



Personal Information

SSN: XXX-XX-4368
Your SSN has been masked for your protection.
Names Reported: NATHAN D. LARSON and NATHAN DANIEL LARSON

You have been on our files since 10/01/1999
Date of Birth: 09/19/1980

Addresses Reported:

Address	Date Reported
9270 PROSPECT AVE, CATLETT, VA 20119-2039	04/20/2005
4825 THUNDERBIRD CIR APT H, BOULDER, CO 80303-3961	01/02/2009
2710 OVERLOOK DR, BROOMFIELD, CO 80020-6750	12/07/2008
10096 PORTSMOUTH RD, MANASSAS, VA 20109-8011	06/01/2000
7535 LEE HWY APT B, MANASSAS, VA 20110	
PO BOX 1000, PETERSBURG, VA 23804-1000	12/30/2011

Telephone Numbers Reported:

(540) 391-1530 (540) 788-4945 (540) 808-7473 (703) 369-5184

Employment Data Reported:

Employer Name	Location	Position	Date Verified
SNM		ACCOUNTANT	06/03/2007
SOCIETY OF NUCLEAR MEDICINE		AP ACCOUNTANT	05/01/2007
MHM SERVICES		ACCOUNTING ASST	10/10/2003

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

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. For any account that contains medical information, the information following 'Medical-' is not displayed to anyone but you except where permitted by law.

CAPITAL ONE BANK USA NA #517805817842****

P O Box 30281
Salt Lake City, UT 84130-0281
(800) 955-7070

Date Opened:	01/03/2014	Date Updated:	09/28/2020	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Last Payment Made:	03/17/2017	Terms:	Paid Monthly
Account Type:	Revolving Account			Date Closed:	12/03/2017
Loan Type:	CREDIT CARD				>Maximum Delinquency of 120 days in 09/2017 for \$430 and in 10/2017 for \$522<

High Balance: High balance of \$3,258 from 04/2018 to 09/2020
Credit Limit: Credit limit of \$2,750 from 04/2018 to 09/2020
Estimated month and year that this item will be removed: 05/2024

	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019
Balance	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314
Past Due	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Balance	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314
Past Due	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
Balance	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,258	\$3,258	\$3,258	\$3,258	\$3,258
Past Due	\$3,314	\$3,314	\$3,314	\$3,314	\$3,314	\$3,258	\$3,258	\$3,258	\$3,258	\$3,258
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	C/O	C/O	C/O	C/O	N/R	120	120	90	60	30

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
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
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

CAPITAL ONE BANK USA NA #400344863770****

P O Box 30281
Salt Lake City, UT 84130-0281
(800) 955-7070

Date Opened: 02/20/2015
Responsibility: Individual Account
Account Type: Revolving Account

Date Updated: 09/28/2020
Last Payment Made: 03/17/2017

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 12/03/2017



Loan Type: CREDIT CARD

>Maximum Delinquency of 120 days in 09/2017 for \$506 and in 10/2017 for \$618<

High Balance: High balance of \$3,981 from 04/2018 to 09/2020
Credit Limit: Credit limit of \$3,000 from 04/2018 to 09/2020
Estimated month and year that this item will be removed: 05/2024

	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019
Balance	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037
Past Due	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Balance	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037
Past Due	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
Balance	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$3,981	\$3,981	\$3,981	\$3,981	\$3,981
Past Due	\$4,037	\$4,037	\$4,037	\$4,037	\$4,037	\$3,981	\$3,981	\$3,981	\$3,981	\$3,981
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	C/O	C/O	C/O	C/O	N/R	120	120	90	60	30

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
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
Rating	OK	OK	OK	OK	OK	OK	OK

DISCOVER FINCL SVC LLC #601120883496****
PO BOX 15316
WILMINGTON, DE 19850-5316
(800) 347-2683

Date Opened: 11/02/2016

Date Updated: 10/15/2020

Responsibility: Individual Account

Last Payment Made: 03/23/2017

Pay Status: >Charged Off<

Terms: Paid Monthly



Account Type:Revolving Account

Loan Type:CREDIT CARD

Date Closed:10/22/2017
>Maximum Delinquency of 120 days in 09/2017 for \$484 and in 11/2017<

High Balance: High balance of \$4,979 from 04/2018 to 10/2020
Credit Limit: Credit limit of \$4,500 from 04/2018 to 10/2020
Estimated month and year that this item will be removed: 03/2024

	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020
Balance	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979
Past Due	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019
Balance	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979
Past Due	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979
Past Due	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979	\$4,979
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	C/O	C/O	C/O	C/O	C/O	120	120	120	90	60

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016
Rating	30	OK	OK	OK	OK	OK	OK	OK

JPMCB CARD SERVICES #426684152318****
PO BOX 15369
WILMINGTON, DE 19850
(800) 945-2000

Date Opened:10/15/2016

Responsibility:Individual Account

Account Type:Revolving Account

Loan Type:CREDIT CARD

Date Updated:08/15/2018
Last Payment Made:03/17/2017

Pay Status:>Charged Off<
Terms:Paid Monthly
Date Closed:07/13/2017
>Maximum Delinquency of 120 days in 09/2017 for \$221 and in 11/2017 for \$357<

High Balance: High balance of \$3,238 from 04/2018 to 08/2018
Credit Limit: Credit limit of \$3,000 from 04/2018 to 08/2018
Estimated month and year that this item will be removed: 04/2024



	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Balance	\$3,221	\$3,221	\$3,221	\$3,221	\$3,221					
Past Due	\$3,221	\$3,221	\$3,221	\$3,221	\$3,221					
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<					
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	120

	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017
Rating	120	120	90	60	30	OK	OK	OK	OK	OK

	12/2016	11/2016
Rating	OK	OK

AMERICAN COLLECTIONS ENT #1019314****

6094D FRANCONIA RD
ALEXANDRIA, VA 22310
(703) 719-9403

Placed for collection:	10/10/2019	Balance:	\$466	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	10/09/2020		
Account Type:	Open Account	Original Amount:	\$466		
Loan Type:	COLLECTION	Original Creditor:	VIRGINIA		
	AGENCY/ATTORNEY		EMERGENCY		
		Past Due:	MEDICINE AS		
			>\$466<		

Remarks: >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 04/2026

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.

CAPITAL ONE BANK USA NA #517805879160****

P O Box 30281
Salt Lake City, UT 84130-0281
(800) 955-7070

Date Opened:	12/27/2013	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	07/12/2014	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	07/01/2014	Date Closed:	07/02/2014
Loan Type:	CREDIT CARD	High Balance:	\$197	Date Paid:	07/01/2014
		Credit Limit:	\$500		

Remarks: Account closed at consumer's request; CLOSED

	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK

DIRECT LOAN SVC SYSTEM #225414****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979



Date Opened:

08/30/1999

Responsibility:

Individual Account

Account Type:

Installment Account

Loan Type:

STUDENT LOAN

Balance:

\$0

Date Updated:

09/30/2011

Last Payment Made:

04/29/2011

High Balance:

\$3,686

Pay Status:

Current Account

Terms:

\$25 per month, paid Monthly for 125 months

Date Closed:

09/30/2011

	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	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007
Rating	X	X	X	OK	OK	OK	OK	OK	N/R	OK

	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	X	X

	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2004	11/2004
Rating	OK	OK

DIRECT LOAN SVC SYSTEM #70000179886****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened:

08/30/1999

Responsibility:

Individual Account

Account Type:

Installment Account

Loan Type:

STUDENT LOAN

Balance:

\$0

Date Updated:

04/05/2012

Payment Received:

\$170

Last Payment Made:

10/17/2011

High Balance:

\$3,500

Pay Status:

Current Account

Terms:

\$0 per month, paid Monthly for 144 months

Date Closed:

04/05/2012

Remarks: TRANSFERRED TO ANOTHER OFFICE



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

EDFINANCIAL #50000000659****
120 N SEVEN OAKS D
KNOXVILLE, TN 37922
(800) 337-6884

Date Opened:	08/30/1999	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	06/07/2013	Terms:	\$0 per month, paid Monthly for 120 months
Account Type:	Installment Account	Payment Received:	\$291	Date Closed:	06/07/2013
Loan Type:	STUDENT LOAN	Last Payment Made:	06/07/2013		
		High Balance:	\$3,500		

Remarks: CLOSED

	05/2013	04/2013	03/2013	02/2013	01/2013
Rating	OK	OK	OK	OK	OK

SYNCB/PAYPALSMARTCONN #604407104574****
PO BOX 965005
ORLANDO, FL 32896-5005
(866) 300-6432

Date Opened:	07/09/2014	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	05/28/2017	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	07/28/2016
Loan Type:	CHARGE ACCOUNT	High Balance:	\$0		
		Credit Limit:	\$700		

Remarks: CLOSED

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

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

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

	10/2014	09/2014	08/2014	07/2014
Rating	OK	OK	OK	OK

TD BANK N.A. #483950360147****
TD BANK USBC
PO BOX 1440
GREENVILLE, SC 29602
(888) 561-8861

Date Opened:	11/13/2016	Date Updated:	01/16/2019	Pay Status:	Current Account
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Paid Monthly
Account Type:	Revolving Account			Date Closed:	01/15/2019
Loan Type:	CREDIT CARD				

High Balance: High balance of \$0 from 04/2018 to 01/2019



Credit Limit: Credit limit of \$3,000 from 04/2018 to 01/2019
Remarks: INACTIVE ACCOUNT; CLOSED

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
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

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016
Rating	OK	OK	OK	OK	OK	OK	OK

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.

CNU ONLINE CASHNETUSA

175 W JACKSON BLVD
SUITE 1000
CHICAGO, IL 60604
(800) 240-2154

Requested On: 12/17/2019

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).

DISCOVER FINCL SVC LLC

2500 LAKE COOK RD
RIVERWOODS, IL 60015-3851
(800) 347-2683

Requested On: 10/09/2020

DISCOVER FINANCIAL SERVI

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

Requested On: 09/30/2020

KOHLSCAPONE

PO BOX 3115
MILWAUKEE, WI 53201
(800) 564-5740

Requested On: 10/15/2020

NATHAN LARSON via TRANSUNION INTERACTIVE IN

100 CROSS ST
STE 202
SAN LUIS OBISPO, CA 93401
(855) 681-3196

Requested On: 09/17/2020

FACTACT FREE DISCLOSURE

P O BOX 1000
CHESTER, PA 19016

TU INTERACTIVE

100 CROSS ST
202



(800) 888-4213
Requested On: 09/17/2020, 03/26/2019

SAN LUIS OBISPO, CA 93401
(844) 580-6816
Requested On: 09/17/2020, 03/26/2019

QUINSTREET
950 TOWER LANE
FOSTER CITY, CA 94404
(650) 578-7700
Requested On: 09/16/2020

CLIENT SERVICES INC via CLIENT SERVICES INC
3451 HARRY S TRUMAN BLVD
ST CHARLES, MO 63301
(800) 521-3236
Requested On: 08/08/2019

EMPIRE VER SERVICES INC
2390 NORTH FOREST RD
SUITE 12
GETZVILLE, NY 14068
(866) 827-0821
Requested On: 02/25/2019

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

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert on your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

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

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.
A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher

of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.

- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357