



Three Bureau Credit Report

Minna W Gough
July 25, 2020

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1. Report Summary

Review this summary for a quick view of key information contained in your credit file, as well as your resulting credit scores and ratings.

	Equifax	Experian	TransUnion
Report Date	July 25, 2020	July 25, 2020	July 25, 2020
Average Account Age	10 Years, 5 Months	10 Years, 4 Months	10 Years, 3 Months
Oldest Account	Amex Oct 2000	Amex Oct 2000	Amex Oct 2000

Credit Score and Rating

Your credit score and rating are not part of your credit report, but are derived from the information in your file.

Equifax¹
739
Very Good

Experian²
739
Very Good

TransUnion³
739
Very Good

Factors affecting your credit score

Equifax

- Open real estate account balances are too high compared to their loan amounts
- The date that you opened your oldest account is too recent
- Total of all balances on bankcard or revolving accounts is too high
- Available credit on your open bankcard or revolving accounts is too low

Experian

- Open real estate account balances are too high compared to their loan amounts
- The date that you opened your oldest account is too recent
- Total of all balances on bankcard or revolving accounts is too high
- Available credit on your open bankcard or revolving accounts is too low
- The number of inquiries was also a factor, but effect was not significant

TransUnion

- Open real estate account balances are too high compared to their loan amounts
- The date that you opened your oldest account is too recent
- Total of all balances on bankcard or revolving accounts is too high
- Available credit on your open bankcard or revolving accounts is too low

Equifax Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Equifax.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	5	2	\$21,965	\$36,135	\$58,100	38%	\$526
Mortgage	1	1	\$158,291	\$15,709	\$174,000	91%	\$1,280
Installment	0	0	\$0	\$0	\$0	0%	\$0
Other	1	1	\$22,101	\$3,684	\$25,785	86%	\$0
Total	7	4	\$202,357	\$55,528	\$257,885	78%	\$1,806

Experian Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Experian.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	6	3	\$44,066	\$39,819	\$83,885	53%	\$1,631
Mortgage	1	1	\$158,291	\$15,709	\$174,000	91%	\$1,280
Installment	0	0	\$0	\$0	\$0	0%	\$0
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	7	4	\$202,357	\$55,528	\$257,885	78%	\$2,911

TransUnion Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by TransUnion.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	4	2	\$21,965	\$30,135	\$52,100	42%	\$526
Mortgage	1	1	\$158,291	\$15,709	\$174,000	91%	\$1,280
Installment	0	0	\$0	\$0	\$0	0%	\$0
Other	1	1	\$22,101	\$3,684	\$25,785	86%	\$0
Total	6	4	\$202,357	\$49,528	\$251,885	80%	\$1,806

Other Credit Items

Your credit report includes information about instances of non-account items that may affect your credit score and rating. The table below is a summary of non-account related items on your report.

	Equifax	Experian	TransUnion
Consumer Statements	0	0	0
Personal Information	6	6	5
Inquiries	0	2	0
Public Records	0	0	0
Collections	0	0	0

¹ The credit score provided here uses a proprietary credit model designed by VantageScore. The Equifax Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

² The credit score provided here uses a proprietary credit model designed by VantageScore. The Experian Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

³ The credit score provided here uses a proprietary credit model designed by VantageScore. The TransUnion Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

2. Revolving Accounts

Revolving accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

2.1 Amex

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	Yes	Yes
Account Number	xxxxxxxxxxxx 4273	xxxxxxxxxxxx 4273	xxxxxxxxxxxx 4273
Account Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Credit Limit	\$18,500	\$18,500	\$18,500
Reported Balance	\$0	\$0	\$0

Payment History

This table below shows up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓

 Paid on Time	 30 Days Past Due	 60 Days Past Due	 90 Days Past Due	 120 Days Past Due
 Collection Account	 Charge-Off	 Included in Bankruptcy	 Repossession	 Too New to Rate
 No Data Available				

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0
60 Days Past Due	N/A	0	0
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	11	12

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	unknownloan type	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	Dec 01, 2000	Dec 01, 2000	Dec 01, 2000
Date Closed	N/A	N/A	N/A
Date Reported	Jul 01, 2020	Jul 01, 2020	Jul 01, 2020
Date Of Last Activity	Oct 01, 2011	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	99	99	48
Balance	\$0	\$0	\$0
Credit Limit	\$18,500	\$18,500	\$18,500
High Credit	\$0	\$65	\$0
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- OPEN ACCOUNT
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID:

Contact

AMEX
P.O. BOX 981537
EL PASO, TX 79998
(800) 874-2717

2.2 Amex/dsnb (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

Equifax		Experian		TransUnion	
Reported		Yes		Yes	
Account Number		xxxxxxxxxx 7837		xxxxxxxxxx 7837	
Account Status		Closed		Closed	
Credit Limit		\$0		\$300	
Reported Balance		\$0		\$0	

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2017	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

✗ No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

Equifax		Experian		TransUnion	
30 Days Past Due	N/A	0	0	0	0
60 Days Past Due	N/A	0	0	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	25	13

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	creditcard	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Apr 01, 2009	Apr 01, 2009	Apr 01, 2009
Date Closed	N/A	N/A	Aug 01, 2014
Date Reported	Dec 01, 2019	Mar 01, 2018	Dec 01, 2019
Date Of Last Activity	N/A	N/A	Aug 01, 2010
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	99	99	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$300	\$300
High Credit	\$300	\$0	\$0
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CLOSED DUE TO INACTIVITY
- ACCOUNT IS INACTIVE
- CREDIT CARD
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID:

Contact

AMEX/DSNB
9111 DUKE BLVD
MASON, OH 45040
(800) 243-6552

2.3 Citi

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

		Equifax	Experian	TransUnion
Reported		Yes	Yes	Yes
Account Number		xxxxxxxx 8276	xxxxxxxx 8276	xxxxxxxx 8276
Account Status		Pays as Agreed	Pays as Agreed	Pays as Agreed
Credit Limit		\$7,600	\$7,600	\$7,600
Reported Balance		\$4,845	\$4,845	\$4,845

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
C Collection Account	CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate
✗ No Data Available				

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0
60 Days Past Due	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	11	12

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	creditcard	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	Feb 01, 2015	Feb 01, 2015	Feb 01, 2015
Date Closed	N/A	N/A	N/A
Date Reported	Jul 01, 2020	Jul 01, 2020	Jul 01, 2020
Date Of Last Activity	Jul 01, 2020	N/A	Jul 01, 2020
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	min
Month Reviewed	65	66	48
Balance	\$4,845	\$4,845	\$4,845
Credit Limit	\$7,600	\$7,600	\$7,600
High Credit	\$0	\$6,128	\$6,128
Monthly Payment Amount	\$126	\$126	\$126
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CREDIT CARD
- OPEN ACCOUNT
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- LAST PAID: 07/2020
- THIS IS AN ACCOUNT IN GOOD STANDING

Contact

CITI
701 E 60TH ST N IBS CDV DISPUTES
SIOUX FALLS,SD 57104

2.4 Citibankna

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

		Equifax	Experian	TransUnion
Reported		Yes	Yes	Yes
Account Number		xxxxxx 21	xxxxxx 21	xxxxxx 21
Account Status		Pays as Agreed	Pays as Agreed	Pays as Agreed
Credit Limit		\$2,000	\$2,000	\$2,000
Reported Balance		\$0	\$0	\$0

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✗	✗	✗	✗	✗	✓	✗	✗	✗	✓	✓	✓

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

✗ No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

		Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0	0
60 Days Past Due	N/A	0	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	11	15

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	checkcreditorlineofcredit	checkcreditorlineofcredit	checkcreditorlineofcredit
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	Feb 01, 2006	Feb 01, 2006	Feb 01, 2006
Date Closed	N/A	N/A	N/A
Date Reported	Jun 01, 2020	Jun 01, 2020	Jun 01, 2020
Date Of Last Activity	Feb 01, 2016	N/A	Feb 01, 2016
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	99	99	48
Balance	\$0	\$0	\$0
Credit Limit	\$2,000	\$2,000	\$2,000
High Credit	\$0	\$0	\$0
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- LINE OF CREDIT
- OPEN ACCOUNT
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 02/2016

Contact

CITIBANKNA
701 E 60TH STREET NORTH
SIOUX FALLS, SD 57117
(800) 723-6694

2.5 Citibankna

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	Yes	Yes
Account Number	xxxxxxxxxxxxxx 0166	xxxxxx 0166	xxxxxx 0166
Account Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Credit Limit	\$24,000	\$24,000	\$24,000
Reported Balance	\$17,120	\$17,120	\$17,120

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

✗ No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0
60 Days Past Due	N/A	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	11	12

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	checkcreditorlineofcredit	checkcreditorlineofcredit	checkcreditorlineofcredit
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	Sep 01, 2015	Sep 01, 2015	Sep 01, 2015
Date Closed	N/A	N/A	N/A
Date Reported	Jun 01, 2020	Jun 01, 2020	Jun 01, 2020
Date Of Last Activity	Jun 01, 2020	N/A	Jun 01, 2020
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	min
Month Reviewed	57	58	48
Balance	\$17,120	\$17,120	\$17,120
Credit Limit	\$24,000	\$24,000	\$24,000
High Credit	\$0	\$20,079	\$20,079
Monthly Payment Amount	\$400	\$400	\$400
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- LINE OF CREDIT
- OPEN ACCOUNT
- LAST PAID: 06/2020
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- THIS IS AN ACCOUNT IN GOOD STANDING

Contact

CITIBANKNA
701 E 60TH STREET NORTH
SIOUX FALLS, SD 57117
(800) 685-0935

2.6 Dsnb (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	Yes	No
Account Number	xxxxxxxx 5972	xxxxxxxx 5972	N/A
Account Status	Closed	Closed	N/A
Credit Limit	\$100	\$100	N/A
Reported Balance	\$0	\$0	N/A

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2017	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

✓	Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due
C	Collection Account	CO	Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate
✗	No Data Available								

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	26	N/A

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	N/A
Loan Type	unknownloan type	charge account	N/A
Creditor Classification	Unknown	Unknown	N/A
Status	Pays as Agreed	Pays as Agreed	N/A
Activity Designator	Closed	Closed	N/A
Date Opened	Apr 01, 2009	Apr 01, 2009	N/A
Date Closed	N/A	N/A	N/A
Date Reported	Dec 01, 2019	Feb 01, 2018	N/A
Date Of Last Activity	Aug 01, 2010	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	99	99	N/A
Balance	\$0	\$0	N/A
Credit Limit	\$100	\$100	N/A
High Credit	\$0	\$1,958	N/A
Monthly Payment Amount	\$0	\$0	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CLOSED DUE TO INACTIVITY
- LAST PAID: 08/2010
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

Contact

DSNB
911 DUKE BLVD
MASON, OH 45040
(800) 243-6552

2.7 Syncb/ban (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxx 6671	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

Payment History

This table below shows up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

Payment Summary

The table below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

You currently have no Payment Summary on your credit file.

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

Comments

- ACCOUNT CLOSED AT CONSUMER'S REQUEST
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

Contact

SYNCB/BAN
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005

2.8 Syncb/crat

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	Yes	Yes
Account Number	xxxxxxxxxxxx 1976	xxxxxxxx 0235	xxxxxxxxxxxx 1976
Account Status	Pays as Agreed	Pays as Agreed	Closed
Credit Limit	\$6,000	\$6,000	\$6,000
Reported Balance	\$0	\$0	\$0

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓

✓	Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due
C	Collection Account	CO	Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate
✗	No Data Available								

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0
60 Days Past Due	N/A	0	0
90 Days Past Due	N/A	0	0

	Equifax	Experian	TransUnion
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	11	16

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	chargeaccount	chargeaccount	chargeaccount
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Closed
Date Opened	Nov 01, 2017	Nov 01, 2017	Nov 01, 2017
Date Closed	N/A	N/A	N/A
Date Reported	Jul 01, 2020	Jul 01, 2020	Jul 01, 2020
Date Of Last Activity	Dec 01, 2017	N/A	Dec 01, 2017
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	32	33	32
Balance	\$0	\$0	\$0
Credit Limit	\$6,000	\$6,000	\$6,000
High Credit	\$0	\$1,915	\$0
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- OPEN ACCOUNT
- LAST PAID: 12/2017
- AMT IN HIGH CREDIT IS CREDIT LIMIT
- THIS IS AN ACCOUNT IN GOOD STANDING
- CHARGE

Contact

SYNCB/CRAT
(844) 387-5294

2.9 Syncb/ppmc (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

		Equifax	Experian	TransUnion
Reported		Yes	Yes	Yes
Account Number		xxxxxxxx 1216	xxxxxxxx 1216	xxxxxxxxxxxx 9521
Account Status		Closed	Closed	Closed
Credit Limit		\$0	\$0	\$3,000
Reported Balance		\$0	\$0	\$0

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

✗ No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

		Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0	0
60 Days Past Due	N/A	0	0	0

	Equifax	Experian	TransUnion
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Revolving	Revolving	Revolving
Loan Type	creditcard	creditcard	creditcard
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Mar 01, 2013	Mar 01, 2013	Mar 01, 2013
Date Closed	N/A	N/A	Mar 01, 2015
Date Reported	Jun 01, 2017	Mar 01, 2015	Jun 01, 2017
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	0	0
Term Frequency	N/A	rev	N/A
Month Reviewed	51	25	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$3,000
High Credit	\$3,000	\$0	\$0
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CREDIT CARD
- CLOSED
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- CLOSED OR PAID ACCOUNT/ZERO BALANCE
- LAST PAID:

Contact

SYNCB/PPMC
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005

2.10 Amex

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxxxxxxxxx 1273	N/A
Account Status	N/A	Pays as Agreed	N/A
Credit Limit	N/A	\$0	N/A
Reported Balance	N/A	\$22,101	N/A

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓

✓	Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due
C	Collection Account	CO	Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate
✗	No Data Available								

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	11	N/A

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Revolving	N/A
Loan Type	N/A	creditcard	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Open	N/A
Date Opened	N/A	Nov 01, 2006	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Jul 01, 2020	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	1	N/A
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	99	N/A
Balance	N/A	\$22,101	N/A
Credit Limit	N/A	\$0	N/A
High Credit	N/A	\$25,785	N/A
Monthly Payment Amount	N/A	\$1,105	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- OPEN ACCOUNT
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID:

Contact

AMEX
PO BOX 297871
FORT LAUDERDALE,FL 33329
(800) 874-2717

2.11 Amex (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxxxxxxxxx 9753	N/A
Account Status	N/A	Closed	N/A
Credit Limit	N/A	\$0	N/A
Reported Balance	N/A	\$0	N/A

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2011	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓

✓	Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due
C	Collection Account	CO	Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate
✗	No Data Available								

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	15	N/A

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Revolving	N/A
Loan Type	N/A	creditcard	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Closed	N/A
Date Opened	N/A	Oct 01, 2000	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Mar 01, 2012	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	1	N/A
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	10	N/A
Balance	N/A	\$0	N/A
Credit Limit	N/A	\$0	N/A
High Credit	N/A	\$10,625	N/A
Monthly Payment Amount	N/A	\$0	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CLOSED DUE TO INACTIVITY
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID:

Contact

AMEX
PO BOX 297871
FORT LAUDERDALE,FL 33329
(800) 874-2717

3. Mortgage Accounts

Mortgage accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

3.1 Cenlar

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	Yes	Yes
Account Number	xxxxxxxx 5801	xxxxxxxx 5801	xxxxxxxx 5801
Account Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Credit Limit	\$0	\$0	\$0
Reported Balance	\$158,291	\$158,291	\$158,291

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

 Paid on Time	 30 Days Past Due	 60 Days Past Due	 90 Days Past Due	 120 Days Past Due
 Collection Account	 Charge-Off	 Included in Bankruptcy	 Repossession	 Too New to Rate
 No Data Available				

Payment Summary

The tables below show a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0
60 Days Past Due	N/A	0	0
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	17	18

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Mortgage	Mortgage	Mortgage
Loan Type	mortgage	conventionalrealestatemortgage	conventionalrealestatemortgage
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Open	Open	Open
Date Opened	Aug 01, 2015	Aug 01, 2015	Aug 01, 2015
Date Closed	N/A	N/A	N/A
Date Reported	Jul 01, 2020	Jul 01, 2020	Jul 01, 2020
Date Of Last Activity	Jul 01, 2020	N/A	Jun 01, 2020
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	360	360
Term Frequency	N/A	N/A	N/A
Month Reviewed	20	19	20
Balance	\$158,291	\$158,291	\$158,291
Credit Limit	\$0	\$0	\$0
High Credit	\$174,000	\$174,000	\$174,000
Monthly Payment Amount	\$1,280	\$1,280	\$1,280
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- OPEN ACCOUNT
- LAST PAID: 06/2020
- REAL ESTATE MORTGAGE
- THIS IS AN ACCOUNT IN GOOD STANDING
- FANNIE MAE ACCOUNT

Contact

CENLAR
425 PHILLIPS BLVD.
EWING, NJ 08618
(609) 883-3900

3.2 Citimortge (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

		Equifax	Experian	TransUnion
Reported		Yes	Yes	Yes
Account Number		xxxxxx 9815	xxxxxx 9815	xxxxxx 9815
Account Status		Closed	Closed	Closed
Credit Limit		\$0	\$0	\$0
Reported Balance		\$0	\$0	\$0

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓

✓	Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due
C	Collection Account	CO	Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate
✗	No Data Available								

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0
60 Days Past Due	N/A	0	0
90 Days Past Due	N/A	0	0

	Equifax	Experian	TransUnion
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	9

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Mortgage	Mortgage	Mortgage
Loan Type	mortgage	conventionalrealestatemortgage	conventionalrealestatemortgage
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Aug 01, 2015	Aug 01, 2015	Aug 01, 2015
Date Closed	N/A	N/A	Nov 01, 2018
Date Reported	Nov 01, 2018	Nov 01, 2018	Nov 01, 2018
Date Of Last Activity	Oct 01, 2018	N/A	Oct 01, 2018
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	360	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	39	40	39
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$174,000	\$174,000	\$174,000
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- LAST PAID: 10/2018
- ACCOUNT TRANSFERRED
- TRANSFERRED TO ANOTHER LENDER
- ACCOUNT TRANSFERRED OR SOLD
- ACCOUNT TRANSFERRED TO ANOTHER OFFICE
- THIS IS AN ACCOUNT IN GOOD STANDING
- FANNIE MAE ACCOUNT

Contact

CITIMORTGE
PO BOX 9438 DEPT 0251
GAITHERSBURG,MD 20898
(800) 283-7918

4. Installment Accounts

Installment accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

4.1 Citibankna (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	Yes	Yes
Account Number	xxxxxxxxxxxx 9105	xxxxxx 05	xxxxxx 05
Account Status	Closed	Closed	Closed
Credit Limit	\$0	\$0	\$0
Reported Balance	\$0	\$0	\$0

Payment History

This table below shows up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2007	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Paid on Time	30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due
Collection Account	Charge-Off	Included in Bankruptcy	Repossession	Too New to Rate
No Data Available				

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	0
60 Days Past Due	N/A	0	0
90 Days Past Due	N/A	0	0
120 Days Past Due	N/A	0	0
Collection Account	N/A	0	0
Charge Off	N/A	0	0
Included in Bankruptcy	N/A	0	0
Repossession	N/A	0	0
Too New to Rate	N/A	0	0
No Data Available	N/A	12	12

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Installment	Installment	Installment
Loan Type	unknownloan type	unsecured	unsecured
Creditor Classification	Unknown	Unknown	Unknown
Status	Pays as Agreed	Pays as Agreed	Pays as Agreed
Activity Designator	Closed	Closed	Closed
Date Opened	Mar 01, 2006	Mar 01, 2006	Mar 01, 2006
Date Closed	N/A	N/A	Mar 01, 2011
Date Reported	May 01, 2011	Mar 01, 2011	Mar 01, 2011
Date Of Last Activity	Mar 01, 2011	N/A	Mar 01, 2011
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	60	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	62	61	48
Balance	\$0	\$0	\$0
Credit Limit	\$0	\$0	\$0
High Credit	\$16,000	\$16,000	\$16,000
Monthly Payment Amount	\$0	\$0	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	\$0	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CLOSED
- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 03/2011
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

Contact

CITIBANKNA
701 E 60TH STREET NORTH
SIOUX FALLS, SD 57117
(800) 685-0935

5. Other Accounts

Other accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

5.1 Amex

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	Yes
Account Number	xxxxxxxxxxxx 1273	N/A	xxxxxxxxxxxx 1273
Account Status	Pays as Agreed	N/A	Pays as Agreed
Credit Limit	\$0	N/A	\$0
Reported Balance	\$22,101	N/A	\$22,101

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓

✓	Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due
C	Collection Account	CO	Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate
✗	No Data Available								

Payment Summary

The tables below show a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0

	Equifax	Experian	TransUnion
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0
No Data Available	N/A	N/A	12

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Other	N/A	Other
Loan Type	creditcard	N/A	creditcard
Creditor Classification	Unknown	N/A	Unknown
Status	Pays as Agreed	N/A	Pays as Agreed
Activity Designator	Open	N/A	Open
Date Opened	Nov 01, 2006	N/A	Nov 01, 2006
Date Closed	N/A	N/A	N/A
Date Reported	Jul 01, 2020	N/A	Jul 01, 2020
Date Of Last Activity	Jul 01, 2020	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	N/A	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	99	N/A	48
Balance	\$22,101	N/A	\$22,101
Credit Limit	\$0	N/A	\$0
High Credit	\$25,785	N/A	\$25,785
Monthly Payment Amount	\$0	N/A	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- CREDIT CARD

Contact

AMEX
P.O. BOX 981537
EL PASO, TX 79998
(800) 874-2717

5.2 Amex (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The ideal range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	Yes
Account Number	xxxxxxxxxxxx 9753	N/A	xxxxxxxxxxxx 9753
Account Status	Closed	N/A	Closed
Credit Limit	\$0	N/A	\$0
Reported Balance	\$0	N/A	\$0

Payment History

The tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2011	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

✗ No Data Available

Payment Summary

The tables below show a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0

	Equifax	Experian	TransUnion
No Data Available	N/A	N/A	15

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	Other	N/A	Other
Loan Type	unknownloan type	N/A	creditcard
Creditor Classification	Unknown	N/A	Unknown
Status	Pays as Agreed	N/A	Pays as Agreed
Activity Designator	Closed	N/A	Closed
Date Opened	Oct 01, 2000	N/A	Oct 01, 2000
Date Closed	N/A	N/A	Feb 01, 2012
Date Reported	Mar 01, 2012	N/A	Mar 01, 2012
Date Of Last Activity	Feb 01, 2012	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	0	N/A	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	6	N/A	48
Balance	\$0	N/A	\$0
Credit Limit	\$0	N/A	\$0
High Credit	\$7,978	N/A	\$7,978
Monthly Payment Amount	\$0	N/A	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	\$0	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- ACCOUNT IS INACTIVE
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

Contact

AMEX
P.O. BOX 981537
EL PASO, TX 79998
(800) 874-2717

6. Consumer Statements

Consumer statements are personal notes of up to 100 words (200 words if you live in Maine) you can attach to your credit file to explain the circumstances behind any negative information or to dispute information you feel is incorrect even though a creditor has verified it as correct. Consumer statements are voluntary and have no impact on your credit score.

You currently have no Consumer Statements on your credit file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax, Experian, and TransUnion. It does not affect your credit score or rating.

	Equifax	Experian	TransUnion
Name	Gough W Minna	Gough Wilhelmina	Gough W Wilhelmina
Formerly Known As	GOUGH WILHELMIN , Gough Wilhelmina	W Gough Minna	GOUGH WILHELMINNA , Gough Minna W
Social Security Number	xxxxx 4842	xxxxx 4842	xxxxx 4842
Date Of Birth	Jul 09, 1966	Jul 09, 1966	Jul 09, 1966

Contact Information

Contact information is the information in your credit file that indicates your current address as reported to Equifax, Experian, and TransUnion. It does not affect your credit score or rating.

	Equifax	Experian	TransUnion
Information Reported	Yes	Yes	Yes
Address	9800 W BAY HARBOR DR APT 611 BAY HARBOR ISLANDS, FL 33154	9800 W BAY HARBOR DR APT 611 BAY HARBOR ISLANDS, FL 33154	9800 W W BAY HARBOR DR APT 611 BAY HARBOR ISLANDS, FL 33154
Status	Current	Current	Current
Date Reported	7/1/20	1/11/19	11/2/15
Information Reported	Yes	Yes	Yes
Address	20 ISLAND AVE APT 1412 MIAMI BEACH, FL 33139	20 ISLAND AVE MIAMI, FL 33139	20 ISLAND AV APT 1412 MIAMI BEACH, FL 33139
Status	Former	Former	Former
Date Reported	7/1/20	11/15/16	5/24/10
Information Reported	Yes	Yes	Yes
Address	1173A 2ND AVE NEW YORK, NY 10065	32 E 68TH ST APT 6 NEW YORK, NY 10065	32 E E 68TH ST APT 6 NEW YORK, NY 10065
Status	Former	Former	Former
Date Reported	8/1/10	8/4/09	N/A

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax, Experian, and TransUnion. It does not affect your credit score or rating.

Equifax

Company	Occupation	Start Date	End Date	Status	Address
THE STANDARD HOTELS	N/A	N/A	N/A	Former	N/A

Company	Occupation	Start Date	End Date	Status	Address
ANN TAYLOR	N/A	N/A	N/A	Former	N/A

Experian

Company	Occupation	Start Date	End Date	Status	Address
RITTENHOUSE SPA LOUNGE	N/A	May 17, 2004	N/A	Current	N/A
U K	N/A	Oct 08, 1994	N/A	Former	N/A

TransUnion

Company	Occupation	Start Date	End Date	Status	Address
EQUINOX	N/A	N/A	N/A	Current	N/A

8. Inquiries

Inquiries are requests from creditors and lenders to view your credit report. Inquiries stay on your credit report for up to three years and may negatively impact your credit score.

Hard Inquiries

Hard inquiries -- those made by potential creditors -- may lower your score if too many occur within a certain timeframe. Hard inquiries stay on your credit report for up to three years, but only impact your credit score for up to one year.

Experian

Date	Company	Address
Jan 09, 2020	RENTAL PROPERTY SOLU	N/A
Jan 07, 2020	RENTAL PROPERTY SOLU	N/A

Soft Inquiries

Soft inquiries, such as reviewing your own credit file, have no impact on your credit score. Soft inquiries stay on your credit report for up to one year.

You currently have no Soft Inquiries on your credit file.

9. Public Records

A public record is a legal document issued by local or federal government that is typically accessible by the public. Only public records pertaining to finance will appear on your credit report. Public records stay on your credit report for 5 to 10 years and have a negative impact on your credit score

Bankruptcies

Bankruptcies are a legal status granted by a state or federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for 7 to 10 years, depending on the chapter of bankruptcy you file for. They have a negative impact on your credit score.

You currently have no Bankruptcies on your credit file.

Judgments

Judgments are a legal status granted by a small claims court that indicates you must pay back an outstanding debt. Judgments stay on your credit report for 7 years from the date filed and have a negative impact on your credit score.

You currently have no Judgments on your credit file.

Liens

A lien is a legal claim on an asset, such as your house or car, a creditor or lender can take possession of and use to pay off your outstanding debt. Liens stay on your credit report for 7 to 10 years and have a negative impact on your credit score.

You currently have no Liens on your credit file.

10. Collections

Collections are accounts with outstanding debt that have been sold by a creditor to a collections agency. Collections stay on your credit report for 7 years plus 180 days from the date the account first became past due. They negatively impact your credit score.

You currently have no Collection Account on your credit file.

11. 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 in 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 <https://www.ai.equifax.com>