



CREDIT REPORT

VIRGIL BIERSCHWALE

Report Confirmation

7770772465

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Sep 27, 2017
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	10 Years, 6 Months
Length of Credit History	29 Years
Accounts with Negative Information	10
Oldest Account	DEPT OF HUMAN SERVICE (Opened Sep 14, 1988)
Most Recent Account	VETERAN'S ADMN (Opened Apr 01, 2014)

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving							
Mortgage							
Installment	6	6	\$18,673	-\$4,058	\$14,615	128.0%	\$67
Other	0	0					
Total	6	6	\$18,673	-\$4,058	\$14,615	128.0%	\$67

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	13 Items Found
Inquiries	17 Inquiries Found
Public Records	2 Records Found
Collections	2 Collections Found

2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards. You currently do not have any Revolving Accounts in your file.

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off. You currently do not have any Mortgage Accounts in your file.

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 DEPT OF ED/NELNET

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 7799	Reported Balance	\$7,699
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	128%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

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

Available Credit

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

Scheduled Payment

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

Actual Payment

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

High Credit

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

Credit Limit

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

Amount Past Due

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

Activity Designator

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

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	90	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
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
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$6,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	DEFERRED	Term Duration	0
Balance	\$7,699	Date Opened	Jun 19, 2013
Amount Past Due	\$0	Date Reported	Aug 31, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	49	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date	Dec 01, 2017	Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Student loan - payment deferred

Contact

DEPT OF ED/NELNET
 121 S 13th St
 Lincoln, NE 68508-1904

4.2 DEPT OF ED/NELNET

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 7699	Reported Balance	\$3,717
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	106%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

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

Available Credit

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

Scheduled Payment

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

Actual Payment

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

High Credit

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

Credit Limit

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

Amount Past Due

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

Activity Designator

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

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	90	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗

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
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$3,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	DEFERRED	Term Duration	0
Balance	\$3,717	Date Opened	Jun 19, 2013
Amount Past Due	\$0	Date Reported	Aug 31, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	49	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date	Dec 01, 2017	Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Student loan - payment deferred

Contact

DEPT OF ED/NELNET
 121 S 13th St
 Lincoln, NE 68508-1904

4.3 NAVIENT

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0041	Reported Balance	\$1,193
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	119%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

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

Available Credit

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

Scheduled Payment

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

Actual Payment

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

High Credit

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

Credit Limit

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

Amount Past Due

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

Activity Designator

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

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	⊗	✓	✓	✓	⊗	⊗	⊗	⊗	⊗

2016	✓	✓	✓	✓	✓	✓	⊗	✓	✓	✓	✓	⊗
2015	90	120	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$1,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	151
Balance	\$1,193	Date Opened	Dec 08, 2004
Amount Past Due		Date Reported	Aug 31, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$10
Months Reviewed	69	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Variable/adjustable rate

Contact

NAVIENT
 PO Box 9500
 Wilkes Barre, PA 18773-9500

4.4 NAVIENT

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0041	Reported Balance	\$1,215
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	93%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

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

Available Credit

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

Scheduled Payment

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

Actual Payment

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

High Credit

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

Credit Limit

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

Amount Past Due

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

Activity Designator

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

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	⊗	✓	✓	✓	⊗	⊗	⊗	⊗	⊗

2016	✓	✓	✓	✓	✓	✓	⊗	✓	✓	✓	✓	⊗
2015	90	120	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$1,302	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	147
Balance	\$1,215	Date Opened	Dec 08, 2004
Amount Past Due		Date Reported	Aug 31, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$10
Months Reviewed	70	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Variable/adjustable rate

Contact

NAVIENT
 PO Box 9500
 Wilkes Barre, PA 18773-9500

4.5 NAVIENT

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0071	Reported Balance	\$2,956
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	197%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

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

Available Credit

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

Scheduled Payment

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

Actual Payment

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

High Credit

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

Credit Limit

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

Amount Past Due

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

Activity Designator

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

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	⊗	✓	✓	✓	⊗	⊗	⊗	⊗	⊗

2016	✓	✓	✓	✓	✓	✓	⊗	✓	✓	✓	✓	⊗
2015	90	120	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
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
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$1,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	159
Balance	\$2,956	Date Opened	Oct 18, 2007
Amount Past Due		Date Reported	Aug 31, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$28
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

NAVIENT
 PO Box 9500
 Wilkes Barre, PA 18773-9500

4.6 NAVIENT

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0071	Reported Balance	\$1,893
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	144%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

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

Available Credit

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

Scheduled Payment

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

Actual Payment

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

High Credit

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

Credit Limit

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

Amount Past Due

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

Activity Designator

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

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	⊗	✓	✓	✓	⊗	⊗	⊗	⊗	⊗

2016	✓	✓	✓	✓	✓	✓	⊗	✓	✓	✓	✓	⊗
2015	90	120	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓
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
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$1,313	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	145
Balance	\$1,893	Date Opened	Oct 18, 2007
Amount Past Due		Date Reported	Aug 31, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	\$19
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

NAVIENT
 PO Box 9500
 Wilkes Barre, PA 18773-9500

4.7 VETERAN'S ADMN (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 0057	Reported Balance	\$614
Account Status	COLLECTION	Debt-to-Credit Ratio	86%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

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

Available Credit

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

Scheduled Payment

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

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015
2016
2017

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015
2016
2017

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015
2016
2017

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015
2016
2017

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015
2016
2017

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	C	C	C	C	C	C	C	C	XXXX	XXXX	XXXX	XXXX

2014

⊗ ⊗ ⊗ ⊗ ⊗ ⊗ ⊗ ⊗ C C C C C

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

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

High Credit	\$714	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	1
Balance	\$614	Date Opened	Apr 01, 2014
Amount Past Due	\$614	Date Reported	Sep 29, 2015
Actual Payment Amount		Date of Last Payment	Jul 01, 2014
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	13	Delinquency First Reported	Sep 01, 2014
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type		Date Closed	
Date of First Delinquency	Apr 01, 2014		

Comments

Collection account

Contact

VETERAN'S ADMN
 PO Box 1930
 Saint Paul, MN 55101-0930

4.8 SLC STUDENT LOAN TRUST (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 9821	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	90	120	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender			F Foreclosure				C Collection Account		
CO Charge-Off	B Included in Bankruptcy		R Repossession			TN Too New to Rate				⊗⊗⊗ No Data Available		

Account Details

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

High Credit	\$3,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	120
Balance	\$0	Date Opened	Dec 01, 2004
Amount Past Due		Date Reported	Oct 01, 2011
Actual Payment Amount		Date of Last Payment	Jun 01, 2008
Date of Last Activity		Scheduled Payment Amount	\$24
Months Reviewed	47	Delinquency First Reported	

Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Oct 01, 2011
Date of First Delinquency			

Comments

Contact

SLC STUDENT LOAN TRUST
701 E 60th St N
Sioux Falls, SD 57104-0432
1-800-967-2400

4.9 SLC STUDENT LOAN TRUST (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 9820	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	90	120	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender			F Foreclosure				C Collection Account		
CO Charge-Off	B Included in Bankruptcy		R Repossession			TN Too New to Rate				⊗⊗⊗ No Data Available		

Account Details

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

High Credit	\$1,969	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	UNKNOWN	Term Duration	120
Balance	\$0	Date Opened	Dec 01, 2004
Amount Past Due		Date Reported	Oct 01, 2011
Actual Payment Amount		Date of Last Payment	Jun 01, 2008
Date of Last Activity		Scheduled Payment Amount	\$26
Months Reviewed	47	Delinquency First Reported	

Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Oct 01, 2011
Date of First Delinquency			

Comments

Contact

SLC STUDENT LOAN TRUST
701 E 60th St N
Sioux Falls, SD 57104-0432
1-800-967-2400

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

5.1 LVNV FUNDING LLC (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$194
Account Status	COLLECTION	Debt-to-Credit Ratio	Infinity%
Available Credit	\$0		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

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

Available Credit

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

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015												
2016												

2017

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015

2016

2017

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015

2016

2017

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015

2016

2017

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015

2016

2017

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2015

2016

2017

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit	\$177	Owner	INDIVIDUAL
Credit Limit	\$0	Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$194	Date Opened	May 16, 2013
Amount Past Due	\$194	Date Reported	Sep 05, 2017
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	24	Delinquency First Reported	Aug 01, 2015
Activity Designator		Creditor Classification	FINANCIAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Debt Buyer Account	Date Closed	
Date of First Delinquency	Dec 01, 2010		

Comments

Consumer disputes this account information
Collection account

Contact

LVNV FUNDING LLC
PO Box 10497
Ste 110, Ms 576
Greenville, SC 29603-0497
1-866-464-1183

5.2 DEPT OF HUMAN SERVICE (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	N/A
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

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

High Credit		Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$0	Date Opened	Sep 14, 1988
Amount Past Due		Date Reported	Oct 02, 2015
Actual Payment Amount		Date of Last Payment	Jul 01, 2014
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	0	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Family Support	Date Closed	
Date of First Delinquency			

Comments

Contact

DEPT OF HUMAN SERVICE
Whitten Road
Augusta, ME 04333-0001

6. Consumer Statements

Consumer Statements are explanations of up to 100 words (200 words if you live in Maine) you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your 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. It does not affect your credit score or rating.

Name	VIRGIL JOHN BIERSCHWALE
Formerly known as	VIRGLE JOHN BIERSCHWALE
Social Security Number	xxxxx 6198
Age or Date of Birth	Dec 27, 1957

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

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

Address	Status	Date Reported
288 E KROLL HARPER, TX 78631	Current	Sep 25, 2017
4625 APPLEWOOD DR ODESSA, TX 79761	Former	Aug 01, 2015
23047 W HWY 290 HARPER, TX 78631	Former	Aug 01, 2015
6009 GLEN HEATHER SAN ANTONIO, TX 78240	Former	Nov 26, 2010
171 PALMER AVE HARPER, TX 78631	Former	Apr 23, 2016
PO BOX 502 HARPER, TX 78631	Former	Sep 16, 2017

3031 N CIVIC CENTER PLZ UNIT 340 SCOTTSDALE, AZ 85251	Former	Nov 26, 2010
4451 S PEARL ST LAS VEGAS, NV 89121	Former	Nov 26, 2010

Employment History

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

Company	Occupation	Start Date	Status	Address
DYNAMIC INTERFA	COMPUTER PROGRAMMER		Current	
DYNAMIC INTERFA	COMPUTER PROGRAMMER		Previous	
BALLYS GAMING			Previous	

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Sep 14, 2017	AT&T SERVICES, INC 12911 183rd St Consumer Dept Cerritos, CA 90703-8535 1-877-844-5584	
Sep 05, 2017	CREDIT PLUS 31550 Winterplace Pkwy Salisbury, MD 21804-1882 1-410-742-9551	GATEWAY MORTGAGE GRO
Sep 02, 2017	Credco CA 1-800-637-2422	SWBC MORTGAGE CORPOR
Mar 21, 2017	DIRECTV 2230 E Imperial Hwy M S LA1/N368 El Segundo, CA 90245-3504 1-877-333-4102	
Jul 26, 2016	FIRST PREMIER BANK SD 1-605-357-3400	
Apr 11, 2016	Credco CA 1-800-637-2422	TEXAS VETERANS LAND
Feb 12, 2016	CAPITAL ONE PO Box 30253	

	Salt Lake City, UT 84130-0253 1-800-695-6950
Feb 12, 2016	ALLY FINANCIAL 6985 S Union Park Ctr Midvale, UT 84047-4177 1-800-200-4622
Feb 12, 2016	CHASE AUTO PO Box 901003 Ft Worth, TX 76101-2003 1-800-336-6675
Feb 12, 2016	AMERICREDIT FINANCIAL SERV TX
Feb 12, 2016	REGIONAL ACCEPTANCE 1420 E Fire Tower Rd Greenville, NC 27858-4139 1-866-644-7687
Feb 12, 2016	ALLY FINANCIAL PO Box 380901 Bloomington, MN 55438-0901

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Description
May 02, 2016	EQUIFAX-INFO SVCS	Automated Consumer Interview System
Apr 23, 2016	ARAXID, INC.	Employment Report
Apr 05, 2016	LEXIS NEXIS - METLIFE	Credit Report
Nov 23, 2015	CONSUMERINFO.COM	Credit Report
Nov 23, 2015	CIC/EXPERIAN ALRTS	Credit Report

9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

Bankruptcies

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

You currently do not have any Bankruptcies in your file.

Judgments

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

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

Case/Docket # 20143763

Date Filed	Sep 01, 2014	Date Reported	
Court	GILLESPIE	Status	
Lien Amount	\$8,714	Lien Class	Federal

Comments

Case/Docket # 20144150

Date Filed	Sep 01, 2014	Date Reported	
Court	GILLESPIE	Status	
Lien Amount	\$8,654	Lien Class	Federal

Comments

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

Date Reported: Sep 17, 2017

Original Creditor Name	ENHANCED RECOVERY CORP	Balance Date	Sep 17, 2017
Date Assigned	Nov 24, 2016	Account Designator Code	INDIVIDUAL_ACCOUNT
Original Amount Owed	\$651	Account Number	xxxxx 8925
Amount	\$0	Creditor Classification	Cable or Cellular
Status Date	Sep 17, 2017	Last Payment Date	Sep 14, 2017
Status	PAID	Date of First Delinquency	Dec 12, 2014

Comments

Date Reported: Sep 15, 2017

Original Creditor Name	AFNI, INC.	Balance Date	Sep 15, 2017
Date Assigned	Nov 16, 2016	Account Designator Code	INDIVIDUAL_ACCOUNT
Original Amount Owed	\$598	Account Number	xxxxxx 7284
Amount	\$598	Creditor Classification	Cable or Cellular
Status Date	Sep 15, 2017	Last Payment Date	
Status	UNPAID	Date of First Delinquency	May 03, 2012

Comments

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 visit <https://www.ai.equifax.com>

A Summary of Your Rights Under the Fair Credit Reporting Act

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

For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You must be told if information in your file has been used against you.

Anyone who uses a Credit Report or another type of Consumer Report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file.

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit file;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

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

You have the right to ask for a credit score.

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

You have the right to dispute incomplete or inaccurate information.

If you identify information in your file that is incomplete or inaccurate, and file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.

Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to file information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information.

In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited.

A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers.

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

You may seek damages from violators.

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

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

1a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

Contact

Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

1b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB

Contact

Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

2a. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign bank

Contact

Office of the Comptroller of the Currency Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

2b. 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

Contact

Federal Reserve Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480

2c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

Contact

FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

2d. Federal Credit Unions

Contact

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

Contact

Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation
1200 New Jersey Avenue, SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Contact

Office of Proceedings, Surface Transportation Board Department of Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act, 1921

Contact

Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies

Contact

Associate Deputy Administrator for Capital Access United States Small Business Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Contact

Securities and Exchange Commission
100 F Street NE
Washington, DC 20549

8a. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Contact

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

8b. Retailers, Finance Companies, and All Other Creditors Not Listed Above

Contact

FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

Your Rights Under State Law

State of Texas - Notice to Texas Consumers

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eleven dollars and fifty cents (\$11.50). There is no fee, however, if your request for a copy of your credit file is made not later than the 60th day after the date on which adverse action is taken against you; or made on the expiration of a six month security alert. To obtain a copy of your credit file from Equifax call 1-800-685-1111 or write to PO Box 740241, Atlanta, Georgia, 30374-0241.

You have a right to place a "security alert" in your credit file. This notice alerts a recipient of a consumer report involving your credit file that your identity may have been used without your consent to fraudulently obtain goods or services in the your name. Placement or removal of a security alert may be requested by calling 1-800-525-6285 or, you may send a written request to Equifax Information Services, PO Box 105069, Atlanta, GA 30348. With your request, you may include a daytime and evening telephone number so a person who receives a copy of your credit report can verify your identity before approving a transaction.

You have a right to place a "security freeze" on your credit file. This notice prohibits a consumer reporting agency (subject to certain exceptions listed below) from releasing a consumer report relating to the extension of credit involving your credit file without your express authorization. A security freeze must be requested in writing by certified mail and include proper identification. 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, insurance, government services or payments, 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, the consumer credit reporting agency will send to you, within not more than ten business days after it receives your request, a personal identification number to use if you choose to remove the freeze on your credit file or authorize the release of your credit report for a certain properly designated period; or for a certain properly identified requester. To provide authorization for temporarily lifting the security freeze you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number described above.
2. Proper identification to verify your identity.
3. The proper information regarding the designated period for which the report shall be available or proper identification of the requester who is to receive the credit report.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

Exceptions

. A security freeze does not apply to a person with whom you have an account or contract or to whom you issued a negotiable instrument, or the person's subsidiary, affiliate, agent, assignee, prospective assignee, or private collection agency, for purposes related to that account, contract, or instrument

Note: In accordance with Texas law, temporary lifting of a security freeze on a protected consumer's credit report is not permitted.

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

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

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

The fee to place a security freeze on your credit report is \$10.00. If you are a victim of identity theft and you submit a copy of a valid police report, investigative report, or complaint made under Section 32.51, Penal Code, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a certain properly designated period or for a certain properly identified requester.

The temporary lifting of a security freeze can be requested by contacting us on the web at equifax.com, calling 800-685-1111 or writing to Equifax Security Freeze, P O Box 105788, Atlanta, Georgia, 30348. The fee to temporarily lift a security freeze for a certain properly designated period is \$10.00 or \$12.00 for a certain properly identified requester. If you are a victim of identity theft and you submit a copy of a valid police report, investigative report, or complaint made under Section 32.51, Penal Code, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Permanent removal of a security freeze can be requested by contacting us on the web at equifax.com, calling 800-685-1111 or writing to Equifax Security Freeze, P O Box 105788, Atlanta, Georgia, 30348. The fee to permanently remove a security freeze is \$10.00. If you are a victim of identity theft and you submit a copy of a valid police report, investigative report, or complaint made under Section 32.51, Penal Code, no fee will be charged.

You have the right to file an action to enforce an obligation of a consumer reporting agency to a you under this chapter in any court as provided by the Fair Credit Reporting Act (15 U.S.C. Section 1681 et seq.), as amended, or, if agreed to by both parties, the action may be submitted to binding arbitration after the you have followed all dispute procedures in Section 20.06 of the Texas Business and Commercial Code and have received the notice specified in Section 20.06(f) in the manner provided by the rules of the American Arbitration Association.