



Mortgage Info: Fannie Mae ID #100817101298207223 Acct #1716466598
Remarks: TRANSFERRED TO ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Rating	OK	OK	OK	OK	OK	OK	OK

CIT BANK #668100928****

75 N Fair Oaks Avenue
Pasadena, CA 91103
(800) 781-7399

Date Opened:	01/26/2007	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Date Updated:	03/21/2012	Terms:	\$0 per month, paid Monthly for 360 months
Account Type:	Mortgage Account	Payment Received:	\$241,806	Date Closed:	03/21/2012
Loan Type:	CONVENTIONAL REAL ESTATE MTG	Last Payment Made:	03/05/2012		
		High Balance:	\$260,500		

Mortgage Info: Fannie Mae Acct #1703325654
Remarks: CLOSED

	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011
Rating	OK	OK	OK	OK	OK	OK	N/R	OK	OK	OK

	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008
Rating	OK	OK	OK	OK	OK	OK	N/R	OK	OK	OK

	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK

CITICARDS CBNA #546616040539****

POB 6241
SIOUX FALLS, SD 57117
(888) 248-4728

Date Opened:	03/06/2014	Date Updated:	10/08/2019	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Last Payment Made:	10/04/2019	Terms:	\$111 per month, paid Monthly
Account Type:	Revolving Account				
Loan Type:	FLEXIBLE				



SPENDING CREDIT
CARD

High Balance: High balance of \$31,079 from 04/2017 to 10/2019
Credit Limit: Credit limit of \$39,700 from 04/2017 to 10/2019

	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019
Balance	\$7,394	\$6,287	\$3,035	\$1,315	\$8,495	\$4,415	\$5,297	\$192	\$304	\$379
Scheduled Payment	\$111	\$94	\$46	\$25	\$127	\$66	\$79	\$25	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Balance	\$3,907	\$9,422	\$4,446	\$7,456	\$3,125	\$7,791	\$1,906	\$2,770	\$3,220	\$3,973
Scheduled Payment	\$58	\$141	\$66	\$111	\$46	\$116	\$28	\$41	\$48	\$59
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$14,977	\$4,356	\$1,724	\$3,003	\$4,364	\$4,222	\$3,699	\$2,567	\$697	\$2,936
Scheduled Payment	\$224	\$65	\$25	\$45	\$65	\$63	\$55	\$38	\$25	\$44
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK

CITICARDS CBNA #546616020044****
POB 6241
SIOUX FALLS, SD 57117
(888) 248-4728

Date Opened:	11/02/2004	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	04/04/2016	Terms:	Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	Paid Monthly
					12/07/2015



Loan Type:

FLEXIBLE
SPENDING CREDIT
CARD

Last Payment Made:

03/11/2015

Date Paid:

03/11/2015

High Balance:

\$8,991

Credit Limit:

\$29,300

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2009	06/2009
Rating	OK	OK

OCWEN LOAN SVCG LLC #719500****
1661 WORTHINGTON RD
STE 100
WEST PALM BEACH, FL 33409
(561) 682-8000

Date Opened:

03/19/2012

Balance:

\$0

Pay Status:

Current; Paid or Paying as Agreed

Responsibility:

Joint Account

Date Updated:

09/04/2015

Terms:

\$0 per month, paid Monthly for 180 months

Account Type:

Mortgage Account

Payment Received:

\$0

Date Closed:

09/04/2015

Loan Type:

CONVENTIONAL
REAL ESTATE
MTG

Last Payment Made:

08/13/2015

High Balance:

\$242,693

Remarks: CLOSED



	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013
Rating	OK	OK	X	X

SYNCB/BANAREPDC #447993104129****

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-2330

Date Opened:	05/31/2010	Date Updated:	02/25/2019	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
Account Type:	Revolving Account	Last Payment Made:	12/21/2014	Date Closed:	Paid Monthly
Loan Type:	CREDIT CARD			Date Paid:	08/29/2018
					12/21/2014

High Balance: High balance of \$649 from 04/2017 to 08/2018; \$649 from 02/2019 to 02/2019
Credit Limit: Credit limit of \$1,024 from 04/2017 to 08/2018; \$1,024 from 02/2019 to 02/2019

	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$0						\$0	\$0	\$0	\$0
Amount Paid	\$0						\$0	\$0	\$0	\$0
Past Due	\$0						\$0	\$0	\$0	\$0
Remarks	INA CLO						INA CLO			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0							
Amount Paid	\$0	\$0	\$0							
Past Due	\$0	\$0	\$0							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2012	05/2012	04/2012
Rating	OK	OK	OK

SYNCB/JC PENNEY #600889194463****
PO BOX 965007
ORLANDO, FL 32896-5007
(866) 227-5213

Date Opened:
Responsibility:
Account Type:
Loan Type:

11/19/1996
Individual Account
Revolving Account
CHARGE
ACCOUNT

Balance:
Date Updated:
Payment Received:
Last Payment Made:
High Balance:
Credit Limit:

\$0
04/14/2017
\$0
12/01/1997
\$153
\$100

Pay Status:
Terms:
Date Closed:

Current; Paid or Paying as Agreed
Paid Monthly
03/16/2012

Remarks: CLOSED

	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2010	06/2010
Rating	OK	OK

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

CITICARDS CBNA
CITI BRANDS CREDIT BUREAU DISP
POB 6241
SIOUX FALLS, SD 57117
Phone number not available

Requested On: 09/30/2019

BRIAN KREBS via TRANSUNION INTERACTIVE IN
100 CROSS ST
STE 202
SAN LUIS OBISPO, CA 93401
(855) 681-3196

Requested On: 06/19/2019
Permissible Purpose: CONSUMER REQUEST

FISERVCHECKFREE CORP
6000 PERIMETER DR
DUBLIN, OH 43017
(877) 347-8346

Requested On: 08/23/2018

Credit Report Messages

Your credit report contains the following messages.

SECURITY FREEZE: This file has been frozen or locked at the consumer's request.
(Note: This statement has no expiration date.)

PROMOTIONAL OPT-OUT: This file has been opted out of promotional lists supplied by TransUnion.
(Note: This opt-out is set to expire in 12/2019.)

The opt out on your file will remain in effect until the expiration date specified above, unless you request it to be made permanent. To permanently opt out of promotional lists provided by TransUnion, you must send us a signed "Notice of Election" form, which can be obtained by writing us or calling us at 800-916-8800 and speaking with a representative.

Should you wish to contact TransUnion, you may do so,

Online:
To report an inaccuracy, please visit: dispute.transunion.com
For answers to general questions, please visit: www.transunion.com

By Mail:
Fraud Victim Assistance Department



P.O. Box 2000
Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Consumer Rights

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

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). **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 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 on 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 more 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.

- **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 report.** 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 1-888-567-8688 (888-5OPTOUT).
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.
A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **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. You may also have the right to file suit under state law.
- **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. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	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:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	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	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	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, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. 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 1-877-382-4357