

LATAJA ANDERSON

Personal & Confidential

Date Generated Apr 1, 2024

Report Number 1600-5408-31

At a Glance **5 Accounts** **0 Public Records** **5 Hard Inquiries**

Personal Information

8 Names

7 Addresses

1 Employers

3 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

**LATAJA
ANDERSON**

Name ID #5655

**LATAJA V
ANDERSON**

Name ID #4953

**LATAJA
VONNESH
ANDERSON**

Name ID #13064

**LATASIA
ANDERSON**

Name ID #22153

**LA TAJA
ANDERSON**

Name ID #1178

**TAJA V
ANDERSON**

Name ID #3141

**LATAJAVONN
ANDERSON**

Name ID #29021

**ANDERSON
LATAJA**

Name ID #25818

Addresses

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

Address ID
#0909342576
Multifamily

**10629
BROOKCHASE
CT
LOUISVILLE KY,
40228-1968**

Address ID
#0696040031
Single family

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

Address ID
#0881249428
Multifamily

**4328 SADIE LN
LOUISVILLE KY,
40216-3949**

Address ID
#0089030599
Single family

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

Address ID
#0089005182
Apartment
complex

**3608 MANSCLICK
RD
LOUISVILLE KY,
40215-1441**

Address ID
#0778233874
Multifamily

**3317 CATHE
DYKSTRA WAY
UNIT10
LOUISVILLE KY,
40216-3156**

Address ID
#0889519047
Multifamily

Year of Birth

2001

Phone Numbers

(502) 821-7933

Cellular

(502) 388-0789

Cellular

Employers

ROSS STORES

Accounts

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

DEPT OF ED/AIDVANTAGE



Account Info

Account Name	DEPT OF ED/AIDVANTAGE
Account Number	950805XXXXXXXXXXXXXXXXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/04/2022
Status	Open/Never late. Deferred, payments begin Dec 2028.
Status Updated	Feb 2024
Balance	\$1,287
Balance Updated	02/29/2024
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$1,287
Highest Balance	-
Terms	240 Months



Payment History

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

✓ Current / Terms met ND No data for this period



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2024	\$1,296	\$0	\$0 on 1/7/2024
Dec 2023	\$1,296	\$36	\$0
Nov 2023	\$1,291	\$36	\$0
Oct 2023	\$1,287	\$0	\$0

Date	Balance	Scheduled Payment	Paid
Sep 2023	\$1,287	\$0	\$0
Aug 2023	\$1,287	\$0	\$0
Jul 2023	\$1,287	\$0	\$0
Jun 2023	\$1,287	\$0	\$0
May 2023	\$1,287	\$0	\$0
Apr 2023	\$1,287	\$0	\$0
Mar 2023	\$1,287	\$0	\$0
Feb 2023	\$1,287	\$0	\$0
Jan 2023	\$1,287	\$0	\$0
Dec 2022	\$1,287	\$0	\$0
Nov 2022	\$1,287	\$0	\$0
Oct 2022	\$1,287	\$0	\$0
Sep 2022	\$1,287	\$0	\$0

Additional info

The original amount of this account was \$1,287



Contact Info

Address

PO BOX 300001,
GREENVILLE TX 75403

Phone Number

[\(800\) 722-1300](tel:(800)722-1300)



Comment

Current:

None

Previous:

Payment Deferred.

Sep 2022 to Oct 2023

DEPT OF ED/AIDVANTAGE



Account Info

Account Name	DEPT OF ED/AIDVANTAGE
Account Number	950805XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/04/2022
Status	Open/Never late. Deferred, payments begin Dec 2028.
Status Updated	Feb 2024
Balance	\$25
Balance Updated	02/29/2024
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$25
Highest Balance	-
Terms	240 Months



Payment History

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

✓ Current / Terms met ND No data for this period



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2024	\$25	\$0	\$0 on 1/7/2024
Dec 2023	\$25	\$0	\$0
Nov 2023	\$25	\$0	\$0
Oct 2023	\$25	\$0	\$0
Sep 2023	\$25	\$0	\$0
Aug 2023	\$25	\$0	\$0
Jul 2023	\$25	\$0	\$0
Jun 2023	\$25	\$0	\$0

Date	Balance	Scheduled Payment	Paid
May 2023	\$25	\$0	\$0
Apr 2023	\$25	\$0	\$0
Mar 2023	\$25	\$0	\$0
Feb 2023	\$25	\$0	\$0
Jan 2023	\$25	\$0	\$0
Dec 2022	\$25	\$0	\$0
Nov 2022	\$25	\$0	\$0
Oct 2022	\$25	\$0	\$0
Sep 2022	\$25	\$0	\$0

Additional info

The original amount of this account was \$25



Contact Info

Address

PO BOX 300001,
GREENVILLE TX 75403

Phone Number

[\(800\) 722-1300](tel:(800)722-1300)



Comment

Current:

None

Previous:

Payment Deferred.

Sep 2022 to Oct 2023

PREMIER BKCRD/FIRST PREMIER

UNDER DISPUTE



Account Info

Account Name

PREMIER BKCRD/FIRST PREMIER

Account Number

517800XXXXXXXXXX

Account Type

Credit card

Responsibility	Individual
Date Opened	01/20/2023
Status	Account charged off. \$376 written off. \$376 past due as of Mar 2024.
Status Updated	Sep 2023
Balance	\$376
Balance Updated	03/03/2024
Recent Payment	-
Monthly Payment	-
Credit Limit	\$200
Highest Balance	\$376
Terms	-
On Record Until	Jan 2030

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	CO	CO	CO	—	—	—	—	—	—	—	—	—
2023	✓	✓	✓	✓	30	60	90	120	CO	CO	CO	CO

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

Payment history guide

Charge Off as of Sep 2023 to Mar 2024

120 days past due as of Aug 2023

90 days past due as of Jul 2023

60 days past due as of Jun 2023

30 days past due as of May 2023

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

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$376	\$0	\$0 on 1/24/2023
Jan 2024	\$376	\$0	\$0 on 1/24/2023
Dec 2023	\$376	\$0	\$0 on 1/24/2023
Nov 2023	\$376	\$0	\$0 on 1/24/2023
Oct 2023	\$376	\$0	\$0 on 1/24/2023

Date	Balance	Scheduled Payment	Paid
Sep 2023	\$376	\$0	\$0 on 1/24/2023
Aug 2023	\$365	\$30	\$0 on 1/24/2023
Jul 2023	\$354	\$30	\$0 on 1/24/2023
Jun 2023	\$343	\$30	\$0 on 1/24/2023
May 2023	\$339	\$30	\$0 on 1/24/2023
Apr 2023	\$291	\$30	\$0 on 1/24/2023
Mar 2023	\$242	\$30	\$0 on 1/24/2023
Feb 2023	\$206	\$30	\$9 on 1/24/2023
Jan 2023	\$112	\$30	\$0

Additional info

Between Jan 2023 and Feb 2024, your credit limit/high balance was \$200



Contact Info

Address

601 S MINNESOTA AVE,
SIOUX FALLS SD 57104

Phone Number

[\(800\) 987-5521](tel:(800)987-5521)



Comment

Current:

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

Previous:

Credit line suspended.

May 2023 to Sep 2023

Affected by natural or declared disaster.

Feb 2023



Reinvestigation Info

This item remained unchanged from our processing of your dispute in Mar 2024.

STEP MOBILE/EVOLVE BANK



Account Info

Account Name	STEP MOBILE/EVOLVE BANK
Account Number	9260XXXX
Account Type	Secured Card
Responsibility	Individual
Date Opened	01/15/2021
Status	Open/Never late.
Status Updated	Feb 2024
Balance	\$0
Balance Updated	02/01/2024
Recent Payment	-
Monthly Payment	\$0
Credit Limit	-
Highest Balance	\$653
Terms	1 Months



Payment History

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

✓ Current / Terms met ND No data for this period



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2023	\$0	\$0	\$0 on 11/1/2023
Nov 2023	\$0	\$0	\$110 on 11/1/2023
Oct 2023	\$0	\$0	\$198 on 10/1/2023
Sep 2023	\$0	\$0	\$188 on 9/1/2023
Aug 2023	\$0	\$0	\$184 on 8/1/2023
Jul 2023	\$0	\$0	\$376 on 7/1/2023
Jun 2023	\$0	\$0	\$611 on 6/1/2023

Date	Balance	Scheduled Payment	Paid
May 2023	\$0	\$0	\$468 on 5/1/2023
Apr 2023	\$0	\$0	\$195 on 4/1/2023

Additional info

Between Apr 2023 and Dec 2023, your credit limit/high balance was \$653



Contact Info

Address

**6000 POPLAR AVE STE 300,
MEMPHIS TN 38119**

Phone Number

[**\(650\) 241-8184**](tel:(650)241-8184)

Self Reported Accounts

Self-reported data is contributed through your Experian account.

Manage your self-reported account(s) through Experian Boost. The account number listed on your Experian credit file is a tracking number generated by Experian—not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

TELECOM SELFREPORTED



Account Info

Account Name	TELECOM SELFREPORTED
Original Creditor	CHKG/ATT
Account Number	44D812XXXXXXXXXX
Account Type	Wireless
Responsibility	Individual
Date Opened	-
Status	Open/Never late.
Status Updated	Mar 2024
Balance	\$50
Balance Updated	03/29/2024
Recent Payment	\$50 as of 3/29/2024
Monthly Payment	\$50
Original Amount	\$50
Highest Balance	-
Terms	1 Months



Payment History

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

✓ Payment recorded
 ND No data for this period



Experian Contact Info

Address

PO BOX 4500,
ALLEN TX 75013

Phone Number

[\(855\) 891-2743](tel:8558912743)

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.

CAP ONE NA

Inquired on
03/21/2024

PO BOX 30281
SALT LAKE
CITY UT, 84130

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

CAP ONE NA

Inquired on
09/14/2022

Unspecified. This inquiry is scheduled to continue on record until Oct 2024.

SALLIE MAE BANK

Inquired on
06/24/2022

300
CONTINENTAL
DR NEWARK
DE, 19713

Credit card. This inquiry is scheduled to continue on record until Jul 2024.

DISCOVER FINANCIAL SERVI

Inquired on
06/22/2022

12 READS WAY
NEW CASTLE
DE, 19720

Unspecified. This inquiry is scheduled to continue on record until Jul 2024.

CAP ONE NA

Inquired on
06/17/2022

PO BOX 30281
SALT LAKE
CITY UT, 84130

Unspecified. This inquiry is scheduled to continue on record until Jul 2024.

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.

AMERICAN EXPRESSInquired on
03/21/2024200 VESEY ST,
NEW YORK NY
10285**AMEX**Inquired on
03/21/2024PO BOX 31525,
SALT LAKE
CITY UT 84131
[\(800\) 874-
2717](tel:(800)874-2717)**APPLE FINANCING LLC**Inquired on
02/27/2024,
01/24/2024,
11/04/2023 and
07/19/202312545 RIATA
VISTA CIR,
AUSTIN TX
78727
[\(775\) 393-
3014](tel:(775)393-3014)**CAPITAL ONE**Inquired on
03/21/2024,
03/20/2024 and
12/27/202315000
CAPITAL ONE
DR,
RICHMOND VA
23238**CARPUTTY INC**Inquired on
04/01/20243565
PIEDMONT RD
NE BLDG 2-
225,
ATLANTA GA
30305**CHIME FINANCIAL INC**Inquired on
03/31/2024,
03/25/2024,
02/26/2024,
01/29/2024 and
12/05/202377 MAIDEN LN
FL 6,
SAN
FRANCISCO
CA 94108**CLARITY/CCB ANK-INTEGRA**Inquired on
03/12/2024 and
01/27/20243280 N
UNIVERSITY
AVE,
PROVO UT
84604**CLARITY/CRE DIT FRESH**Inquired on
03/21/202469 YONGE
STREET SUITE
1500,
TORONTO ON
00000**CLARITY/CRE DITNINJA**Inquired on
03/21/202427 N WACKER
DR STE 404,
CHICAGO IL
60606**CLARITY/CRE DITNINJA**Inquired on
03/21/202427 N WACKER
DR STE 404,
CHICAGO IL
60606**CLARITY/CRE DITNINJA LENDING**Inquired on
03/21/202427 N WACKER
DR STE 404,
CHICAGO IL
60606**CLARITY/FEB-OPPLONS**Inquired on
01/27/20242150 S 1300 E
STE 400,
SALT LAKE
CITY UT 84106**CLARITY/REN T-A-CENTER****CLARITY/REN T-A-CENTER****CREDENCE RESOURCE MANAGE****CREDIT KARMA**

Inquired on
03/11/2024 and
12/28/2023

5501
HEADQUARTERS DR,
PLANO TX
75024

Inquired on
03/11/2024 and
12/28/2023

5501
HEADQUARTERS DR,
PLANO TX
75024

Inquired on
07/24/2023 and
04/04/2023

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

Inquired on
03/28/2024,
03/27/2024,
03/26/2024,
03/24/2024,
03/23/2024,
03/22/2024,
03/20/2024,
03/19/2024,
03/17/2024,
03/16/2024,
03/15/2024,
03/14/2024,
03/13/2024,
03/12/2024,
03/10/2024,
03/09/2024,
03/07/2024,
03/06/2024,
03/05/2024,
03/03/2024,
03/01/2024,
02/29/2024,
02/27/2024,
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02/16/2024,
02/15/2024,
02/14/2024,
02/13/2024,
02/10/2024,
02/09/2024,
02/06/2024,
02/05/2024,
02/04/2024,
02/03/2024,
02/02/2024,
02/01/2024,
01/30/2024,
01/28/2024,
01/25/2024,
01/24/2024,
01/22/2024,
01/21/2024,
01/20/2024,
01/19/2024,

01/17/2024,
01/16/2024,
01/14/2024,
01/13/2024,
01/12/2024,
01/11/2024 and
01/10/2024

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

[5272](tel:(415)510-5272)

**CREDIT
KARMA**

Inquired on
03/27/2024,
03/23/2024,
03/20/2024,
03/16/2024,
03/13/2024,
03/09/2024,
03/06/2024,
03/02/2024,
02/28/2024,
02/24/2024,
02/21/2024,
02/17/2024,
02/14/2024,
02/10/2024,
02/07/2024,
02/03/2024,
01/31/2024,
01/27/2024,
01/24/2024,
01/20/2024,
01/17/2024,
01/13/2024,
01/10/2024,
01/06/2024,
01/03/2024,
12/30/2023,
12/27/2023,
12/23/2023,
12/20/2023,
12/16/2023,
12/13/2023,
12/09/2023,

**CREDIT
KARMA INC**

Inquired on
03/21/2024

760 MARKET
ST FL 2,
SAN
FRANCISCO
CA 94102

EXPERIAN

Inquired on
04/01/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
04/01/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

12/06/2023,
12/02/2023,
11/29/2023,
11/25/2023,
11/22/2023,
11/18/2023,
11/15/2023,
11/11/2023,
11/08/2023,
11/04/2023,
11/01/2023,
10/28/2023,
10/25/2023,
10/21/2023,
10/18/2023,
10/14/2023,
10/11/2023,
10/07/2023,
10/04/2023,
09/30/2023,
09/27/2023,
09/23/2023,
09/20/2023,
09/16/2023,
09/13/2023,
09/09/2023,
09/06/2023,
09/02/2023,
08/30/2023,
08/26/2023,
08/23/2023,
08/19/2023,
08/16/2023,
08/12/2023,
08/09/2023,
08/05/2023,
08/02/2023,
07/29/2023,
07/26/2023,
07/22/2023,
07/19/2023,
07/12/2023,
07/08/2023,
07/05/2023,
07/01/2023,
06/28/2023,
06/24/2023,
06/21/2023,
06/17/2023,

06/14/2023,
06/10/2023,
06/07/2023,
06/03/2023,
05/31/2023,
05/27/2023,
05/24/2023,
05/20/2023,
05/17/2023,
05/13/2023,
05/10/2023,
05/06/2023,
05/03/2023,
04/29/2023,
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

EXPERIAN

Inquired on
03/27/2024,
03/21/2024,
03/14/2024,
03/07/2024,
03/06/2024,
03/02/2024,
02/29/2024,
02/22/2024,
02/15/2024,
02/08/2024,
02/01/2024,
01/25/2024,
01/18/2024,
01/15/2024,
01/11/2024,
01/04/2024,
01/01/2024,
12/28/2023,
12/21/2023,

EXPERIAN

Inquired on
03/26/2024,
03/02/2024,
02/22/2024,
02/15/2024,
01/01/2024 and
08/11/2023

PO BOX 9600,
ALLEN TX
75013
[\(800\) 311-
4769](tel:(800)311-4769)

EXPERIAN

Inquired on
03/26/2024,
03/21/2024,
03/13/2024 and
12/05/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
03/21/2024,
03/02/2024,
02/17/2024,
02/12/2024,
09/23/2023,
09/22/2023,
09/12/2023,
08/23/2023,
08/09/2023,
06/22/2023,
05/23/2023,
05/20/2023 and
04/22/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

12/14/2023,
12/07/2023,
12/05/2023,
11/30/2023,
11/23/2023,
11/16/2023,
11/09/2023,
11/02/2023,
10/26/2023,
10/19/2023,
10/12/2023,
10/10/2023,
09/28/2023,
09/19/2023,
09/14/2023,
09/10/2023,
09/01/2023,
08/31/2023,
08/26/2023,
08/24/2023,
08/20/2023,
08/18/2023,
08/17/2023,
08/11/2023,
08/06/2023,
08/03/2023,
07/31/2023,
07/27/2023,
07/20/2023,
07/13/2023,
07/07/2023,
07/06/2023,
06/29/2023,
06/22/2023,
06/15/2023,
06/08/2023,
06/01/2023,
05/25/2023,
05/18/2023,
05/11/2023,
05/04/2023,
04/27/2023,
04/20/2023,
04/13/2023 and
04/06/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

[\(866\) 431-3471](#)

EXPERIAN CREDITMATCH

Inquired on
03/30/2024,
03/27/2024,
03/26/2024,
03/23/2024,
03/22/2024,
03/21/2024,
03/18/2024,
03/16/2024,
03/13/2024,
03/12/2024,
03/06/2024,
03/02/2024,
02/22/2024,
02/15/2024,
02/13/2024,
02/02/2024,
01/23/2024,
01/15/2024,
01/11/2024,
01/03/2024,
01/01/2024,
12/05/2023,
11/06/2023,
10/15/2023,
10/10/2023,
09/10/2023,
08/24/2023,
08/18/2023,
08/11/2023,
08/06/2023,
07/31/2023,
07/10/2023 and 07/07/2023

475 ANTON
BLVD # D4,
COSTA MESA
CA 92626

EXPERIAN CREDITMATCH

Inquired on
03/29/2024,
03/28/2024,
03/27/2024,
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02/19/2024,
02/18/2024,
02/17/2024,

EXPERIAN CS IDENTITY

Inquired on
09/15/2023

535 ANTON
BLVD STE 100,
COSTA MESA
CA 92626

INTERSECTIONS

Inquired on
09/15/2023

2553 DULLES
VIEW DR STE
400,
HERNDON VA
20171

02/16/2024,
02/15/2024,
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11/12/2023,
11/11/2023,

	11/10/2023 and 11/09/2023		
NAV TECHNOLOGIES INC Inquired on 05/23/2023 12936 S FRONTRUNNER BLVD # 550, DRAPER UT 84020	ONE MAIN Inquired on 03/19/2024 PO BOX 1010, EVANSVILLE IN 47706 (844) 298-9773		

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

Phone

Monday - Friday
 9am to 5pm
[\(855\) 414-6047](tel:(855)414-6047)

Mail**Experian**

PO Box 9701

Allen, TX 75013

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

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

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

d. Federal Credit Unions

3. Air carriers

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
Houston, TX 77052

b. Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

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

d. National Credit Union Administration
Office of Consumer Financial Protection
1775 Duke Street
Alexandria, VA 22314

Assistant General Counsel for
Office of Aviation Consumer

	Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access 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](#)