

Personal Credit Report for:

DANIELLE QUEENING

File Number:

453600068

Date Created:

06/10/2026

Visit transunion.com/dispute to start a dispute online.

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at www.transunion.com/credit-help [↗](#).

Personal Information

You have been on our files since 02/01/1993 . Your SSN has been masked for your protection.

Personal Information

Credit Report Date

06/10/2026

Social Security Number

XXX-XX-5786

Date of Birth

01/16/1974

Name

DANIELLE T. QUEENING

Also Known As

AKA
DANIELLE TAYLOR QUEENING
AKA
DANIELLE R. TAYLOR

Addresses

Current Address
1443 WHEELER RD APOPKA, FL 32703-7412
Date Reported
09/01/2001

Other Address
612 ZACHARY DR APOPKA, FL 32712-2385
Date Reported
03/31/2013

Other Address
523 COLUMBIA AVE ALTAMONTE SPRINGS, FL 32714-4008
Date Reported
06/01/1993

Other Address
2724 DORADO CT APOPKA, FL 32703-5959

Phone Numbers

Phone Number
(407) 921-7906
Phone Number
(407) 889-0653
Phone Number
(407) 788-2740

Employers

Employer
ADVENTHEALTH APOPKA
Date Verified
05/30/2024

Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

 TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit

decisions (for example, account opening or account review decisions). Visit our FAQs [🔗](#) to learn more.

Payment/Remarks Key

Ratings

- OK Current, paying or paid as agreed
- N/R Not Reported
- X Unknown
- 30 Account 30 days late
- 60 Account 60 days late
- 90 Account 90 days late
- 120 Account 120 or more days late
- COL Transferred to collection
- VS Voluntarily surrendered
- RPO Repossession
- C/O Charged off by account provider
- FC Foreclosure

Remarks

- AAP: Loan assumed by another party
- ACQ: Acquired from another lender
- ACR: Account closed due to refinance
- ACT: Account closed due to transfer
- AFR: Account acquired by RTC/FDIC
- AID: Account information disputed by consumer
- AJP: Adjustment pending

AMD: Active military duty
AND: Affected by natural disaster
BAL: Balloon payment
BKL: Included in bankruptcy
BKW: Bankruptcy withdrawn
CAD: Dispute account/closed by consumer
CBC: Account closed by consumer
CBD: Dispute resolved/consumer disagrees/closed by consumer
CBG: Canceled by credit grantor
CBL: Chapter 7 bankruptcy
CBR: Chapter 11 bankruptcy
CBT: Chapter 12 bankruptcy
CLA: Placed for collection
CLO: Closed
CLS: Credit line suspended
CRB: Collateral released–balance owing
CTR: Account closed–transfer to refinance
CTS: Contact subscriber
DDR: -none-
DLU: Deed in lieu
DM: Bankruptcy dismissed
DRC: Dispute resolved/consumer disagrees
DRG: Dispute resolved/consumer disagrees
ER: Election of remedy
ETB: Early termination/balance owing
ETI: Early termination by default
ETO: Early termination/obligation settled
ETS: Early termination/status pending
FCL: Foreclosure
FPD: Account paid, foreclosure started
FPI: Foreclosure initiated
FRD: Foreclosure collateral sold
FTB: Full termination/balance owing

FTO: Full termination/obligation satisfied
FTS: Full termination/status pending
INA: Inactive account
INP: Debt being paid through insurance
INS: Paid by insurance
IRB: IRB:
IRE: Involuntary repossession
IRO: Involuntary repossession/obligation satisfied
JUG: Judgment granted
LA: Lease assumption
LMN: Loan Modified Not GOVT (government)
LNA: Credit line is no longer available
MCC: Managed by credit counseling service
MOV: No forwarding address
NIR: Student loan not in repayment
NPA: Now paying
PAL: Purchase by another lender
PCL: Paid collection
PDD: Paid by dealer
PDE: Payment deferred
PDI: Principle deferred/initial payment only
PFC: Account paid from collateral
PLL: Prepaid lease
PLP: PNR:
First payment never received
PPA: Paying partial payment agreement
PPD: Paid by co-maker
PPL: Paid profit and loss
PRD: Payroll deduction
PRL: Profit and loss write-off

- PWG:** Account payment, wage garnish
- REA:** Reaffirmation of debt
- REP:** Substitute/replacement account
- RFN:** Refinanced
- RPD:** Paid repossession
- RPO:** Repossession
- RRE:** Repossession redeemed
- RVN:** Returned voluntarily
- RVR:** Returned voluntarily/redeemed
- SET:** Settled—less than full balance
- SGL:** Government secured guaranteed
- SIL:** Simple interest loan
- SLP:** Student loan perm assign government
- SPL:** Single payment loan
- STL:** Credit card lost/stolen
- TRF:** Transfer
- TRL:** Transferred to another lender
- TTR:** Transferred to recovery
- WEP:** Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled.

Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name
AMERICAN EXPRESS 349992601538****
Account Information

Address	PO BOX 981537EL PASO, TX 79998
Phone	800-874-2717
Date Opened	08/02/2018
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Date Updated	01/28/2022
High Balance	\$6,380
Credit Limit	\$24,200
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	12/30/2021
Remarks	Account closed at consumer's request; CLOSED

Payment History

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2019	December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2021	September 2021	October 2021	November 2021	December 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Months: 40

APPLE CARD - GS BANK USA 110001111171****

Account Information

Address	11850 S ELECTION RDDRAPER, UT 84020
Phone	877-255-5923
Date Opened	11/25/2020
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Date Updated	04/30/2026
Payment Received	\$1,908
Last Payment Made	04/23/2026

Pay Status

Current Account

Terms

\$25 per month; paid Monthly

High Balance (Hist.)

High balance of \$3,903 from 12/2023 to 02/2024; \$9,182 from 03/2024 to 04/2026

Credit Limit (Hist.)

Credit limit of \$10,500 from 12/2023 to 03/2024; \$13,700 from 04/2024 to 06/2025; \$15,700 from 07/2025 to 04/2026

Payment History

November 2020	December 2020	January 2021	February 2021	March 2021	April 2021	May 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2023	November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance ---	Balance ---	Balance \$99	Balance \$198	Balance \$61	Balance \$0	Balance \$535
Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid \$745	Amount Paid \$445	Amount Paid \$1,006	Amount Paid \$10,228	Amount Paid \$4,030
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment ---	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$352	Balance \$164	Balance \$496
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$600	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$1,735	Amount Paid \$1,453	Amount Paid \$678
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$33	Scheduled Payment \$33
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$81	Balance \$109	Balance \$65	Balance \$163	Balance \$45	Balance \$36	Balance \$105
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$704	Amount Paid \$408	Amount Paid \$1,596	Amount Paid \$32	Amount Paid \$673	Amount Paid \$1,542	Amount Paid \$38
Scheduled Payment \$33	Scheduled Payment \$8	Scheduled Payment \$33	Scheduled Payment \$11	Scheduled Payment \$33	Scheduled Payment \$8	Scheduled Payment \$8
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	January 2026
Balance \$18	Balance \$9	Balance \$0	Balance \$0	Balance \$0	Balance \$20	Balance \$87
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$95	Amount Paid \$11	Amount Paid \$105	Amount Paid \$71	Amount Paid \$576	Amount Paid \$1,825	Amount Paid \$755
Scheduled Payment \$33	Scheduled Payment \$8	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$20
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2026	March 2026	April 2026
Balance \$0	Balance \$442	Balance \$174
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,412	Amount Paid \$1,515	Amount Paid \$1,908
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$25
Rating OK	Rating OK	Rating OK

Total Months: 66

CITICARDS CBNA 410039013068****

Account Information

Address5800 SOUTH CORPORATE PLACESIOUX FALLS, SD 57108

Phone855-378-6467

Date Opened02/19/2007

ResponsibilityAuthorized Account

Account Type	Revolving Account
Loan Type	FLEXIBLE SPENDING CREDIT CARD
Date Updated	05/15/2026
Last Payment Made	05/04/2026
Pay Status	Current Account
Terms	\$38 per month; paid Monthly
High Balance (Hist.)	High balance of \$9,447 from 12/2023 to 05/2026
Credit Limit (Hist.)	Credit limit of \$24,200 from 12/2023 to 05/2026

Payment History

July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	January 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021	March 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2021	December 2021	January 2022	February 2022	March 2022	April 2022	May 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$3,902	Balance \$0	Balance \$1,121
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$59	Scheduled Payment ---	Scheduled Payment \$35
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks DRC	Remarks DRC	Remarks DRC
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024
Balance \$5,681	Balance \$4,318	Balance \$3,992	Balance \$1,203	Balance \$514	Balance \$899	Balance \$2,272
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$85	Scheduled Payment \$65	Scheduled Payment \$60	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$35
Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2024	November 2024	December 2024	January 2025	February 2025	March 2025	April 2025
Balance \$103	Balance \$1,482	Balance \$4,949	Balance \$2,450	Balance \$0	Balance \$2,819	Balance \$1,512
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$74	Scheduled Payment \$37	Scheduled Payment - - -	Scheduled Payment \$42	Scheduled Payment \$35
Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025
Balance \$2,795	Balance \$4,760	Balance \$336	Balance \$126	Balance \$0	Balance \$937	Balance \$5,004
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$42	Scheduled Payment \$71	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment - - -	Scheduled Payment \$35	Scheduled Payment \$75
Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

December 2025	January 2026	February 2026	March 2026	April 2026	May 2026
Balance \$2,333	Balance \$0	Balance \$0	Balance \$1,483	Balance \$0	Balance \$2,542
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$35	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment ---	Scheduled Payment \$38
Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC	Remarks DRC
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Months: 83

COMENITY BANK/BEALFL 585637351604****

Account Information

Address3095 LOYALTY CIRCLE,BUILDING ACOLUMBUS, OH 43219

PhonePhone number not available

Date Opened08/16/2018

ResponsibilityIndividual Account

Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Date Updated	03/27/2021
Payment Received	\$0
Last Payment Made	07/19/2019
High Balance	\$401
Credit Limit	\$1,100
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	03/01/2021
Date Paid	07/19/2019
Remarks	CLOSED BY CREDIT GRANTOR; CLOSED

Payment History

August 2018	September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2019	November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2020	January 2021	February 2021				
Rating OK	Rating OK	Rating OK				

Total Months: 31

FAIRWINDS FEDERAL CREDIT 6492****

Account Information

Address	3087 N ALAFAYA TR LORLANDO, FL 32826-3251
Phone	800-443-6887
Date Opened	08/05/2013
Responsibility	Joint Account
Account Type	Mortgage Account
Loan Type	CONVENTIONAL REAL ESTATE MTG
Date Updated	05/05/2021
Payment Received	\$0
Last Payment Made	05/05/2021
High Balance	\$70,500
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Bi-weekly for 180 months
Date Closed	05/05/2021

Remarks

CLOSED

Payment History

July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2015	October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2016	December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2018	September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2019	November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2020	January 2021	February 2021	March 2021	April 2021		
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK		

Total Months: 82

JPMCB AUTO FINANCE 1180251901****

Account Information

Address700 KANSAS LANE MAIL CODE LAMONROE, LA 71203

Phone800-336-6675

Date Opened01/25/2018

ResponsibilityJoint Account

Account Type	Installment Account
Loan Type	AUTOMOBILE
Date Updated	11/03/2020
Payment Received	\$5,387
Last Payment Made	11/03/2020
High Balance	\$17,362
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 48 months
Date Closed	11/03/2020
Remarks	CLOSED

Payment History

February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2018	October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2019	December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2020	July 2020	August 2020	September 2020	October 2020		
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK		

Total Months: 33

JPMCB CARD SERVICES 426684163416****

Account Information

Address

PO BOX 15369WILMINGTON, DE 19850

Phone	800-945-2000
Date Opened	03/25/2013
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	FLEXIBLE SPENDING CREDIT CARD
Date Updated	02/02/2022
Last Payment Made	02/02/2022
High Balance	\$11,674
Credit Limit	\$11,500
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	01/29/2022
Date Paid	02/02/2022
Remarks	Account closed at consumer's request and in dispute; CLOSED

Payment History

April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2015	December 2015	January 2016	February 2016	March 2016	April 2016	May 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017	July 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2017	September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2019	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2021	October 2021	November 2021	December 2021	January 2022		
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK		

Total Months: 82

SYNCB/CARE CREDIT 601918212139****

Account Information

Address	PO BOX 71757PHILADELPHIA, PA 19176
Phone	866-396-8254
Date Opened	06/21/2022
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Date Updated	11/16/2023

Payment Received	\$0
High Balance	\$0
Credit Limit	\$4,900
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	06/18/2023
Remarks	INACTIVE ACCOUNT; CLOSED

Payment History

June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2023	September 2023	October 2023
Rating OK	Rating OK	Rating OK

Total Months: 17

 Inquiries

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

Name		
GOLDMAN SACHS BANK USA		
Location	Requested On	Phone
PO BOX 45400 SALT LAKE CITY, UT 84145	05/19/2026	(844) 627-2871

DANIELLE QUEENING via TRANSUNION INTERACTIVE IN		
Location	Requested On	Phone
100 CROSS STSTE 202 SAN LUIS OBISPO, CA 93401	06/10/2026	(855) 681-3196

DANIELLE QUEENING via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	02/20/2026	(844) 580-6816

CONSUMERINFO.COM

Location	Requested On	Phone
475 ANTON BLVD COSTA MESA, CA 92626	09/20/2024, 06/16/2024	(888) 397-3742

 Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Should you wish to contact TransUnion, you may do so,

Online:

To report an inaccuracy, please visit: service.transunion.com
For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us Monday - Friday 8 AM - 10 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW. Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under 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 NW, 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 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 credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore  for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore .
- **You may limit prescreened offers of credit and insurance you get based on information in your credit report.** Unsolicited prescreened offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the

lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE. You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.

- Equifax: 1-800-525-6285; www.equifax.com 
- Experian: 1-888-397-3742; www.experian.com 
- TransUnion: 1-800-680-7289; www.transunion.com 
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit

www.consumerfinance.gov/learnmore .

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

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
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. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured	

state savings associations

Federal Deposit Insurance
Corporation
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. Federal Credit Unions

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

3. Air carriers

Asst. General Counsel for Office of Aviation
Protection
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590

4. Creditors Subject to the Surface Transportation Board

Office of Public Assistance, Governmental
Affairs,
and Compliance Surface Transportation
Board
395 E Street, S.W.
Washington, DC 20423

5. Creditors Subject to the Packers and Stockyards Act, 1921

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, S.W., Suite 8200
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission
100 F Street, N.E.
Washington, DC 20549

8. Institutions that are members of the Farm Credit System

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

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

b. Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, N.W.
Washington, DC 20580
(877) 382-4357

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. **You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.**

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

2. **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.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore .

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

Equifax: 1-800-525-6285; www.equifax.com 

Experian: 1-888-397-3742; www.experian.com 

TransUnion: 1-800-680-7289; www.transunion.com 

3. **You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all

information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore .

4. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It may also specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore .
5. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
6. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.
7. **You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore , or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer

protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore .