount						

Date of Last Payment						
High Credit	928		928	928	928	928
Credit Limit						
Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	928	2000	2000	2000	2000	2000
Scheduled Payment Amount	9	50	50	50	50	50
Actual Payment Amount						
Date of Last Payment						
High Credit	928	2000	2000	2000	2000	2000
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000041109XXXX 09/08/2013 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000041109XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 1,750
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/08/2013	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	24
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013									*	*	*	*

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		1783	1783	1783	1783	1783
Scheduled Payment Amount		17	17	17	17	17
Actual Payment Amount						
Date of Last Payment						

High Credit		1750	1750	1750	1750	1750
Credit Limit						
Amount Past Due		215	197	179	161	143
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	1783	1783	1783	1783	1783	1783
Scheduled Payment Amount	17	17	17	17	17	17
Actual Payment Amount						
Date of Last Payment						
High Credit	1750	1750	1750	1750	1750	1750
Credit Limit						
Amount Past Due	125	107	89	71	53	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	1783		1783	1750	1750	1750
Scheduled Payment Amount	17		17		17	17
Actual Payment Amount						
Date of Last Payment						

High Credit	1750		1750	1750	1750	1750
Credit Limit						
Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	1750	1750	1750	1750	1750	1750
Scheduled Payment Amount	17	50	50	50	50	50
Actual Payment Amount						
Date of Last Payment						
High Credit	1750	1750	1750	1750	1750	1750
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000033307XXXX 09/25/2012 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000033307XXXX	Current Status:	120+ DAYS PAST DUE
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Account Owner:	Individual Account.	High Credit:	\$ 6,000
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/25/2012	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	35
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012									NR	*	*	*

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		6633	6633	6633	6633	6633
Scheduled Payment Amount		76	76	76	76	76
Actual Payment Amount						
Date of Last Payment						
High Credit		6000	6000	6000	6000	6000

Credit Limit						
Amount Past Due		920	843	767	690	613
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	6633	6633	6633	6633	6633	6633
Scheduled Payment Amount	76	76	76	76	76	76
Actual Payment Amount						
Date of Last Payment						
High Credit	6000	6000	6000	6000	6000	6000
Credit Limit						
Amount Past Due	536	460	383	306	230	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	6633		6633	6000	6000	6000
Scheduled Payment Amount	76		76		76	76
Actual Payment Amount						
Date of Last Payment						
High Credit	6000		6000	6000	6000	6000

Credit Limit						
Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	6000	6000	6000	6000	6000	6000
Scheduled Payment Amount	76	73	73	73	73	73
Actual Payment Amount						
Date of Last Payment						
High Credit	6000	6000	6000	6000	6000	6000
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000031671XXXX 08/29/2012 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000031671XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 3,500

Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	08/29/2012	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	36
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012								NR	*	*	*	*

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		3559	3559	3559	3559	3559
Scheduled Payment Amount		35	35	35	35	35
Actual Payment Amount						
Date of Last Payment						
High Credit		3500	3500	3500	3500	3500
Credit Limit						

Amount Past Due		421	386	351	316	280
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	3559	3559	3559	3559	3559	3559
Scheduled Payment Amount	35	35	35	35	35	35
Actual Payment Amount						
Date of Last Payment						
High Credit	3500	3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due	245	210	175	140	105	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	3559		3559	3500	3500	3500
Scheduled Payment Amount	35		35		35	35
Actual Payment Amount						
Date of Last Payment						
High Credit	3500		3500	3500	3500	3500
Credit Limit						

Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	3500	3500	3500	3500	3500	3500
Scheduled Payment Amount	35	35	35	35	35	35
Actual Payment Amount						
Date of Last Payment						
High Credit	3500	3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000025934XXXX 09/13/2011 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000025934XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 4,500
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every

			month)
Date Opened:	09/13/2011	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	48
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	NR	NR	NR	*	*	*	*	*	*	*	*
2011									NR	NR	NR	NR

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		5289	5289	5289	5289	5289
Scheduled Payment Amount		61	61	61	61	61
Actual Payment Amount						
Date of Last Payment						
High Credit		4500	4500	4500	4500	4500
Credit Limit						

Amount Past Due		733	672	611	550	489
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	5289	5289	5289	5289	5289	5289
Scheduled Payment Amount	61	61	61	61	61	61
Actual Payment Amount						
Date of Last Payment						
High Credit	4500	4500	4500	4500	4500	4500
Credit Limit						
Amount Past Due	428	366	305	244	183	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	5289		5289	4500	4500	4500
Scheduled Payment Amount	61		61		61	61
Actual Payment Amount						
Date of Last Payment						
High Credit	4500		4500	4500	4500	4500
Credit Limit						

Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	4500	4500	4500	4500	4500	4500
Scheduled Payment Amount	61	58	58	58	58	58
Actual Payment Amount						
Date of Last Payment						
High Credit	4500	4500	4500	4500	4500	4500
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

DEPT OF ED/NELNET 90000025934XXXX 09/13/2011 \$0 09/30/2015 120+ DAYS PAST DUE

DEPT OF ED/NELNET

121 S 13th St
Lincoln , NE-685081904

Account Number:	90000025934XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 3,500
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every

			month)
Date Opened:	09/13/2011	Balance:	\$ 0
Date Reported:	09/30/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	48
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Education Loan
Date of First Delinquency:	09/2014		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	150	180	180	180	180	180	180	180				
2014	*	*	*	*	*	*	*	*	*	*	90	120
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	NR	NR	NR	*	*	*	*	*	*	*	*
2011									NR	NR	NR	NR

Historical Account Information

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		3500	3500	3500	3500	3500
Scheduled Payment Amount		34	34	34	34	34
Actual Payment Amount						
Date of Last Payment						
High Credit		3500	3500	3500	3500	3500
Credit Limit						

Amount Past Due		414	379	345	310	276
Type of Loan		Education Loan				
Activity Designator						
Comments		180 Days past due				

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	3500	3500	3500	3500	3500	3500
Scheduled Payment Amount	34	34	34	34	34	34
Actual Payment Amount						
Date of Last Payment						
High Credit	3500	3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due	241	207	172	138	103	
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	180 Days past due	180 Days past due	150 Days past due	120 Days past due		

	09/2014	N/A	07/2014	06/2014	05/2014	04/2014
Balance	3500		3500	3500	3500	3500
Scheduled Payment Amount	34		34		34	34
Actual Payment Amount						
Date of Last Payment						
High Credit	3500		3500	3500	3500	3500
Credit Limit						

Amount Past Due				0	0	0
Type of Loan	Education Loan		Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments				Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	3500	3500	3500	3500	3500	3500
Scheduled Payment Amount	34	34	34	34	34	34
Actual Payment Amount						
Date of Last Payment						
High Credit	3500	3500	3500	3500	3500	3500
Credit Limit						
Amount Past Due	0	0	0	0	0	0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred					

PORTFOLIO RECOVERY SALLIE -91947526XXXX 11/15/2013 \$13,037 10/08/2015 \$13,037
A

PORTFOLIO RECOVERY ASSOC

Riverside Commerce Center
120 Corporate Blvd Ste 100
Norfolk , VA-235024962

Account Number:	SALLIE -91947526XXXX	Current Status:	
Account Owner:	Individual Account.	High Credit:	\$ 13,037
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	

Date Opened:	11/15/2013	Balance:	\$ 13,037
Date Reported:	10/08/2015	Amount Past Due:	\$ 13,037
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	02/2014	Months Reviewed:	20
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	10/2012		
Comments:	Collection account		

81-Month Payment History

No 81-Month Payment Data available for display.

Historical Account Information

	09/2015	08/2015	07/2015	N/A	05/2015	04/2015
Balance	13037	13037	13037		13037	13037
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	13037	13037	13037		13037	13037
Credit Limit						
Amount Past Due	13037	13037	13037		13037	13037
Type of Loan	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)		Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)
Activity Designator						

Activity Designator						
Comments	Collection account					

	03/2014	02/2014	N/A	N/A	N/A	N/A
Balance	13037	13037				
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	13037	13037				
Credit Limit						
Amount Past Due	13037	13037				
Type of Loan	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)				
Activity Designator						
Comments	Collection account	Collection account				

SALLIE MAE 502935030764XXXX 02/21/2006 \$0 12/09/2013 CHARGE-OFF

SALLIE MAE

PO BOX 9655
WILKES-BARRE , PA-18773

Account Number:	502935030764XXXX	Current Status:	CHARGE-OFF
Account Owner:	Joint Account	High Credit:	
Type of Account :	Installment	Credit Limit:	
Term Duration:	108 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	02/21/2006	Balance:	\$ 0
Date Reported:	12/09/2013	Amount Past Due:	
Date of Last Payment:	11/2013	Actual Payment Amount:	\$ 13,089
Scheduled Payment Amount:		Date of Last Activity:	N/A

Date Major Delinquency First Reported:	10/2013	Months Reviewed:	93
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:	\$ 12,955	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Education Loan
Date of First Delinquency:	02/2013		
Comments:	Charged off account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*	*	*	*	60	90	120	180	180	CO	CO	
2012	*	*	*	*	*	*	*	60	90	120	120	*
2011	NR	*	*	*								
2010	NR											
2009	NR											
2008	NR											
2007			NR									

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						

Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						

Activity Designator						
Comments						
	N/A	N/A	N/A	N/A	11/2013	10/2013
Balance					13070	12955
Scheduled Payment Amount					302	302
Actual Payment Amount						310
Date of Last Payment					09/2013	09/2013
High Credit						15000
Credit Limit						
Amount Past Due					2777	2474
Type of Loan					Education Loan	Education Loan
Activity Designator						
Comments					Charged off account	180 Days past due

Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

BERKS CREDIT & COLLECTIONS

Agency Address: PO Box 329
Temple, PA 195600329
(610) 916-7200

Date Reported: 10/2015

Date Assigned: 06/2012

Creditor Classification: Medical/Health Care

Creditor Name: DRS GABBAY FELDMAN PEARLMAN

Accounts Number: BCCC210403001033XXXX

Account Owner: Individual Account.

Original Amount Owned: \$111

Date of 1 st Delinquency: 11/2011
Balance Date: 10/2015
Balance Owned: \$139
Last Payment Date : N/A
Status Date: 10/2015
Status: D - Unpaid
Comments: Medical

NATIONAL RECOVERY

Agency Address: 2491 Paxton St
Harrisburg, PA 171111036
(800) 773-4503
Date Reported: 10/2015
Date Assigned: 06/2010
Creditor Classification: Medical/Health Care
Creditor Name: NORTH PARKVILLE HEALTH CENTE
Accounts Number: 2034XXXX
Account Owner: Individual Account.
Original Amount Owned: \$123
Date of 1 st Delinquency: 02/2010
Balance Date: 10/2015
Balance Owned: \$123
Last Payment Date : N/A
Status Date: 10/2015
Status: D - Unpaid
Comments: Medical

NATIONAL RECOVERY

Agency Address: 2491 Paxton St
Harrisburg, PA 171111036
(800) 773-4503
Date Reported: 10/2015
Date Assigned: 01/2010
Creditor Classification: Medical/Health Care
Creditor Name: NORTH PARKVILLE HEALTH CENTE

Accounts Number: 1834XXXX
Account Owner: Individual Account.
Original Amount Owned: \$191
Date of 1 st Delinquency: 09/2009
Balance Date: 10/2015
Balance Owned: \$191
Last Payment Date : N/A
Status Date: 10/2015
Status: D - Unpaid

Comments: Medical

CONVERGENT OUTSOURCING INC

Agency Address: 800 SW 39th St
Renton, WA 980574975
(800) 444-8485

Date Reported: 09/2015

Date Assigned: 01/2015

Creditor Classification: Cable/Cellular

Creditor Name: T MOBILE USA

Accounts Number: 2666XXXX

Account Owner: Individual Account.

Original Amount Owned: \$119

Date of 1 st Delinquency: 10/2010

Balance Date: 09/2015

Balance Owned: \$119

Last Payment Date : N/A

Status Date: 09/2015

Status: D - Unpaid

Comments: N/A

TRANSWORLD SYSTEMS, INC.

Agency Address: 507 Prudential Rd
Horsham, PA 190442308
(877) 282-1250

Date Reported: 09/2015

Date Assigned:	04/2012
Creditor Classification:	Medical/Health Care
Creditor Name:	EMC EMERGENCY PHYSICIANS
Accounts Number:	6488XXXX
Account Owner:	Individual Account.
Original Amount Owned:	\$520
Date of 1 st Delinquency:	10/2011
Balance Date:	09/2015
Balance Owned:	\$520
Last Payment Date :	N/A
Status Date:	09/2015
Status:	D - Unpaid
Comments:	Medical

RECEIVABLES PERFORM MGT/AD

Agency Address: 20816 44th Ave W Ste 100
Lynnwood, WA 980367744

Date Reported:	09/2015
Date Assigned:	01/2015
Creditor Classification:	Cable/Cellular
Creditor Name:	T MOBILE USA
Accounts Number:	4743XXXX
Account Owner:	Individual Account.
Original Amount Owned:	\$840
Date of 1 st Delinquency:	01/2013
Balance Date:	09/2015
Balance Owned:	\$825
Last Payment Date :	N/A
Status Date:	09/2015
Status:	D - Unpaid
Comments:	N/A

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Syreeta C. Hubbard

Social Security Number: XXX-XX-2276

Age or Date of Birth: August 30, 1979

Formerly Known As: Syreeta C. Hill

Address Information

Current/Previous	Street Address	Date Reported
Current	3608 CEDARDALE RDBALTIMORE,MD,21215	First Reported 07/2004 Last Reported 10/12/2015
Former Address1	3733 DOLFIELD AVEBALTIMORE,MD,21215	First Reported 05/2001 Last Reported 04/14/2010
Former Address2	4635 MARBLE HALL RDBALTIMORE,MD,21239	First Reported 02/1998 Last Reported 10/05/2015

Other Identification

You have no other identification on file.

Employment History

Last Reported Employment:

CLAIMS SPRT REP; STATE FARM INSURANCE

Previous Employment(s):

UNITED CONCORDIACSR; SUSQUEHANNA BANK; BEL AIR; MD

Alert(s)

You have no Alerts on file.

Consumer Statement

You have no Consumer Statement on file.

Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services. To request your credit score, please contact:

Equifax Information Services LLC

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

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 the 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 file;
 - 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 file 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 file information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have

more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

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

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
 - Equifax: 1-800-525-6285; www.equifax.com
 - Experian: 1-888-397-3742; www.experian.com
 - TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include

your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit www.consumerfinance.gov/learnmore.

2. **You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.
3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumer.gov/idtheft.
4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

Your Rights Under State Law

You may be accompanied by one other person of your choosing, who must furnish reasonable identification, and the consumer reporting agency may require a written statement from you granting permission to discuss your credit information in this person's presence.

You have a right to dispute the completeness or accuracy of any item of information contained in your credit file, and if you convey the dispute in writing, the consumer reporting agency will, within 30 days, reinvestigate and record the current status of that information, unless it has reasonable grounds to believe that the dispute is frivolous or irrelevant.

If, after reinvestigation, the information you disputed is found to be inaccurate or cannot be verified, the consumer reporting agency will delete the information and mail to you a written notice of the correction and will also mail to each person to whom the erroneous information was furnished written notice of the correction. You will also be sent a written notice if the information you disputed is found to be accurate or is verified.

You will not be charged for our handling of the information you dispute, nor for the corrected reports resulting from our handling.

You have 60 days after receiving notice of correction or other findings to request in writing that the consumer reporting agency furnish you with the name, address, telephone number of each creditor contacted during its reinvestigation, and it will provide this information to you within 30 days after receiving your request.

If the reinvestigation does not resolve your dispute, you may file with the consumer reporting agency a brief statement of not more than 100 words, setting forth the nature of your dispute. This statement will be placed on your credit file, and in any subsequent report containing the information you dispute, it will be clearly noted that the information has been disputed by you, and your statement or a clear and accurate summary of it will be provided with that report.

Following deletion of any information you disputed that is found to be inaccurate or could not be verified, at your request, the consumer reporting agency will furnish notification of the information deleted or your statement, or statement summary, to any person you designate who has received your report within the past two years for employment purposes, or within the past one year for any other purpose.

Your Commissioner of Financial Regulation is Sarah Bloom Raskin. In the event you wish to file a complaint, please write or call the Office of the Commissioner of Financial Regulation, Complaint Unit, 500 N. Calvert Street, Suite 402, Baltimore, MD 21202; telephone number is (410) 230-6097. In addition to the rights above, you are entitled to request a copy of your file free of charge, one time within a twelve month period, and thereafter for a \$5.00 charge each time.

State Of Maryland - Notice to Consumers

You have a right, under Section 14-1212.1 of the Commercial Law Article of the Annotated Code of Maryland, to place a security freeze on your credit report. The security freeze will prohibit a consumer reporting agency from releasing your credit report or any information derived from your credit report without your express authorization. The purpose of a security freeze is to prevent credit, loans, and services from being approved in your name without your consent.

You may elect to have a consumer reporting agency place a security freeze on your credit report by written request sent by certified mail or by electronic mail or the internet if the consumer reporting agency provides a secure electronic connection. The consumer reporting agency must place a security freeze on your credit report within 3 business days after your request is received. Within 5 business days after a security freeze is placed on your credit report, you will be provided with a unique personal identification number or password to use if you want to remove the security freeze or temporarily lift the security freeze to release your credit report to a specific person or for a specific period of time. You also will receive information on the procedures for removing or temporarily lifting a security freeze.

If you want to temporarily lift the security freeze on your credit report, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency;
- (2) The proper identifying information to verify your identity; and
- (3) The proper information regarding the person who is to receive the credit report or the period of time for which the credit report is to be available to users of the credit report.

A consumer reporting agency must comply with a request to temporarily lift a security freeze on a credit report within 3 business days after the request is received or within 15 minutes for certain requests. A consumer reporting agency must comply with a request to remove a security freeze on a credit report within 3 business days after the request is received.

If you are actively seeking credit, you should be aware that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a security freeze, either completely if you are seeking credit from a number of sources, or just for a specific creditor if you are applying only to that creditor, a few days before actually applying for new credit.

A consumer reporting agency may charge a reasonable fee not exceeding \$5 for each placement, temporary lift, or removal of a security freeze. However, a consumer reporting agency may not charge any fee to a consumer who, at the time of a request to place, temporary lift, or remove a security freeze, presents to the consumer reporting agency a police report of alleged identity fraud against the consumer or an identity theft passport.

A security freeze does not apply if you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

Note: In accordance with Maryland law, temporary lifting of a security freeze on a minor's or protected person's credit report is not permitted.

To place a security freeze on your Equifax credit report, send your request via certified mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

The fee to place a security freeze is \$5.00. If you are a victim of identity theft and you submit a copy of a valid police report of alleged identity fraud or an identity theft passport, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 5 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or period of time.

Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit www.Equifax.com.