

DEVONTA ANDERSON

Personal & Confidential

Date Generated Apr 1, 2024

Report Number 0392-6339-63

At a Glance **8 Accounts** **0 Public Records** **12 Hard Inquiries**

Personal Information

10 Names 23 Addresses 2 SSN Variations 2 Employers 1 Personal Statements 6 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

DEVONTA ANDERSON Name ID #15608	DEVONTA TYREE ANDERSON Name ID #5688	DEVONTA T ANDERSON Name ID #14342	DAVONTE ANDERSON Name ID #29734
DEVONTE ANDERSON Name ID #29538	DEEONTA ANDERSON Name ID #31335	DAVANTA ANDERSEN Name ID #10380	ANDERSON DEVONTA Name ID #2855
MRDE VONTA ANDERSON Name ID #30245	DE VONTA ANDERSON Name ID #11132		

Addresses

**4440
CRITTENDEN DR
LOUISVILLE KY,
40221-5070**

Address ID
#0905892310
Multifamily

**313 S 18TH ST
LOUISVILLE KY,
40203-1619**

Address ID
#0232463499
Single family

**5507 HUNT CLUB
LN APT12
LOUISVILLE KY,
40214-4381**

Address ID
#0088995374
Apartment
complex

**161 KENWOOD
CT
LOUISVILLE KY,
40214-2139**

Address ID
#0088985514
Single family

**3136 W
MUHAMMAD ALI
BLVD APT3
LOUISVILLE KY,
40212-2200**

Address ID
#0913022504
Apartment
complex

**178 KENWOOD
CT APT96
LOUISVILLE KY,
40214-2143**

Address ID
#0088985560
Apartment
complex

**7308
SOUTHSIDE DR
LOUISVILLE KY,
40214-3754**

Address ID
#0088992596
Multifamily

**5113 VALIANT
DR APT3
LOUISVILLE KY,
40216-1678**

Address ID
#0238188832
Apartment
complex

**2310
CRITTENDEN DR
LOUISVILLE KY,
40217-1885**

Address ID
#0829643328
Multifamily

**143 HARTWELL
CT
LOUISVILLE KY,
40214-2418**

Address ID
#0088986626
Multifamily

**143 HARTWELL
CT APT4
LOUISVILLE KY,
40214-2418**

Address ID
#0088986630
Apartment
complex

**2310
CRITTENDEN DR
#3419
LOUISVILLE KY,
40217-1885**

Address ID
#0964765222
Apartment
complex

**3317 CATHE
DYKSTRA WAY
LOUISVILLE KY,
40216-3156**

Address ID
#0881249428
Multifamily

**3608 MANSCLICK
RD APT5D
LOUISVILLE KY,
40215-1455**

Address ID
#0089005182
Apartment
complex

**3608 MANSCLICK
RD APT5-D
LOUISVILLE KY,
40215-1455**

Address ID
#0494741663
Apartment
complex

**6904 RUTLEDGE
RD
LOUISVILLE KY,
40258-2708**

Address ID
#0089210999
Single family

**515 N 20TH ST
LOUISVILLE KY,
40203-1015**

Address ID
#0235564095
Single family

**3317 CATHE
DYKSTRA WAY
UNIT103
LOUISVILLE KY,
40216-3156**

Address ID
#0909342576
Multifamily

**PO BOX 211362
LOUISVILLE KY,
40221-1362**

Address ID
#0963198164
Post office box

**161 KENWOOD
CT #5D
LOUISVILLE KY,
40214-2139**

Address ID
#0959736051
Single family

**3136 W
MUHAMMAD ALI**

**6104
LEDGEWOOD**

**1706 LAFAYETTE
DR APT4**

**BLVD
LOUISVILLE KY,
40212-2200**

Address ID
#0900580036
Multifamily

**PKWY APT1
LOUISVILLE KY,
40214-3365**

Address ID
#0088991074
Apartment
complex

**LOUISVILLE KY,
40215-1646**

Address ID
#0089006135
Apartment
complex

Social Security Numbers

XXX-XX-3479

XXX-XX-3479

Year of Birth

1993

Phone Numbers

(812) 725-3944

Cellular

(502) 533-7955

Cellular

(502) 861-3926

Cellular

Employers

CARBINE INDUSTRIES

KENTUCKY TRAILERS

Notices

This address may be perceived as a high risk because it has pertained to a business, or was used as a mail drop or a delivery service: 4440 CRITTENDEN DR LOUISVILLE KY 40221.

POST OFFICES: 4440 CRITTENDEN DR, LOUISVILLE, KY, 40221.

Personal Statements

ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 04-05-23.

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

CHIME/STRIDE BANK NA



Account Info

Account Name	CHIME/STRIDE BANK NA
Account Number	468126XXXXXX
Account Type	Secured Card
Responsibility	Individual
Date Opened	01/25/2022
Status	Open/Never late.
Status Updated	Jan 2024
Balance	\$0
Balance Updated	01/03/2024
Recent Payment	\$3 as of 11/3/2023
Monthly Payment	\$0
Credit Limit	-
Highest Balance	\$907
Terms	1 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	—	—	—	—	—	—	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2023	\$0	\$0	\$3 on 11/3/2023
Nov 2023	\$0	\$0	\$3 on 11/3/2023
Oct 2023	\$0	\$0	\$438 on 10/4/2023
Sep 2023	\$62	\$0	\$845 on 9/2/2023
Aug 2023	\$55	\$0	\$309 on 7/31/2023
Jul 2023	\$0	\$0	\$77 on 4/1/2023
Jun 2023	\$0	\$0	\$77 on 4/1/2023
May 2023	\$0	\$0	\$77 on 4/1/2023
Apr 2023	\$0	\$0	\$77 on 4/1/2023
Mar 2023	\$0	\$0	\$257 on 4/1/2022
Feb 2023	\$0	\$0	\$257 on 4/1/2022
Jan 2023	\$0	\$0	\$257 on 4/1/2022
Dec 2022	\$0	\$0	\$257 on 4/1/2022
Nov 2022	\$0	\$0	\$257 on 4/1/2022
Oct 2022	\$0	\$0	\$257 on 4/1/2022
Sep 2022	\$0	\$0	\$257 on 4/1/2022
Aug 2022	\$0	\$0	\$257 on 4/1/2022
Jul 2022	\$0	\$0	\$257 on 4/1/2022
Jun 2022	\$0	\$0	\$257 on 4/1/2022

Date	Balance	Scheduled Payment	Paid
May 2022	\$0	\$0	\$257 on 4/1/2022
Apr 2022	\$0	\$0	\$257 on 4/1/2022

Additional info

Between May 2022 and Dec 2023, your credit limit/high balance was \$0

Between Apr 2022 and Apr 2022, your credit limit/high balance was \$257



Contact Info

Address

PO BOX 417,
SAN FRANCISCO CA 94104

Phone Number

[\(844\) 244-6363](tel:(844)244-6363)

CLEO/WEBBANK



Account Info

Account Name	CLEO/WEBBANK
Account Number	436008XXXXXX
Account Type	Secured Card
Responsibility	Individual
Date Opened	03/11/2022
Status	Paid, Closed/Never late.
Status Updated	Mar 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	-
Highest Balance	\$0
Terms	1 Months
On Record Until	Mar 2033



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	CLS	-	-	-	-	-	-	-	-	-
2022	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Mar 2033.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2023	\$0	\$0	\$0
Jan 2023	\$0	\$0	\$0
Dec 2022	\$0	\$0	\$0
Nov 2022	\$0	\$0	\$0
Oct 2022	\$0	\$0	\$0
Sep 2022	\$0	\$0	\$0
Aug 2022	\$0	\$0	\$0
Jul 2022	\$0	\$0	\$0
Jun 2022	\$0	\$0	\$0
May 2022	\$0	\$0	\$0
Apr 2022	\$0	\$0	\$0

Additional info

Between Apr 2022 and Feb 2023, your credit limit/high balance was \$0



Contact Info

Address

1111 BROADWAY OFC 3-149,
OAKLAND CA 94607

Phone Number

[\(833\) 313-3171](tel:(833)313-3171)



Comment

Current:

Account closed at consumer's request.

Previous:

None

CREDIT COLLECTION SERVIC

POTENTIALLY NEGATIVE



Account Info

Account Name	CREDIT COLLECTION SERVIC
Account Number	986185XX
Account Type	Collection
Responsibility	Individual
Date Opened	07/08/2022
Status	Collection account. \$217 past due as of Mar 2024.
Status Updated	Jul 2022
Balance	\$217
Balance Updated	03/26/2024
Recent Payment	-
Monthly Payment	-
Original Balance	\$217
Highest Balance	-
Terms	1 Months
On Record Until	Jan 2029



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	C	C	C	-	-	-	-	-	-	-	-	-
2023	C	C	C	C	C	C	C	C	C	C	C	C
2022	-	-	-	-	-	-	-	C	C	ND	C	C

C Collection

ND No data for this period

Payment history guide

Collection as of Mar 2024, Mar 2024, Mar 2024, Mar 2024, Feb 2024, Feb 2024, Feb 2024, Feb 2024, Jan 2024, Jan 2024, Dec 2023, Dec 2023, Dec 2023, Dec 2023, Nov 2023, Nov 2023, Nov 2023, Nov 2023, Oct 2023, Oct 2023, Oct 2023, Sep 2023, Sep 2023, Sep 2023, Aug 2023, Aug 2023, Aug 2023, Jul 2023, Jul 2023, Jul 2023, Jul 2023, Jun 2023, Jun 2023, Jun 2023, Jun 2023, May 2023, May 2023, Apr 2023, Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022

This account is scheduled to continue on record until Jan 2029.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$217	\$0	\$0

Date	Balance	Scheduled Payment	Paid
Jan 2024	\$217	\$0	\$0
Dec 2023	\$217	\$0	\$0
Nov 2023	\$217	\$0	\$0
Oct 2023	\$217	\$0	\$0
Sep 2023	\$217	\$0	\$0
Aug 2023	\$217	\$0	\$0
Jul 2023	\$217	\$0	\$0

Additional info

The original amount of this account was \$217



Historical Info

Original Creditor

**ESURANCE AN ALLSTATE
COMPANY**



Contact Info

Address

**725 CANTON ST,
NORWOOD MA 02062**

Phone Number

[\(855\) 304-8921](tel:(855)304-8921)



Comment

Current:

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Previous:

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

May 2023 to Feb 2024

CREDIT MANAGEMENT, INC

POTENTIALLY NEGATIVE



Account Info

Account Name	CREDIT MANAGEMENT, INC
Account Number	377845XX
Account Type	Collection
Responsibility	Individual
Date Opened	12/26/2023
Status	Collection account. \$378 past due as of Mar 2024.
Status Updated	Dec 2023
Balance	\$378
Balance Updated	03/01/2024
Recent Payment	-
Monthly Payment	-
Original Balance	\$378
Highest Balance	-
Terms	1 Months
On Record Until	Apr 2030

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	-	-	C	-	-	-	-	-	-	-	-	-

C Collection

Payment history guide

Collection as of Mar 2024, Mar 2024, Mar 2024, Mar 2024, Feb 2024, Feb 2024, Feb 2024

This account is scheduled to continue on record until Apr 2030.

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$378	\$0	\$0

Additional info

The original amount of this account was \$378

 **Historical Info**

Original Creditor **CHARTER COMMUNICATIONS**

 **Contact Info**

Address **631 S ROYAL LN STE 100,
COPPELL TX 75019**

KIKOFF LENDING LLC

POTENTIALLY NEGATIVE



Account Info

Account Name	KIKOFF LENDING LLC
Account Number	CLXAILXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	09/03/2022
Status	Open.
Status Updated	Aug 2023
Balance	\$40
Balance Updated	02/29/2024
Recent Payment	\$10 as of 2/7/2024
Monthly Payment	\$5
Credit Limit	\$750
Highest Balance	\$70
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	—	—	—	—	—	—	—	—	—	—
2023	✓	✓	✓	✓	30	60	90	✓	✓	✓	✓	✓
2022	—	—	—	—	—	—	—	—	✓	✓	✓	✓

- ✓ Current / Terms met 30 Past due 30 days
- 60 Past due 60 days 90 Past due 90 days

Payment history guide

90 days past due as of Jul 2023

60 days past due as of Jun 2023

30 days past due as of May 2023

By Jan 2030, this account is scheduled to go to a positive status.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2024	\$50	\$5	\$0 on 12/4/2023
Dec 2023	\$50	\$5	\$10 on 12/4/2023
Nov 2023	\$60	\$5	\$0 on 10/18/2023
Oct 2023	\$60	\$5	\$10 on 10/18/2023
Sep 2023	\$70	\$5	\$0 on 8/4/2023
Aug 2023	\$70	\$5	\$25 on 8/4/2023
Jul 2023	\$25	\$5	\$0 on 3/5/2023
Jun 2023	\$25	\$5	\$0 on 3/5/2023
May 2023	\$25	\$5	\$0 on 3/5/2023
Apr 2023	\$25	\$5	\$0 on 3/5/2023
Mar 2023	\$25	\$5	\$15 on 3/5/2023
Feb 2023	\$40	\$5	\$0 on 12/15/2022
Jan 2023	\$40	\$5	\$0 on 12/15/2022
Dec 2022	\$40	\$5	\$10 on 12/15/2022
Nov 2022	\$50	\$5	\$0 on 10/11/2022
Oct 2022	\$50	\$5	\$5 on 10/11/2022
Sep 2022	\$55	\$5	\$5 on 9/3/2022

Additional info

Between Sep 2022 and Jan 2024, your credit limit/high balance was \$750



Contact Info

Address

PO BOX 40070,
RENO NV 89504

Phone Number

[\(775\) 993-6992](tel:(775)993-6992)

SELF FINANCIAL/LEAD BANK

POTENTIALLY NEGATIVE



Account Info

Account Name

SELF FINANCIAL/LEAD BANK



Account Info

Account Name	SELF FINANCIAL/LEAD BANK
Account Number	CRD000XXXXXXXXXXXXXXXX
Account Type	Secured Card
Responsibility	Individual
Date Opened	10/26/2021
Status	Account charged off. \$175 written off. \$175 past due as of Jan 2023.
Status Updated	Jan 2023
Balance	\$175
Balance Updated	01/31/2023
Recent Payment	-
Monthly Payment	-
Credit Limit	\$200
Highest Balance	\$238
Terms	-
On Record Until	Apr 2029



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	CO	-	-	-	-	-	-	-	-	-	-	-
2022	30	60	30	60	90	✓	✓	30	60	90	120	150
2021	-	-	-	-	-	-	-	-	-	✓	✓	✓

- ✓ Current / Terms met 30 Past due 30 days
- 60 Past due 60 days 90 Past due 90 days
- 120 Past due 120 days 150 Past due 150 days
- CO Charge off

Payment history guide

- Charge Off as of Jan 2023
- 150 days past due as of Dec 2022
- 120 days past due as of Nov 2022
- 90 days past due as of Oct 2022, May 2022
- 60 days past due as of Sep 2022, Apr 2022, Feb 2022
- 30 days past due as of Aug 2022, Mar 2022, Jan 2022

This account is scheduled to continue on record until Apr 2029.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2022	\$175	\$145	\$0 on 3/2/2022
Nov 2022	\$160	\$130	\$0 on 3/2/2022
Oct 2022	\$145	\$115	\$0 on 3/2/2022
Sep 2022	\$130	\$100	\$0 on 3/2/2022
Aug 2022	\$115	\$85	\$0 on 3/2/2022
Jul 2022	\$100	\$85	\$0 on 3/2/2022
Jun 2022	\$85	\$70	\$0 on 3/2/2022
May 2022	\$85	\$55	\$0
Apr 2022	\$70	\$40	\$0

Additional info

Between Apr 2022 and Dec 2022, your credit limit/high balance was \$200



Contact Info

Address

1801 MAIN ST,
KANSAS CITY MO 64108

Phone Number

[\(866\) 845-9545](tel:(866)845-9545)

TBOM RETAIL/CCI



Account Info

Account Name	TBOM RETAIL/CCI
Account Number	768600XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	10/09/2019
Status	Paid, Closed/Never late.
Status Updated	Feb 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$100
Highest Balance	\$0
Terms	-

On Record Until

Feb 2030



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	CLS	—	—	—	—	—	—	—	—	—	—
2019	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Feb 2030.



Contact Info

Address

PO BOX 4499,
BEAVERTON OR 97076

Phone Number

[\(800\) 942-4308](tel:(800)942-4308)



Comment

Current:

Closed due to inactivity

Previous:

None

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

SYNCB/SAMS CLUB

Inquired on 03/01/2024

PO BOX 965005 ORLANDO FL, 32896

Unspecified. This inquiry is scheduled to continue on record until Apr 2026.

RESIDENT VERIFY

Inquired on 02/22/2024

4205 CHAEPL RIDGE RD LEHI UT, 84043

Rental on behalf of RIVER CHASE APARTMENTS. This inquiry is scheduled to continue on record until Mar 2026.

ALLY FINANCIAL

Inquired on 12/27/2023

200 RENAISSANCE CTR DETROIT MI, 48243

Unspecified. This inquiry is scheduled to continue on record until Jan 2026.

CAPITAL ONE AUTO FINANCE

Inquired on 12/27/2023

PO BOX 259407 PLANO TX, 75025

Auto loan. This inquiry is scheduled to continue on record until Jan 2026.

CONSUMER PORTFOLIO SERVICES

Inquired on 12/27/2023

19500 JAMBOREE RD # FLOORS IRVINE CA, 92612

Unspecified. This inquiry is scheduled to continue on record until Jan 2026.

CREDIT ACCEPTANCE

Inquired on 12/27/2023

25505 W 12 MILE RD STE 3000 SOUTHFIELD MI, 48034

Unspecified. This inquiry is scheduled to continue on record until Jan 2026.

GLOBAL LENDING SERVICES

Inquired on 12/27/2023

3399 PEACHTREE RD NE STE 400 ATLANTA GA, 30326

Unspecified. This inquiry is scheduled to continue on record until Jan 2026.

HYUNDAI CAPITAL AMERICA

Inquired on 12/27/2023

4000 MACARTHUR BLVD STE 1000 NEWPORT BEACH CA, 92660

Auto loan. This inquiry is scheduled to continue on record until Jan 2026.

ALLY FINANCIAL

Inquired on 11/06/2023

200 RENAISSANCE CTR DETROIT MI, 48243

Unspecified. This inquiry is

CAPITAL ONE AUTO FINANCE

Inquired on 11/06/2023

PO BOX 259407 PLANO TX, 75025

CAP ONE NA

Inquired on 04/21/2023

PO BOX 30281 SALT LAKE CITY UT, 84130

Unspecified. This inquiry is scheduled to continue on

CAP ONE NA

Inquired on 02/28/2023

Unspecified. This inquiry is scheduled to continue on record until Mar 2025.

scheduled to continue on record until Dec 2025.

Auto loan. This inquiry is scheduled to continue on record until Dec 2025.

record until May 2025.

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.

**ALBERT
CORPORATIO
N**Inquired on
12/07/20233534 HAYDEN
AVE,
CULVER CITY
CA 90232
[\(844\) 891-
9309](tel:(844)891-9309)**CHARTER
COMMUNICAT
ION**Inquired on
09/20/202312405
POWERSCOUR
T DR,
SAINT LOUIS
MO 63131**CLARITY/ASC
ENDLOANS/DE
EP**Inquired on
12/14/2023635 E HWY 2
UNIT U,
UPPER LAKE
CA 95485**CLARITY/ASC
ENDLOANS/DE
EP**Inquired on
12/14/2023635 E STATE
HIGHWAY 20
UNIT U,
UPPER LAKE
CA 95485**CLARITY/CCB
ANK-
OPPLOANS**Inquired on
06/02/20233280 N
UNIVERSITY
AVE,
PROVO UT
84604**CLARITY/CLE
AR AIR LNDG-
F**Inquired on
12/14/20231545 E STATE
HWY 20,
NICE CA
95464**CLARITY/CRE
DIT NINJA
FMS**Inquired on
12/14/2023222 S
RIVERSIDE
PLZ STE 2300,
CHICAGO IL
60606**CLARITY/CRE
DIT
NINJA/FMS**Inquired on
12/14/202327 N WACKER
DR STE 404,
CHICAGO IL
60606**CLARITY/CRE
DIT
NINJA/FMS**Inquired on
12/14/202327 N WACKER
DR STE 404,
CHICAGO IL
60606**CLARITY/CRE
DITACCEPTAN
CE**Inquired on
12/27/202325505 W 12
MILE RD,
SOUTHFIELD
MI 48034**CLARITY/ELK/
TPS/INFTY/CN**Inquired on
12/14/2023W2818
WARRINGTON
RD,
KESHENA WI
54135**CLARITY/ELK/
TPS/INFTY/CN**Inquired on
12/14/2023W2818
WARRINGTON
RD,
KESHENA WI
54135**CLARITY/ELK/
TPS/INFTY/CN**Inquired on
12/14/2023W2818
WARRINGTON
RD,
KESHENA WI
54135**CLARITY/GRE
EN ARROW
SOLU**Inquired on
12/14/20231759 N 400 E,
NORTH LOGAN
UT 84341**CLARITY/GRE
EN ARROW
SOLU**Inquired on
12/14/20232726 MISSION
RANCHERIA
RD,**CLARITY/GRE
ENLINE/EAGLE
/**Inquired on
12/14/2023597 PEACE
PIPE RD,
LAC DU

LAKEPORT CA
95453

FLAMBEAU WI
54538

**CLARITY/GRE
ENLINE/EAGLE**

/
Inquired on
12/14/2023

597 PEACE
PIPE RD,
LAC DU
FLAMBEAU WI
54538

**CLARITY/PAT
RIA**

LENDING/A
Inquired on
12/14/2023

7500 US 177,
RED ROCK OK
74651

**CLARITY/PAT
RIA**

LENDING/A
Inquired on
12/14/2023

7500 US 177,
RED ROCK OK
74651

**CLARITY/WIT
HU LOANS**

Inquired on
12/14/2023

8151
HIGHWAY 177,
RED ROCK OK
74651

**CREDENCE
RESOURCE
MANAGE**

Inquired on
03/01/2024

17000 DALLAS
PKWY STE
204,
DALLAS TX
75248
[\(855\) 876-
5380](tel:(855)876-5380)

**CREDIT
KARMA**

Inquired on
03/29/2024,
03/26/2024,
03/23/2024,
03/20/2024,
03/19/2024,
03/18/2024,
03/17/2024,
03/16/2024,
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01/31/2024,
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01/27/2024,

**CREDIT
KARMA**

Inquired on
03/27/2024,
03/23/2024,
03/20/2024,
03/16/2024,
03/13/2024,
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12/27/2023,
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12/16/2023,
12/13/2023,

**CREDIT
KARMA INC**

Inquired on
03/01/2024,
02/22/2024,
12/27/2023,
11/06/2023,
04/27/2023 and
04/21/2023

760 MARKET
ST FL 2,
SAN
FRANCISCO
CA 94102

01/26/2024,
01/23/2024,
01/16/2024,
01/13/2024,
01/12/2024,
01/11/2024 and
01/10/2024

760 MARKET
ST FL 2,
SAN
FRANCISCO
CA 94102
[\(415\) 510-
5272](tel:(415)510-5272)

12/09/2023,
12/06/2023,
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11/22/2023,
11/18/2023,
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 04/26/2023,
 04/22/2023,
 04/19/2023,
 04/15/2023,
 04/12/2023,
 04/08/2023,
 04/05/2023 and
 04/01/2023

760 MARKET
 ST FL 2,
 SAN
 FRANCISCO
 CA 94102

**CREDIT
 KARMA INC**
 Inquired on
 07/21/2023

760 MARKET
 ST FL 2,
 SAN
 FRANCISCO
 CA 94102
[\(415\) 510-
 5272](tel:(415)510-5272)

**CREDIT
 MANAGEMEN
 T, LP**
 Inquired on
 12/27/2023

4200
 INTERNATIONAL
 AL PKWY,
 CARROLLTON
 TX 75007

**CREDIT
 NINJA/FMS**
 Inquired on
 12/14/2023

27 N WACKER
 DR STE 404,
 CHICAGO IL
 60606

**DRIVETIME
 AUTOMOTIVE
 GRO**
 Inquired on
 12/18/2023 and
 04/23/2023

1720 W RIO
 SALADO
 PKWY,
 TEMPE AZ
 85281
[\(602\) 852-
 6600](tel:(602)852-6600)

**ENTRATA/RES
 IDENT VERIFY**
 Inquired on
 02/22/2024

EXPERIAN
 Inquired on
 04/01/2024

EXPERIAN
 Inquired on
 04/01/2024

EXPERIAN
 Inquired on
 03/21/2024,
 03/14/2024,

4205 N
CHAPEL RIDGE
RD,
LEHI UT 84043

475 ANTON
BLVD,
COSTA MESA
CA 92626

475 ANTON
BLVD,
COSTA MESA
CA 92626

03/07/2024,
02/29/2024,
02/22/2024,
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02/08/2024,
02/01/2024,
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04/20/2023,
04/13/2023 an
d 04/06/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626
[\(866\) 431-3471](tel:(866)431-3471)

EXPERIAN

Inquired on
03/01/2024,
02/22/2024,
02/12/2024,
12/27/2023,
11/06/2023,
09/03/2023,
08/18/2023,
08/09/2023,
07/25/2023,
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06/02/2023,
05/22/2023,
04/21/2023,
04/11/2023 and
04/05/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

**EXPERIAN
CREDITMATCH**

Inquired on
03/30/2024,
03/29/2024,
03/28/2024,
03/27/2024,
03/26/2024,
03/25/2024,
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02/27/2024,
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02/23/2024,
02/22/2024,

**EXPERIAN CS
IDENTITY**

Inquired on
04/01/2024,
01/22/2024 and
08/05/2023

535 ANTON
BLVD STE 100,
COSTA MESA
CA 92626

**FIRST
ADVANTAGE/E
EMPLOYMENT**

Inquired on
07/03/2023

140 FOUNTAIN
PKWY N STE
410,
ST
PETERSBURG
FL 33716
[\(727\) 290-1000](tel:(727)290-1000)

On behalf of
UNITED PARCEL
SERVICE

02/21/2024,
02/20/2024,
02/19/2024,
02/18/2024,
02/17/2024,
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11/17/2023,
11/16/2023,
11/15/2023,

11/14/2023 and 11/13/2023

475 ANTON BLVD # D4, COSTA MESA

HYUNDAI CAPITAL AMERICA

Inquired on 12/27/2023

4000 MACARTHUR BLVD STE 1000, NEWPORT BEACH CA 92660
[\(714\) 965-3000](tel:(714)965-3000)

CA 92626
PC SYSTEM INC

Inquired on 11/07/2023 and 09/03/2023

PO BOX 64378, SAINT PAUL MN 55164
[\(888\) 735-0516](tel:(888)735-0516)

ID ME INC

Inquired on 01/09/2024

8281 GREENSBORO DR STE 600, TYSONS CORNER VA 22102
[\(866\) 775-4363](tel:(866)775-4363)

JPMCB

Inquired on 03/01/2024, 02/01/2024, 01/01/2024, 12/01/2023, 11/01/2023, 10/01/2023, 09/01/2023, 08/01/2023, 07/01/2023, 06/01/2023, 05/01/2023 and 04/01/2023

PO BOX 15298, WILMINGTON DE 19850
[\(800\) 432-3117](tel:(800)432-3117)

JPMCB CJ

Inquired on 03/29/2024, 03/01/2024, 02/22/2024, 02/14/2024, 01/30/2024, 01/01/2024, 12/27/2023, 12/03/2023, 11/06/2023, 10/09/2023, 09/11/2023, 09/04/2023, 08/19/2023, 08/14/2023, 08/10/2023, 07/26/2023, 07/17/2023, 07/09/2023, 06/19/2023, 06/03/2023,

LOUISVILLE WATER COMPANY

Inquired on 03/14/2024

550 S 3RD ST, LOUISVILLE KY 40202
[\(502\) 569-3600](tel:(502)569-3600)

LOUISVILLE WATER COMPANY

Inquired on 03/14/2024

None Provided

PROGRESSIVE INSURANCE

Inquired on 04/27/2023

6300 WILSON MILLS RD, CLEVELAND OH 44143

05/23/2023,
05/22/2023,
04/23/2023,
04/21/2023 and
04/12/2023

PO BOX 15298,
WILMINGTON
DE 19850
[\(888\) 401-
0550](tel:(888)401-0550)

RENTGROW

Inquired on
08/11/2023 and
08/09/2023

177
HUNTINGTON
AVESTE 1703,
BOSTON MA
02115
[\(800\) 898-
1351](tel:(800)898-1351)

On behalf of
ZIDAN
MANAGEMENT
GRO

**RESIDENT
VERIFY
LLC/MAST**

Inquired on
02/22/2024

4205 N
CHAPEL RIDGE
RD,
LEHI UT 84043

**SANTANDER
CONSUMER
USA**

Inquired on
12/27/2023 and
11/06/2023

5201 RUFÉ
SNOW DR,
NORTH
RICHLAND
HILLS TX
76180
[\(866\) 923-
9282](tel:(866)923-9282)

**VERIZON
WIRELESS**

Inquired on
09/26/2023

PO BOX
650051,
DALLAS TX
75265

**WASHINGTON
STATE EMPL
CU**

Inquired on
04/01/2024

PO BOX
WSECU,
OLYMPIA WA
98507
[\(800\) 562-
0999](tel:(800)562-0999)

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit Experian.com/help

Mail

Experian

PO Box 9701
Allen, TX 75013

Phone

Monday - Friday

9am to 5pm

[\(855\) 414-6047](tel:(855)414-6047)

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act.

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

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

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

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

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

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness 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 5OPTOUT (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.

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.

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.

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.

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 more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

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

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

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

PLEASE CONTACT:

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

b. Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580

a. Office of the Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570

<p>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</p>	Houston, TX 77052
<p>c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations</p>	<p>b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480</p>
<p>d. Federal Credit Unions</p>	<p>c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106</p>
<p>3. Air carriers</p>	<p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423</p>
<p>6. Small Business Investment Companies</p>	<p>Nearest Packers and Stockyards Division Regional Office</p>
	<p>Associate Administrator, Office of Capital Access</p>

United States Small Business
Administration
409 Third Street SW, Suite
8200
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
(877) 382-4357

Notification of Rights

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)