

Personal Information

SSN: XXX-XX-8971
Your SSN has been masked for your protection.
Names Reported: DANA LEVY MOOLANI and DANA M. LEVY

You have been on our files since 04/01/1996
Date of Birth: 05/11/1980

Addresses Reported:

Address	Date Reported
300 E 75TH ST APT 32J, NEW YORK, NY 10021-3384	05/19/2015
116 CENTRAL PARK S APT 6A, NEW YORK, NY 10019-1524	04/30/2013
912 N CROFT AVE APT 101, LOS ANGELES, CA 90069-4275	03/30/2011
155 E 31ST ST APT 26C, NEW YORK, NY 10016-6873	04/08/2010
155 E 31ST ST APT 5B, NEW YORK, NY 10016-6830	02/26/2008
1025 ELDERBERRY DR, WESTON, FL 33327-2029	
19906 NE 36TH PL, AVENTURA, FL 33180-3072	10/17/2003
344 HAUSER BLVD APT 319, LOS ANGELES, CA 90036-3286	03/31/2010
245 E 21ST ST APT 11E, NEW YORK, NY 10010-6412	05/31/2006
300 E 75TH ST OFC 3, NEW YORK, NY 10021-3375	11/06/2015
10889 BLUE PALM ST, PLANTATION, FL 33324-8233	10/11/2008
10231 GREENHOUSE RD, PEMBROKE PINES, FL 33026-3208	09/28/2006
3300 N NE ST APT 192, AVENTURA, FL 33180	09/01/2003
9593 HARDING AVE, SURFSIDE, FL 33154-2501	
143 N COPELAND ST, TALLAHASSEE, FL 32304-7904	01/13/2007
1021 N GARFIELD ST APT 410, ARLINGTON, VA 22201-2564	11/11/2005

Telephone Numbers Reported:

(202) 276-2191 (917) 297-8722

Employment Data Reported:

Employer Name	Position	Date Verified
THE BLACKSTONE GROUP		04/30/2010
ERNST YOUNG LLP	ACCOUNTANT	05/01/2003

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Remarks Key
Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

BAL BALLOON PAYMENT

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.



CAPITAL ONE / SAKS FIFTH #752752****

3455 HWY 80 WEST
JACKSON, MS 39209
(800) 221-8340

Date Opened:	08/27/2008	Date Updated:	06/10/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Last Payment Made:	06/05/2017		Agreed
Account Type:	Revolving Account			Terms:	\$34 per month, paid
Loan Type:	CHARGE				Monthly
	ACCOUNT				>Maximum Delinquency of 30 days in 12/2015<

High Balance: High balance of \$2,567 from 01/2015 to 06/2017
Credit Limit: Credit limit of \$2,800 from 01/2015 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$837	\$855	\$871	\$889	\$1,455	\$169	\$184	\$205	\$226	\$201
Scheduled Payment	\$34	\$35	\$35	\$36	\$59	\$25	\$25	\$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

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$222	\$242	\$262	\$281	\$724	\$739	\$334	\$427	\$483	\$440
Scheduled Payment	\$25	\$25	\$25	\$25	\$29	\$30	\$25	\$48	\$49	\$38
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$63	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	30	OK

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$406	\$547	\$655	\$617	\$802	\$885	\$918	\$953	\$1,036	\$983
Scheduled Payment	\$25	\$25	\$45	\$25	\$33	\$36	\$37	\$39	\$64	\$40
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2010	09/2010	08/2010
Rating	OK	OK	OK

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

AMERICAN EXPRESS #349991387623****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	04/02/1996	Date Updated:	06/22/2017	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account			Terms:	Paid Monthly
Account Type:	Open Account				
Loan Type:	CREDIT CARD				

High Balance: High balance of \$31,446 from 01/2015 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$3,299	\$2,756	\$3,451	\$2,853	\$2,912	\$2,951	\$2,985	\$2,997	\$3,616	\$3,298
Amount Paid										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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
Balance	\$3,501	\$3,380	\$3,789	\$3,001	\$3,637	\$1,140	\$1,089	\$1,188	\$1,137	\$1,069
Amount Paid				\$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

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$767	\$358	\$1,956	\$1,178	\$1,521	\$1,309	\$1,077	\$2,175	\$8,844	\$8,669
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

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

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	N/R	OK	OK	OK	OK	OK	OK	OK	OK

	10/2010	09/2010	08/2010
Rating	OK	OK	OK

AMERICAN EXPRESS #349992106362****
PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	02/27/2014	Date Updated:	06/22/2017	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Authorized Account			Terms:	Paid Monthly
Account Type:	Open Account				
Loan Type:	CREDIT CARD				

High Balance: High balance of \$38,597 from 01/2015 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$14,423	\$18,500	\$12,413	\$9,724	\$14,268	\$11,573	\$10,875	\$10,022	\$11,084	\$10,452
Amount Paid										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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
Balance	\$11,514	\$13,886	\$11,862	\$9,430	\$8,806	\$6,093	\$10,985	\$10,391	\$9,862	\$7,640
Amount Paid				\$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

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$11,507	\$7,261	\$9,341	\$10,459	\$8,215	\$13,095	\$14,291	\$11,089	\$10,578	\$12,680
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



	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

AMERICAN EXPRESS #349990846707****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	09/18/1989	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Relationship	Date Updated:	11/16/2014		Agreed
	Terminated	Payment Received:	\$0		
	(11/16/2014)	High Balance:	\$34,849		
Account Type:	Revolving Account	Credit Limit:	\$35,000		
Loan Type:	CREDIT CARD				

	10/2014	09/2014
Rating	OK	OK

AMERICAN EXPRESS #349990917690****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	09/18/1989	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Relationship	Date Updated:	10/18/2014		Agreed
	Terminated	Payment Received:	\$0		
	(10/18/2014)	High Balance:	\$34,849		
Account Type:	Revolving Account	Credit Limit:	\$35,000		
Loan Type:	CREDIT CARD				

	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

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



	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2008	12/2007
Rating	OK	OK

AMERICAN EXPRESS #02611856701838****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	06/12/1988	Balance:		Pay Status:	Current; Paid or Paying as
Responsibility:	Authorized Account	Date Updated:	12/29/2007	Terms:	Agreed
Account Type:	Revolving Account	Payment Received:	\$0		\$0 per month
Loan Type:	CREDIT CARD	High Balance:	\$6,934		
		Credit Limit:	\$14,000		

	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/R

	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2004	06/2004	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2003	08/2003	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003	01/2003	12/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2002	10/2002	09/2002	08/2002
Rating	OK	OK	OK	OK

AMEX DEPARTMENT STORES N #37748121637****

PO BOX 8218
MASON, OH 45040
Phone number not available

Date Opened:	12/07/2005	Date Updated:	06/30/2017	Pay Status:	Current; Paid or Paying as
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Responsibility:

Account Type:

Loan Type:

Individual Account
Revolving Account
CREDIT CARD

Payment Received:

Last Payment Made:

\$0
02/23/2017

Terms:

Date Paid:

Agreed
Paid Monthly
02/23/2017

High Balance: High balance of \$2,474 from 01/2015 to 08/2015; \$2,474 from 12/2015 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$524	\$0	\$0	\$0	\$0
Scheduled Payment						\$27				
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit Limit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,100	\$2,100
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
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Credit Limit	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/R

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance			\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment						\$25	\$25	\$25	\$25	\$25
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due			\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit Limit			\$2,100	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800
Rating	N/R	N/R	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
Rating	OK	OK	OK	OK	OK	OK	OK	OK

BANK OF AMERICA #426428746180****
PO BOX 982238
EL PASO, TX 79998-2235
(800) 421-2110

Date Opened:

Responsibility:

12/30/2003
Individual Account

Date Updated:

Last Payment Made:

06/24/2017
06/16/2017

Pay Status:

Current; Paid or Paying as
Agreed

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Account Type: Revolving Account

Loan Type: CREDIT CARD

Terms: \$29 per month, paid Monthly

High Balance: High balance of \$10,597 from 01/2015 to 06/2017
Credit Limit: Credit limit of \$10,900 from 01/2015 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$1,208	\$1,341	\$1,472	\$1,601	\$1,730	\$1,807	\$1,932	\$2,056	\$2,178	\$2,299
Scheduled Payment	\$29	\$32	\$35	\$36	\$41	\$42	\$44	\$48	\$50	\$54
Amount Paid										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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
Balance	\$2,418	\$2,535	\$2,652	\$2,766	\$2,880	\$2,991	\$3,103	\$3,162	\$3,438	\$3,713
Scheduled Payment	\$56	\$58	\$62	\$63	\$67	\$67	\$72	\$75	\$79	\$86
Amount Paid					\$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

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$3,983	\$4,250	\$4,513	\$4,772	\$5,030	\$5,283	\$5,535	\$5,781	\$6,031	\$6,225
Scheduled Payment	\$91	\$99	\$105	\$109	\$117	\$120	\$128	\$126	\$136	\$144
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$320	\$320	\$320	\$320
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	10/2010	09/2010	08/2010
Rating	OK	OK	OK

BARCLAYS BANK DELAWARE #00020335702****
125 S WEST ST
WILMINGTON, DE 19801
(866) 370-5931

Date Opened:	03/12/2014	Date Updated:	07/06/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Authorized Account	Payment Received:	\$9,325		Agreed
Account Type:	Revolving Account	Last Payment Made:	07/03/2017	Terms:	\$52 per month, paid
Loan Type:	FLEXIBLE				Monthly
	SPENDING CREDIT				
	CARD				

Credit Limit: Credit limit of \$24,000 from 08/2015 to 02/2016; \$28,000 from 03/2016 to 07/2017

	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016
Balance	\$5,288	\$9,325	\$13,877	\$10,428	\$9,807	\$10,882	\$7,029	\$10,470	\$4,939	\$8,519
Scheduled Payment	\$52	\$93	\$138	\$104	\$98	\$108	\$70	\$225	\$49	\$85
Amount Paid	\$9,325	\$6,313	\$10,428	\$9,807	\$10,882	\$7,029	\$10,470	\$4,939	\$8,519	\$7,038
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$23,344	\$23,344	\$23,344	\$19,466	\$19,466	\$19,101	\$19,101	\$19,101	\$19,101	\$19,101
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015
Balance	\$7,038	\$7,067	\$2,906	\$3,621	\$4,805	\$5,587	\$7,776	\$13,610	\$10,474	\$6,273
Scheduled Payment	\$70	\$70	\$91	\$36	\$48	\$187	\$77	\$289	\$219	\$62
Amount Paid	\$7,067	\$2,906	\$3,621	\$4,805	\$5,587	\$7,776	\$13,610	\$4,000	\$62	\$11,333
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$19,101	\$19,101	\$19,101	\$19,101	\$19,101	\$19,101	\$19,101	\$16,644	\$16,644	\$16,644
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	\$11,333	\$5,801	\$5,081	\$7,155						
Scheduled Payment	\$113	\$162	\$50	\$153						
Amount Paid	\$5,801	\$5,081	\$7,155	\$6,288						
Past Due	\$0	\$0	\$0	\$0						
High Balance	\$16,644	\$11,247	\$11,247	\$7,666						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



BMW FINANCIAL SERVICES #100221****

P O BOX 3608
DUBLIN, OH 43016
(800) 578-5000

Date Opened:	08/20/2015	Date Updated:	06/30/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Joint Account	Payment Received:	\$0		Agreed
Account Type:	Installment Account	Last Payment Made:	05/19/2017	Terms:	\$355 per month, paid
Loan Type:	AUTOMOBILE				Monthly for 48 months

High Balance: High balance of \$29,019 from 11/2015 to 06/2017
Special Payment: Balloon payment of \$13,643 due on 08/19/2019

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$22,435	\$22,754	\$23,071	\$23,391	\$23,708	\$24,023	\$24,340	\$24,655	\$24,970	\$25,284
Scheduled Payment	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$355
Amount Paid	\$0	\$355	\$0	\$355	\$355	\$0	\$355	\$0	\$355	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	BAL	BAL	BAL	BAL	BAL	BAL	BAL	BAL	BAL	BAL
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
Balance	\$25,597	\$25,911	\$26,536	\$26,848	\$27,161	\$27,471	\$27,781	\$28,092	\$28,400	\$28,710
Scheduled Payment	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$355
Amount Paid	\$0	\$355	\$355	\$0	\$355	\$0	\$0	\$355	\$0	\$355
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	BAL	BAL	BAL	BAL	BAL	BAL	BAL	BAL	BAL	BAL
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2015	09/2015
Rating	OK	OK

CAPITAL ONE / NEIMAN MAR #4999353****

P O BOX 30253
SALT LAKE CITY, UT 84130-0253
(800) 685-6695

Date Opened:	07/28/2003	Date Updated:	06/24/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Last Payment Made:	03/20/2014		Agreed
Account Type:	Revolving Account			Terms:	Paid Monthly
Loan Type:	CHARGE ACCOUNT			Date Paid:	03/20/2014



	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0			\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0			\$0	\$0	\$0	
Credit Limit	\$700	\$700	\$700	\$700			\$700	\$700	\$700	
High Balance	\$557	\$557	\$557	\$557			\$557	\$557	\$557	
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
Balance	\$0	\$0	\$0			\$0		\$0	\$0	
Past Due	\$0	\$0	\$0			\$0		\$0	\$0	
Credit Limit	\$700	\$700	\$700			\$700		\$700	\$700	
High Balance	\$557	\$557	\$557			\$557		\$557	\$557	
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
Balance			\$0	\$0	\$0		\$0	\$0	\$0	\$0
Past Due			\$0	\$0	\$0		\$0	\$0	\$0	\$0
Credit Limit			\$700	\$700	\$700		\$700	\$700	\$700	\$700
High Balance			\$557	\$557	\$557		\$557	\$557	\$557	\$557
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	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	N/R	N/R	N/R

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	10/2010	09/2010	08/2010
Rating	N/R	N/R	N/R

CHASE/BANK ONE CARD SERV #422695000377****



PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

Date Opened:	11/28/2013	Date Updated:	06/30/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Authorized Account	Last Payment Made:	06/30/2017		Agreed
Account Type:	Revolving Account			Terms:	Paid Monthly
Loan Type:	FLEXIBLE			Date Paid:	06/30/2017
	SPENDING CREDIT				
	CARD				

High Balance: High balance of \$6,995 from 01/2015 to 01/2015; \$6,995 from 03/2015 to 06/2017
Credit Limit: Credit limit of \$21,000 from 01/2015 to 01/2015; \$21,000 from 03/2015 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$178	\$91	\$37	\$203
Scheduled Payment							\$30	\$25	\$25	\$25
Amount Paid										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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
Balance	\$0	\$6	\$561	\$586	\$1,012	\$554	\$146	\$445	\$646	\$1,249
Scheduled Payment		\$6	\$25	\$25	\$46	\$25	\$25	\$25	\$25	\$26
Amount Paid					\$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

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$1,199	\$570	\$4,196	\$3,555	\$2,095	\$670	\$723	\$0		\$1,338
Scheduled Payment	\$49	\$25	\$129	\$35	\$25	\$25	\$25	\$93		\$25
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0
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
Rating	OK	OK	OK

CHASE/BANK ONE CARD SERV #426684123796****
PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117



Date Opened:05/26/2006

Responsibility:Individual Account

Account Type:Revolving Account

Loan Type:CREDIT CARD

Date Updated:06/26/2017

Last Payment Made:11/04/2016

Pay Status:Current; Paid or Paying as Agreed

Terms:Paid Monthly

Date Paid:11/04/2016

High Balance: High balance of \$6,374 from 01/2015 to 06/2017
Credit Limit: Credit limit of \$9,000 from 01/2015 to 06/2017

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

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

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

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2010	09/2010	08/2010
Rating	OK	OK	OK



CITICARDS CBNA #037435012393****
PO BOX 6241
SIOUX FALLS, SD 57117
Phone number not available

Date Opened:	04/03/2006	Date Updated:	06/28/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Last Payment Made:	06/22/2017		Agreed
Account Type:	Revolving Account			Terms:	\$62 per month, paid
Loan Type:	FLEXIBLE				Monthly
	SPENDING CREDIT				
	CARD				

High Balance: High balance of \$13,388 from 01/2015 to 06/2017
Credit Limit: Credit limit of \$10,900 from 01/2015 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$2,396	\$2,606	\$1,870	\$1,903	\$1,529	\$1,448	\$1,959	\$1,180	\$1,145	\$532
Scheduled Payment	\$62	\$51	\$42	\$40	\$38	\$36	\$39	\$26	\$25	\$37
Amount Paid										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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
Balance	\$500	\$0	\$2	\$526	\$568	\$764	\$729	\$923	\$886	\$945
Scheduled Payment	\$25		\$2	\$25	\$25	\$42	\$25	\$46	\$25	\$46
Amount Paid					\$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

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$908	\$1,042	\$1,003	\$1,017	\$1,299	\$1,342	\$1,348	\$1,827	\$1,848	\$1,870
Scheduled Payment	\$25	\$48	\$25	\$27	\$29	\$56	\$33	\$52	\$55	\$58
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$50	\$500	\$55	\$58	\$46
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2010	09/2010	08/2010
Rating	OK	OK	OK

COMENITY BANK/EXPRESS #49871****

PO BOX 182789
COLUMBUS, OH 43218-2789
Phone number not available

Date Opened:	02/05/2000	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	04/15/2011	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$23	Date Paid:	03/04/2011
Loan Type:	CHARGE ACCOUNT	Last Payment Made:	03/04/2011		
		High Balance:	\$281		
		Credit Limit:	\$600		

	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	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2004	06/2004
Rating	OK	OK

COMENITY BANK/VCTRSSEC #585637529097****

PO BOX 182789
COLUMBUS, OH 43218-2789
(800) 695-9478

Date Opened:	03/31/1999	Date Updated:	07/02/2016	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
Account Type:	Revolving Account	Last Payment Made:	12/06/2014	Date Paid:	Paid Monthly
Loan Type:	CHARGE ACCOUNT				12/06/2014

High Balance: High balance of \$522 from 01/2015 to 01/2015; \$522 from 07/2016 to 07/2016
Credit Limit: Credit limit of \$4,750 from 01/2015 to 01/2015; \$4,750 from 07/2016 to 07/2016

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	\$0									
Amount Paid	\$0									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance									\$0	
Amount Paid									\$0	
Past Due									\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2009	10/2009	09/2009
Rating	OK	OK	OK

NAVIENT #97452460181000****
123 JUSTISON STREET
3RD FLOOR
WILMINGTON, DE 19801
(888) 272-5543

Date Opened:	01/19/2005	Date Updated:	06/30/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$99		Agreed
Account Type:	Installment Account	Last Payment Made:	06/20/2017	Terms:	\$99 per month, paid
Loan Type:	STUDENT LOAN				Monthly for 300 months

High Balance: High balance of \$18,544 from 01/2015 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$9,953	\$10,035	\$10,116	\$10,197	\$10,279	\$10,362	\$10,443	\$10,524	\$10,604	\$10,685
Scheduled Payment	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99
Amount Paid	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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
Balance	\$10,766	\$10,846	\$10,926	\$11,007	\$11,086	\$11,166	\$11,246	\$11,326	\$11,405	\$11,485
Scheduled Payment	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99
Amount Paid	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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
Balance	\$11,564	\$11,642	\$11,722	\$11,800	\$11,879	\$11,957	\$12,036	\$12,114	\$12,191	\$12,271
Scheduled Payment	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99
Amount Paid	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99	\$99
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2010	09/2010	08/2010
Rating	OK	OK	OK

SLC STUDENT LOAN TRUST #5950189****

PO BOX 15316
WILMINGTON, DE 19850
(800) 550-0904

Date Opened:	09/04/2002	Date Updated:	12/31/2016	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Last Payment Made:	11/21/2016	Terms:	Agreed
Account Type:	Installment Account				\$51 per month, paid
Loan Type:	STUDENT LOAN			Date Closed:	Monthly for 180 months
					12/31/2016

High Balance: High balance of \$12,500 from 01/2015 to 10/2016; \$12,500 from 12/2016 to 12/2016
Remarks: CLOSED

	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Balance	\$0		\$116	\$236	\$355	\$474	\$592	\$710	\$828	\$945
Scheduled Payment	\$51		\$51	\$51	\$51	\$51	\$51	\$51	\$51	\$98
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	N/R	OK	OK	OK	OK	OK	OK	OK	OK

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015
Balance	\$1,062	\$1,179	\$1,296	\$1,412	\$1,528	\$1,644	\$1,759	\$1,874	\$1,989	\$2,103
Scheduled Payment	\$98	\$98	\$98	\$98	\$98	\$98	\$98	\$98	\$98	\$98
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
Balance	\$2,217	\$2,331	\$2,445	\$2,558						
Scheduled Payment	\$98	\$98	\$98	\$98						
Past Due	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	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	03/2012	02/2012	01/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2010	03/2010	02/2010
Rating	OK	OK	OK

SYNCB/BANAREPDC #447993104069****
PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-2330

Date Opened:	02/02/2010	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/04/2016		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Terms:	Paid Monthly
Loan Type:	CREDIT CARD	Last Payment Made:	02/24/2010	Date Closed:	03/04/2012
		High Balance:	\$88	Date Paid:	02/24/2010
		Credit Limit:	\$124		

Remarks: CLOSED

	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2010
Rating	OK

TOYOTA MOTOR CREDIT CORP #40772B****
5005 N RIVER BLVD NE
CEDAR RAPIDS, IA 52411-6634
(866) 882-5611

Date Opened:	04/04/2010	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	03/31/2013		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$0 per month, paid Monthly
Loan Type:	AUTO LEASE	Last Payment Made:	03/02/2013	Date Closed:	for 36 months
		High Balance:	\$16,220		03/31/2013

Remarks: CLOSED

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	OK	OK	OK	OK	OK

WELLS FARGO BANK PCM #758445****
PO Box 94435
Albuquerque, NM 87199
(800) 869-3557



Date Opened:06/04/2014

Responsibility:Joint Account

Account Type:Line of Credit Account

Loan Type:LINE OF CREDIT

Date Updated:06/27/2017

Payment Received:\$0

Last Payment Made:08/01/2016

Pay Status:Current; Paid or Paying as Agreed

Terms:Paid Monthly

Date Paid:08/01/2016

High Balance: High balance of \$26,261 from 01/2015 to 05/2015; \$27,882 from 06/2015 to 06/2015; \$29,876 from 07/2015 to 11/2015; \$29,999 from 12/2015 to 06/2017
Credit Limit: Credit limit of \$30,000 from 01/2015 to 02/2016; \$65,000 from 03/2016 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment										
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

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$25	\$0	\$0	\$0	\$1	\$294	\$29,423	\$29,724	\$29,486
Scheduled Payment		\$0				\$1	\$294	\$636	\$642	\$619
Amount Paid	\$25	\$0	\$0	\$0	\$1	\$294	\$29,423	\$642	\$619	\$616
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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
Balance	\$28,779	\$29,062	\$29,370	\$29,691	\$24,851	\$18,115	\$6,037	\$18	\$25,107	\$17,884
Scheduled Payment	\$616	\$611	\$628	\$655	\$518	\$358	\$98	\$18	\$497	\$407
Amount Paid	\$611	\$628	\$655	\$518	\$3,299	\$98	\$18	\$25,107	\$407	\$9,538
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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
Rating	OK	OK	OK	OK	OK	OK	OK

WELLS FARGO CARD SERVICE #446542031220****
CREDIT BUREAU RESOLUTION
P O BOX 14517
DES MOINES, IA 50306
(800) 642-4720

Date Opened:11/20/2011

Responsibility:Authorized Account

Account Type:Revolving Account

Loan Type:FLEXIBLE SPENDING CREDIT CARD

Date Updated:06/18/2017

Payment Received:\$746

Last Payment Made:06/13/2017

Pay Status:Current; Paid or Paying as Agreed

Terms:\$18 per month, paid Monthly

High Balance: High balance of \$3,774 from 01/2015 to 06/2017
Credit Limit: Credit limit of \$5,500 from 01/2015 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$895	\$746	\$367	\$926	\$1,284	\$592	\$433	\$719	\$1,344	\$552
Scheduled Payment	\$18	\$15	\$15	\$19	\$26	\$15	\$15	\$15	\$27	\$15
Amount Paid	\$746	\$382	\$926	\$1,284	\$592	\$433	\$719	\$1,344	\$552	\$735
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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
Balance	\$735	\$549	\$2,876	\$2,185	\$529	\$636	\$653	\$1,228	\$687	\$544
Scheduled Payment	\$15	\$25	\$75	\$44	\$15	\$15	\$34	\$32	\$15	\$15
Amount Paid	\$549	\$2,830	\$44	\$529	\$636	\$653	\$1,260	\$15	\$544	\$529
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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
Balance	\$529	\$490	\$800	\$253	\$285	\$1,085	\$419	\$182	\$229	\$370
Scheduled Payment	\$15	\$15	\$19	\$15	\$23	\$22	\$15	\$15	\$15	\$15
Amount Paid	\$490	\$819	\$15	\$285	\$1,085	\$419	\$182	\$229	\$370	\$820
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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	03/2012	02/2012	01/2012	12/2011
Rating	OK	OK	OK	OK	OK	OK	OK

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.



BMW OF GREENWICH via CREDCO

PO BOX 509124
SAN DIEGO, CA 92150
(800) 523-0233

Requested On: 08/20/2015
Inquiry Type: Individual
Permissible Purpose: CREDIT TRANSACTION

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

BARCLAYS BANK DELAWARE

125 S WEST ST
WILMINGTON, DE 19801
(866) 370-5931

Requested On: 03/21/2017, 12/14/2016

AUTOMATIVE PRODUCT CONSU

12825FLUSHING MEAD
MARYLAND HEIG, MO 63043
(636) 733-3317

Requested On: 12/15/2016

SYNCB/OLDNAVYDC

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-5294

Requested On: 10/07/2016

NRRM LLC

DBA: STOPREPAIRBILLS.COM
339 MID RIVERS MALL DR
SAINT PETERS, MO 63376
(800) 436-3185

Requested On: 09/19/2016

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).

DANA LEVY via KARMATRANSUNION INTERACT

100 CROSS STREET
SAN LUIS OBISP, CA 93401
(805) 782-8282

Requested On: 07/13/2017, 05/09/2017
Permissible Purpose: CONSUMER REQUEST

BMW FINANCIAL SERVICES

P O BOX 3608
DUBLIN, OH 43016
(800) 578-5000

Requested On: 07/06/2017

TRANSUNION CONSUMER INTE

100 CROSS STREET
SAN LUIS OBISP, CA 93401
(805) 782-8282

Requested On: 07/02/2017

BANK OF AMERICA

PO BOX 982238
EL PASO, TX 79998
(800) 421-2110

Requested On: 06/20/2017

TRANSUNION CONSUMER INTE

760 MARKET STREET 10TH FLOOR
SAN FRANCISCO, CA 94102
(800) 934-4031

Requested On: 06/03/2017

ALLY FINANCIAL INC

PO BOX 380901
BLOOMINGTON, MN 55438
(877) 247-2559

Requested On: 04/25/2017
Permissible Purpose: CONSUMER INITIATED TRANSACTION



**PL NETWORKRECSVCS PF via PLNETWORKRECSVCS
PFS**

3 EXPRESSWAY PLAZA
SUITE 200
ROSLYN HEIGHTS, NY 11577
(888) 990-6624

Requested On: 04/11/2017
Permissible Purpose: TO ACQUIRE/SERVICE/INSURE ACCOUNT

DISCOVER FINANCIAL SERVI

2500 LAKE COOK ROA
RIVERWOODS, IL 60015
(800) 347-2683

Requested On: 11/10/2016

NAVIENT SOLUTIONS INC

PO BOX 9500
WILKES BARRE, PA 18773
(888) 272-5543

Requested On: 08/18/2016

DIR TO CONS VIA EQUIFAX

1550 PEACHTREE NW STREET
ATLANTA, GA 30309
(225) 926-6161

Requested On: 06/22/2016

EQUIFAX CONSUMER SERVICES

1550 PEACHTREE ST
ATLANTA, GA 30309
(866) 640-2273

Requested On: 01/18/2016
Permissible Purpose: EMPLOYMENT/MEDICAL INFORMATION RETURNED

TRANSUNION INTERACTIVE

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401
(800) 493-2392

Requested On: 01/17/2016
Permissible Purpose: CREDIT MONITORING

CHASE RECEIVABLES

1247 BROADWAY
SONOMA, CA 95476
(800) 622-0484

Requested On: 12/02/2015

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:
TransUnion Consumer Relations
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 español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under 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 report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

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

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **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).
- **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. 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 PO Box 1200 Minneapolis, MN 55480
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, N.E. 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

Information Regarding State Laws

New York Residents

NEW YORK BILL OF RIGHTS

New York Consumers Have the Right to Obtain a Security Freeze

As of November 1, 2006 you have a right to place a "Security Freeze" on your credit report, which will prohibit a Consumer Credit Reporting Agency from releasing information in your credit report without your express authorization. A Security Freeze must be requested in writing [by

certified or overnight mail] delivery confirmation requested or via telephone, secure electronic means, or other methods developed by the Consumer Credit Reporting Agency. 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, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a Security Freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the Consumer Credit Reporting Agency and provide all of the following:

1. The personal identification number or password;
2. Proper Identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A Consumer Credit Reporting Agency must authorize the release of your credit report no later than three business days after receiving the above information. Effective September 1, 2009, a Consumer Credit Reporting Agency that receives a request via telephone or secure electronic method shall release a consumer's credit report within fifteen minutes when the request is received.

A Security Freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit. When seeking credit or pursuing another transaction requiring access to your credit report, it is not necessary to relinquish your PIN or password to the creditor or business; you can contact the Consumer Credit Reporting Agency directly. If you choose to give out your PIN or password to the creditor or business, it is recommended that you obtain a new PIN or password from the Consumer Credit Reporting Agency.