



## Equifax Credit Report™ for Mark Thomas Hazel

As of: 02/12/2016

Available until: 03/13/2016

Confirmation #:6543254342

Report Does Not Update

Section Title	Section Description
1. <a href="#">Credit Summary</a>	Summary of account activity
2. <a href="#">Account Information</a>	Detailed account information
3. <a href="#">Inquiries</a>	Companies that have requested or viewed your credit information
4. <a href="#">Negative Information</a>	Bankruptcies, liens, garnishments and other judgments
5. <a href="#">Personal Information</a>	Personal data, addresses, employment history
6. <a href="#">Dispute File Information</a>	How to dispute information found on this credit report
7. <a href="#">Summary of Your Rights Under the FCRA</a>	Summary of Your Rights Under the FCRA
8. <a href="#">Remedying the Effects of Identity Theft</a>	Remedying the Effects of Identity Theft
9. <a href="#">Your Rights Under State Law</a>	Your Rights Under State Law

## Contact Us

If you would like to initiate your dispute by phone you may contact our dispute center at 866-229-7861. Or you may dispute via US mail by writing to:

Equifax Information Services, LLC  
PO Box 740256  
Atlanta, GA 30374

## Credit Summary

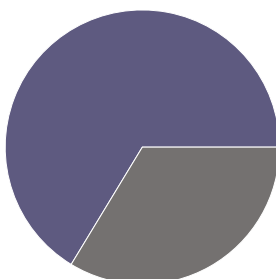
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

## Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

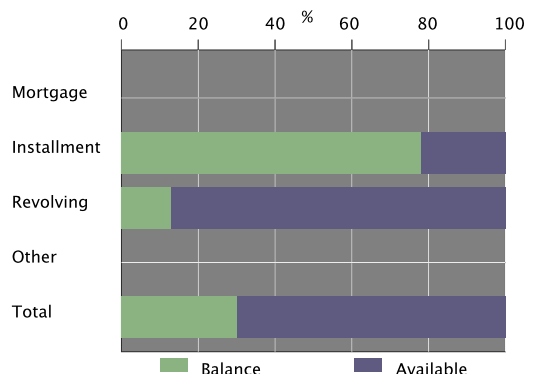
Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
<a href="#">Mortgage</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Installment</a>	1	\$5,013	\$1,392	\$6,405	78 %	\$118	1
<a href="#">Revolving</a>	6	\$2,546	\$16,354	\$18,900	13 %	\$89	2
<a href="#">Other</a>	0	\$0	N/A	N/A	N/A	\$0	0
Total	7	\$7,559	\$17,746	\$25,305	30 %	\$207	3

## Debt by Account Type



- Mortgage-0%
- Revolving-34%
- Installment-66%
- Other-0%

## Debt to Credit Ratio by Account Type



NOTE: Total may not equal 100% due to rounding

## Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	14 Years, 10 Months
Average Account Age	6 Years, 12 Months
Oldest Account	NATIONAL GRID (Opened 04/01/2001)
Most Recent Account	TRACTOR SUPPLY/CBNA (Opened 12/06/2015)

## Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

<a href="#">Inquiries in the Last 2 Years</a>	2
Most Recent Inquiry	WELLS FARGO DEALER SERVICE (11/28/14)

## Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

<a href="#">Public Records</a>	0
<a href="#">Negative Accounts</a>	2
<a href="#">Collections</a>	0

## Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

You have no mortgage accounts on file.

## Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

## Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
GATEWAYONE LENDING A	2014115158XXXX	11/28/2014	\$5,013	02/01/2016		PAYS AS AGREED	

### GATEWAY ONE LENING AND FIN

3818 E Coronado St # 100  
Anaheim , CA-928071607  
(877) 465-3044

Account Number:	2014115158XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 6,405
Type of Account :	Installment	Credit Limit:	
Term Duration:	60 Months	Terms Frequency:	Monthly (due every

			month)
Date Opened:	11/28/2014	Balance:	\$ 5,013
Date Reported:	02/01/2016	Amount Past Due:	
Date of Last Payment:	01/2016	Actual Payment Amount:	\$ 118
Scheduled Payment Amount:	\$ 118	Date of Last Activity:	02/2016
Date Major Delinquency First Reported:		Months Reviewed:	14
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:	Fixed rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	*											
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014											NR	*

Historical Account Information

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Balance	5117	5221	5321	5421	5516	5597
Scheduled Payment Amount	118	118	118	118	118	118
Actual Payment Amount	118	118	118	118	118	
Date of Last Payment	12/2015	11/2015	10/2015	09/2015	08/2015	06/2015
High Credit	6405	6405	6405	6405	6405	6405
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto

Activity Designator						
Comments	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	5597	5697	5801	6010	6107	6207
Scheduled Payment Amount	118	118	118	118	118	118
Actual Payment Amount	118	118	236	118	118	118
Date of Last Payment	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
High Credit	6405	6405	6405	6405	6405	6405
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						
Comments	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate

	01/2015	N/A	N/A	N/A	N/A	N/A
Balance	6309					
Scheduled Payment Amount	118					
Actual Payment Amount	118					
Date of Last Payment	12/2014					
High Credit	6405					
Credit Limit						
Amount Past Due						
Type of Loan	Auto					

Activity Designator						
Comments	Fixed rate					
	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
ADVANTAGE FEDERAL CR	910751XXXX	07/01/2005	\$0	11/01/2007		PAYS AS AGREED	

ADVANTAGE FEDERAL CREDIT U

PO Box 14440  
Rochester , NY-146140440

Account Number:	910751XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Co-maker	High Credit:	\$ 5,769
Type of Account :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	
Date Opened:	07/01/2005	Balance:	\$ 0

Date Reported:	11/01/2007	Amount Past Due:	
Date of Last Payment:	09/2007	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 189	Date of Last Activity:	09/2007
Date Major Delinquency First Reported:		Months Reviewed:	27
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

#### 81-Month Payment History

No 81-Month Payment Data available for display.

CAPITAL ONE AUTO FIN    6206215472089XXXX    04/01/2001    \$0    06/01/2006    PAYS AS AGREED

#### CAPITAL ONE AUTO FINANCE

Credit Bureau Dispute  
PO Box 259407  
Plano , TX-750259407  
(800) 946-0332

Account Number:	6206215472089XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 9,116
Type of Account :	Installment	Credit Limit:	
Term Duration:	61 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	04/01/2001	Balance:	\$ 0
Date Reported:	06/01/2006	Amount Past Due:	
Date of Last Payment:	06/2006	Actual Payment Amount:	\$ 389
Scheduled Payment Amount:	\$ 243	Date of Last Activity:	06/2006
Date Major Delinquency First Reported:		Months Reviewed:	61
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	06/2006	Type of Loan:	Auto

Comments:

No 81-Month Payment Data available for display.

PAYS AS  
AGREED

377 State St  
Rochester , NY-146500001  
(716) 724-7250

Account Number:	136655XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Co-maker	High Credit:	\$ 4,020
Type of Account :	Installment	Credit Limit:	
Term Duration:	48 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	12/21/2009	Balance:	\$ 0
Date Reported:	02/28/2014	Amount Past Due:	
Date of Last Payment:	01/2014	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 102	Date of Last Activity:	01/2014
Date Major Delinquency First Reported:		Months Reviewed:	50
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2014	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:	Fixed rate		

[illegible]

2010	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2009												NR

## Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

## Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
CHASE BANK USA, NA	464018207713XXXX	11/22/2012	\$0	01/22/2016		PAYS AS AGREED	\$400

## CHASE CARD

PO Box 15298  
Wilmington , DE-198505298  
(800) 432-3117

Account Number:	464018207713XXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 527
Type of Account :	Revolving	Credit Limit:	\$ 400
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/22/2012	Balance:	\$ 0
Date Reported:	01/22/2016	Amount Past Due:	
Date of Last Payment:	01/2016	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2016
Date Major Delinquency First Reported:		Months Reviewed:	37
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

## 81-Month Payment History

[illegible]



2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012											NR	*

### Historical Account Information

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Balance	0	30	106	0	0	0
Scheduled Payment Amount		25	25			
Actual Payment Amount						
Date of Last Payment	01/2016	12/2015	02/2015	02/2015	02/2015	02/2015
High Credit	527	527	527	527	527	527
Credit Limit	400	400	400	400	400	400
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	07/2015	06/2015	N/A	04/2015	03/2015	02/2015
Balance	0	0		0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	02/2015	02/2015		02/2015	02/2015	02/2015
High Credit	527	527		527	527	527
Credit Limit	400	400		400	400	400
Amount Past Due						

Type of Loan	Credit Card	Credit Card		Credit Card	Credit Card	Credit Card
Activity Designator						

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	0	25	0	0	0	100
Scheduled Payment Amount		25				25
Actual Payment Amount						
Date of Last Payment	01/2015	11/2014	11/2014	10/2014	09/2014	08/2014
High Credit	527	527	527	527	527	527
Credit Limit	400	400	400	400	400	400
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	0	8	0	0	0	121
Scheduled Payment Amount		8				25
Actual Payment Amount						50
Date of Last Payment	07/2014	04/2014	04/2014	04/2014	03/2014	02/2014
High Credit	527	527	527	527	527	527
Credit Limit	400	400	400	400	400	400
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card

Activity Designator						
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COMENITY BANK/GNDRMN	520130002018XXXX	09/12/2009	\$0	04/02/2015	PAYS AS AGREED	\$2,500
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Comenity Bank/GNDRMNT

PO Box 182789  
Columbus , OH-432182789

Account Number:	520130002018XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 2,242
Type of Account :	Revolving	Credit Limit:	\$ 2,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/12/2009	Balance:	\$ 0
Date Reported:	04/02/2015	Amount Past Due:	
Date of Last Payment:	02/2015	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2015
Date Major Delinquency First Reported:		Months Reviewed:	66
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*	*									
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	*	*	*	*	*	*	*	*	*	*	*
2011	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2010	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2009									NR	NR	NR	NR

## Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	04/2015	03/2015	02/2015
Balance				0	0	87
Scheduled Payment Amount						25
Actual Payment Amount					87	80
Date of Last Payment				02/2015	02/2015	01/2015
High Credit				2242	2242	2242
Credit Limit				2500	2500	2500
Amount Past Due						
Type of Loan				Credit Card	Credit Card	Credit Card
Activity Designator						

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	164	359	647	1024	1093	1560
Scheduled Payment Amount	25	25	25	36	39	55
Actual Payment Amount	200	300	400	100	500	55
Date of Last Payment	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
High Credit	2242	2242	2242	2242	2242	2242
Credit Limit	2500	2500	2500	2500	2500	2500
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	1569	1722	1770	1818	1863	1877
Scheduled Payment Amount	55	61	62	64	66	66
Actual Payment Amount	200	100	100	100	66	243
Date of Last Payment	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
High Credit	2242	2242	2242	2242	2242	2242
Credit Limit	2500	2500	2500	2500	2500	2500
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

ESL FEDERAL CREDIT U 433402207095XXXX 05/16/2011 \$2,270 02/05/2016 PAYS AS \$5,000  
 AGREED

377 State St  
Rochester , NY-146500001

Account Number:	433402207095XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 5,066
Type of Account :	Revolving	Credit Limit:	\$ 5,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/16/2011	Balance:	\$ 2,270
Date Reported:	02/05/2016	Amount Past Due:	
Date of Last Payment:	02/2016	Actual Payment Amount:	\$ 600
Scheduled Payment Amount:	\$ 62	Date of Last Activity:	02/2016
Date Major Delinquency First Reported:		Months Reviewed:	54
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	*											
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	30	*	*	*	*	*	*	*	*	*	*
2012	NR	*	*	*	*	*	*	*	*	*	*	*
2011					NR	NR	NR	NR	NR	NR	NR	NR

Historical Account Information

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Balance	1460	583	1248	953	1835	291

Scheduled Payment Amount	40	25	34	26	50	25
Actual Payment Amount	800	800	975	1500	800	700
Date of Last Payment	12/2015	11/2015	10/2015	09/2015	09/2015	08/2015
High Credit	5066	5066	5066	5066	5066	5066
Credit Limit	5000	5000	5000	5000	5000	5000
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	784	782	751	914	1377	1299
Scheduled Payment Amount	25	25	25	25	38	35
Actual Payment Amount	782		808	1500	2000	
Date of Last Payment	06/2015	04/2015	04/2015	04/2015	02/2015	01/2015
High Credit	5066	5066	5066	5066	5066	5066
Credit Limit	5000	5000	5000	5000	5000	5000
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	1178	179	1557	1347	335	470
Scheduled Payment Amount	32	25	43	37	25	25

Actual Payment Amount	579	1400	2200	700	500	1000
Date of Last Payment	01/2015	12/2014	10/2014	10/2014	09/2014	08/2014
High Credit	5066	5066	5066	5066	5066	5066
Credit Limit	5000	5000	5000	5000	5000	5000
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	200	745	570	3651	3117	3978
Scheduled Payment Amount	25	25	25	99	85	108
Actual Payment Amount	932		500	3000	1000	500
Date of Last Payment	07/2014	04/2014	04/2014	03/2014	02/2014	01/2014
High Credit	5066	5066	5066	5066	5066	5066
Credit Limit	5000	5000	5000	5000	5000	5000
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

SYNCB/LENSCRAFTERS 601918104059XXXX 07/03/2011 \$0 02/08/2016 PAYS AS AGREED \$2,500

SYNCB/LENSCRAFTERS

PO Box 965036  
Orlando , FL-328965036  
(866) 396-8254

Account Number:	601918104059XXXX	Current Status:	PAYS AS AGREED
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Account Owner:	Individual Account.	High Credit:	\$ 574
Type of Account :	Revolving	Credit Limit:	\$ 2,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/03/2011	Balance:	\$ 0
Date Reported:	02/08/2016	Amount Past Due:	
Date of Last Payment:	05/2015	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	05/2015
Date Major Delinquency First Reported:		Months Reviewed:	55
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	*											
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	*	*	*	*	*	*	*	30	*	*	*
2011							NR	NR	NR	NR	NR	NR

Historical Account Information

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last	05/2015	05/2015	05/2015	05/2015	05/2015	05/2015

Payment						
High Credit	574	574	574	574	574	574
Credit Limit	2500	2500	2500	2500	2500	2500
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	0	0	59	108	130	278
Scheduled Payment Amount			25	25	25	25
Actual Payment Amount		59	50	25	150	300
Date of Last Payment	05/2015	05/2015	04/2015	03/2015	02/2015	01/2015
High Credit	574	574	574	574	574	574
Credit Limit	2500	2500	2500	2500	2500	2500
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	574	0	0	0	0	0
Scheduled Payment Amount	25					
Actual Payment Amount						
Date of Last Payment	09/2012	09/2012	09/2012	09/2012	09/2012	09/2012

High Credit	574	500	500	500	500	500
Credit Limit	2500	2500	2500	2500	2500	2500
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	09/2012	09/2012	09/2012	09/2012	09/2012	09/2012
High Credit	500	500	500	500	500	500
Credit Limit	2500	2500	2500	3000	3000	3000
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

THD/CBNA

603532040232XXXX

05/10/2014

\$0

01/14/2016

PAYS AS AGREED

\$4,000

THD/CBNA

PO Box 6497

Sioux Falls , SD-571176497

Account Number:	603532040232XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 73
Type of Account :	Revolving	Credit Limit:	\$ 4,000
Term Duration:		Terms Frequency:	Monthly (due every month)

Date Opened:	05/10/2014	Balance:	\$ 0
Date Reported:	01/14/2016	Amount Past Due:	
Date of Last Payment:	06/2014	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	06/2014
Date Major Delinquency First Reported:		Months Reviewed:	20
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014					*	*	*	*	*	*	*	*

Historical Account Information

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	06/2014	06/2014	06/2014	06/2014	06/2014	06/2014
High Credit	73	73	73	73	73	73
Credit Limit	4000	4000	4000	4000	4000	4000
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	06/2014	06/2014	06/2014	06/2014	06/2014	06/2014
High Credit	73	73	73	73	73	73
Credit Limit	4000	4000	4000	4000	4000	4000
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	06/2014	06/2014	06/2014	06/2014	06/2014	06/2014
High Credit	73	73	73	73	73	73
Credit Limit	4000	4000	4000	4000	4000	4000
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	07/2014	06/2014	05/2014	N/A	N/A	N/A
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Balance	0	40	73			
Scheduled Payment Amount		25	25			
Actual Payment Amount	40	73				
Date of Last Payment	06/2014	05/2014				
High Credit	73	73	73			
Credit Limit	4000	4000	4000			
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account			
Activity Designator						

TRACTOR SUPPLY/CBNA 601157503571XXXX 12/06/2015 \$276 01/18/2016 PAYS AS AGREED \$4,500

TRACTOR SUPPLY/CBNA

PO Box 6497  
Sioux Falls , SD-571176497

Account Number:	601157503571XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 626
Type of Account :	Revolving	Credit Limit:	\$ 4,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/06/2015	Balance:	\$ 276
Date Reported:	01/18/2016	Amount Past Due:	
Date of Last Payment:	01/2016	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 27	Date of Last Activity:	01/2016
Date Major Delinquency First Reported:		Months Reviewed:	1
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account

Date of First Delinquency:	N/A
Comments:	

81-Month Payment History

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

Historical Account Information

	01/2016	12/2015	N/A	N/A	N/A	N/A
Balance	276	626				
Scheduled Payment Amount	27	27				
Actual Payment Amount						
Date of Last Payment	01/2016					
High Credit	626	626				
Credit Limit	4500	4500				
Amount Past Due						
Type of Loan	Charge Account	Charge Account				
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						

Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						



Amount Past Due						
Type of Loan						
Activity Designator						

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BANK OF AMERICA	488893613874XXXX	08/30/2005	\$0	02/10/2015		PAYS AS AGREED	\$2,000

PO Box 982238  
El Paso , TX-799982238  
(800) 421-2110

## 81-Month Payment History

BARCLAYS BANK DELAWA	3495540XXX	07/23/2006	\$0	11/20/2013	PAYS AS AGREED	\$750
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PO Box 8803  
Wilmington , DE-198998803  
(866) 370-5931

## 81-Month Payment History

No 81-Month Payment Data available for display.

CAPITAL ONE	601138000823XXXX	12/01/2006	\$0	07/01/2008	PAYS AS AGREED	\$4,000
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## CAPITAL ONE

PO Box 5253  
Carol Stream , IL-601975253  
(800) 477-6000

Account Number:	601138000823XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 4,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/01/2006	Balance:	\$ 0
Date Reported:	07/01/2008	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	18
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2007	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

## 81-Month Payment History

No 81-Month Payment Data available for display.

ESL FEDERAL CREDIT U 433402207014XXXX 05/16/2011 08/07/2015 LOST OR  
STOLEN  
CARD

## ESL FEDERAL CREDIT UNION V

377 State St  
Rochester , NY-146500001

Account Number:	433402207014XXXX	Current Status:	LOST OR STOLEN CARD
Account Owner:		High Credit:	
Type of Account	N/A	Credit Limit:	
Term Duration:		Terms Frequency:	

Date Opened:	05/16/2011	Balance:	
Date Reported:	08/07/2015	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	06/2013
Date Major Delinquency First Reported:		Months Reviewed:	N/A
Creditor Classification:		Activity Description:	Lost/Stolen
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

#### 81-Month Payment History

No 81-Month Payment Data available for display.

RADIO SHACK/CBNA	603536507773XXXX	04/04/2007	\$0	02/09/2016	PAYS AS AGREED	\$1,000
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#### CBNA

PO Box 6497  
Sioux Falls , SD-571176497

Account Number:	603536507773XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 179
Type of Account :	Revolving	Credit Limit:	\$ 1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	04/04/2007	Balance:	\$ 0
Date Reported:	02/09/2016	Amount Past Due:	
Date of Last Payment:	10/2014	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	10/2014
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	

Date Closed:	07/2015	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	*											
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	*	*	*	*	*	*	*	*	*	*	*
2011	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2010	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2009					NR	NR	NR	NR	NR	NR	NR	NR

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015

Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	10/2014	10/2014	10/2014	10/2014	10/2014	10/2014
High Credit	179	179	179	179	179	179
Credit Limit	1000	1000	1000	1000	1000	1000
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount			26			32
Date of Last Payment	10/2014	10/2014	10/2014	08/2014	08/2014	08/2014
High Credit	179	179	179	179	179	179
Credit Limit	1000	1000	1000	1000	1000	1000
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	0	0	0	0	168	0

Scheduled Payment Amount					25	
Actual Payment Amount			98	168		
Date of Last Payment	04/2014	04/2014	04/2014	03/2014	09/2013	09/2013
High Credit	179	179	179	179	179	179
Credit Limit	1000	1000	1000	1000	1000	1000
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

SPRINGLEAF FIN SRVCS 1105142001148XXXX 11/01/2005 \$0 11/01/2008 PAYS AS AGREED

## SPRINGLEAF FIN SRVCS

1532 W Ridge Rd  
Rochester , NY-146152405  
(716) 865-1130

Account Number:	1105142001148XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	11/01/2005	Balance:	\$ 0
Date Reported:	11/01/2008	Amount Past Due:	
Date of Last Payment:	10/2008	Actual Payment Amount:	\$ 70
Scheduled Payment Amount:	\$ 73	Date of Last Activity:	10/2008
Date Major Delinquency First Reported:		Months Reviewed:	30
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		





## Historical Account Information

	N/A	N/A	N/A	10/2015	09/2015	08/2015
Balance				0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment				04/2014	04/2014	04/2014
High Credit				1078	1078	1078
Credit Limit				3100	3100	3100
Amount Past Due						
Type of Loan				Credit Card	Credit Card	Credit Card
Activity Designator						

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	04/2014	04/2014	04/2014	04/2014	04/2014	04/2014
High Credit	1078	1078	1078	1078	1078	1078
Credit Limit	3100	3100	3100	3100	3100	3100
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	04/2014	04/2014	04/2014	04/2014	04/2014	04/2014
High Credit	1078	1078	1078	1078	1078	1078
Credit Limit	3100	3100	3100	3100	3100	3100
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	0	0	0	500	583	536
Scheduled Payment Amount				37	57	37
Actual Payment Amount			500	95		199
Date of Last Payment	04/2014	04/2014	04/2014	03/2014	01/2014	01/2014
High Credit	1078	1078	1078	1078	1078	1078
Credit Limit	3100	3100	3100	3100	3100	3100
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

## Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
NATIONAL GRID	870376XXXX	04/01/2001	\$0	02/01/2009		PAYS AS AGREED	

### NATIONAL GRID

Customer Correspondence C3  
300 Erie Blvd W  
Syracuse , NY-132024201  
(800) 443-1837

Account Number:	870376XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	04/01/2001	Balance:	\$ 0
Date Reported:	02/01/2009	Amount Past Due:	
Date of Last Payment:	02/2009	Actual Payment Amount:	\$ 442
Scheduled Payment Amount:		Date of Last Activity:	02/2009
Date Major Delinquency First Reported:		Months Reviewed:	73
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Utility Company
Date of First Delinquency:	N/A		
Comments:			

### 81-Month Payment History

No 81-Month Payment Data available for display.
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## Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	Collection Account:	CA
30-59 Days Past Due:	30	Foreclosure:	F
60-89 Days Past Due:	60	Voluntary Surrender:	VS
90-119 Days Past Due:	90	Repossession:	R
120-149 Days Past Due:	120	Charge Off:	CO
150-179 Days Past Due:	150	Not Reported:	NR

# Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

## Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
USOPM	05/10/14

### Creditor Contact Information

USOPM  
Office Of Personnel  
Management

Boyers, PA 160180001

WELLS FARGO DEALER SERVICE	11/28/14
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### Creditor Contact Information

WELLS FARGO DEALER SERVICE  
Credit Bureau Disputes  
PO Box 1697

Winterville, NC 285901697

## Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
PRM-BANK OF AMERICA	11/09/15, 10/06/15, 07/15/15
PRM-Capital One	03/02/15
AR-CCB/PPC	02/09/16, 09/29/15, 07/28/15, 04/21/15
PRM-FIRST USA BANK	11/23/15, 05/27/15, 03/15/15, 03/10/15
PRM-CITI CARDS CBNA	12/01/15, 09/29/15, 09/01/15, 08/04/15, 03/31/15
AR-COMENITY BANK	01/11/16, 12/07/15, 11/12/15, 11/09/15, 10/12/15, 09/15/15, 08/13/15, 08/11/15, 07/14/15, 06/11/15, 04/13/15, 03/10/15, 02/17/15
PRM-DISCOVER FINANCIAL	06/19/15, 04/17/15, 02/20/15
PRM-DISCOVER FINANCIAL SERVICE	01/15/16, 09/12/15, 08/28/15, 07/17/15, 06/26/15, 06/12/15, 05/21/15, 05/07/15, 04/24/15, 04/10/15, 03/27/15, 03/13/15, 02/27/15, 02/13/15
EQUIFAX	02/12/16
ND-EQUIFAX	02/03/16, 08/30/14
AR-E S L FEDERAL CREDIT UNION	08/09/15
AR-PRIVATE LBL RETAIL/CITIBAN	12/29/15, 06/26/15, 05/29/15, 04/24/15, 03/27/15, 02/27/15

AR-THE HOME DEPOT - CITI NA	10/30/15, 07/31/15, 06/26/15, 05/29/15, 04/24/15, 03/27/15, 02/27/15
AR-US BANK NA	10/13/15, 04/07/15
AR-WELLS FARGO	10/02/15, 08/03/15, 07/03/15, 04/03/15

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit file containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

## Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

## Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
ESL FEDERAL CREDIT U	433402207095XXXX	05/16/2011	\$2,270	02/05/2016		PAYS AS AGREED	\$5,000

ESL FEDERAL CREDIT UNION V

377 State St  
Rochester , NY-146500001

Account Number:	433402207095XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 5,066
Type of Account :	Revolving	Credit Limit:	\$ 5,000
Term Duration:		Terms Frequency:	Monthly (due every month)

Date Opened:	05/16/2011	Balance:	\$ 2,270
Date Reported:	02/05/2016	Amount Past Due:	
Date of Last Payment:	02/2016	Actual Payment Amount:	\$ 600
Scheduled Payment Amount:	\$ 62	Date of Last Activity:	02/2016
Date Major Delinquency First Reported:		Months Reviewed:	54
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

#### 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	*											
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	30	*	*	*	*	*	*	*	*	*	*
2012	NR	*	*	*	*	*	*	*	*	*	*	*
2011					NR	NR	NR	NR	NR	NR	NR	NR

#### Historical Account Information

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Balance	1460	583	1248	953	1835	291
Scheduled Payment Amount	40	25	34	26	50	25
Actual Payment Amount	800	800	975	1500	800	700
Date of Last Payment	12/2015	11/2015	10/2015	09/2015	09/2015	08/2015
High Credit	5066	5066	5066	5066	5066	5066
Credit Limit	5000	5000	5000	5000	5000	5000

Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	784	782	751	914	1377	1299
Scheduled Payment Amount	25	25	25	25	38	35
Actual Payment Amount	782		808	1500	2000	
Date of Last Payment	06/2015	04/2015	04/2015	04/2015	02/2015	01/2015
High Credit	5066	5066	5066	5066	5066	5066
Credit Limit	5000	5000	5000	5000	5000	5000
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	1178	179	1557	1347	335	470
Scheduled Payment Amount	32	25	43	37	25	25
Actual Payment Amount	579	1400	2200	700	500	1000
Date of Last Payment	01/2015	12/2014	10/2014	10/2014	09/2014	08/2014
High Credit	5066	5066	5066	5066	5066	5066
Credit Limit	5000	5000	5000	5000	5000	5000
Amount Past Due						

Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	200	745	570	3651	3117	3978
Scheduled Payment Amount	25	25	25	99	85	108
Actual Payment Amount	932		500	3000	1000	500
Date of Last Payment	07/2014	04/2014	04/2014	03/2014	02/2014	01/2014
High Credit	5066	5066	5066	5066	5066	5066
Credit Limit	5000	5000	5000	5000	5000	5000
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

SYNCB/LENSCRAFTERS 601918104059XXXX 07/03/2011 \$0 02/08/2016 PAYS AS AGREED \$2,500

## SYNCB/LENSCRAFTERS

PO Box 965036  
Orlando , FL-328965036  
(866) 396-8254

Account Number:	601918104059XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 574
Type of Account :	Revolving	Credit Limit:	\$ 2,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/03/2011	Balance:	\$ 0
Date Reported:	02/08/2016	Amount Past Due:	
Date of Last Payment:	05/2015	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	05/2015



Date Major Delinquency First Reported:		Months Reviewed:	55
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	*											
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	*	*	*	*	*	*	*	30	*	*	*
2011							NR	NR	NR	NR	NR	NR

Historical Account Information

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	05/2015	05/2015	05/2015	05/2015	05/2015	05/2015
High Credit	574	574	574	574	574	574
Credit Limit	2500	2500	2500	2500	2500	2500
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	0	0	59	108	130	278
Scheduled Payment Amount			25	25	25	25
Actual Payment Amount		59	50	25	150	300
Date of Last Payment	05/2015	05/2015	04/2015	03/2015	02/2015	01/2015
High Credit	574	574	574	574	574	574
Credit Limit	2500	2500	2500	2500	2500	2500
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	574	0	0	0	0	0
Scheduled Payment Amount	25					
Actual Payment Amount						
Date of Last Payment	09/2012	09/2012	09/2012	09/2012	09/2012	09/2012
High Credit	574	500	500	500	500	500
Credit Limit	2500	2500	2500	2500	2500	2500
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
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Balance	0	0	0	0	0	0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	09/2012	09/2012	09/2012	09/2012	09/2012	09/2012
High Credit	500	500	500	500	500	500
Credit Limit	2500	2500	2500	3000	3000	3000
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

## Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no Collections on file.

## Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

## Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

**Name:**Mark Thomas Hazel  
**Social Security Number:**XXX-XX-0131  
**Age or Date of Birth:**March 20, 1958

## Address Information

Current/Previous	Street Address	Date Reported
Current	214 WHITTIER RDROCHESTER,NY,14624	First Reported 11/2006Last Reported 02/12/2016
Former Address1	71 WEST AVE APT 81BROCKPORT,NY,14420	First Reported 06/2004Last Reported 12/10/2009
Former Address2	7 WOODSTOCK LNBROCKPORT,NY,14420	First Reported 02/2007Last Reported 12/10/2009
Former Address3	3939 COUNTY LINE RD APT 3BROCKPORT,NY,14420	First Reported 05/1999Last Reported 12/10/2009

## Other Identification

You have no other identification on file.

## Employment History

**Last Reported Employment:**  
EASTMAN KODAK

**Previous Employment(s):**  
TECH; KODAK; ROCHESTE; NY

## Alert(s)

You have no Alerts on file.

## Consumer Statement

You have no Consumer Statement on file.

## Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

## How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services . To request your credit score, please contact:

Equifax Information Services LLC  
P.O. Box 105167  
Atlanta, GA 30348  
or call  
1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

## 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](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a Credit Report or another type of Consumer Report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in

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

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

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

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to file information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

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

TYPE OF BUSINESS:	CONTACT:
<b>1.a.</b> Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	<b>a.</b> Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
<b>b.</b> Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB	<b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
<b>2.</b> To the extent not included in item 1 above: <b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks	<b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
<b>b.</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	<b>b.</b> Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
<b>c.</b> Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	<b>c.</b> FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
<b>d.</b> Federal Credit Unions	<b>d.</b> National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314

3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

## Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that 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](http://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, the 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 ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven 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](http://www.consumerfinance.gov/learnmore).
2. **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 the 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.ftc.gov/credit](http://www.ftc.gov/credit).
3. **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 also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
4. **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.
5. **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.

6. **You also may 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.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or write to the FTC. 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.ftc.gov/credit](http://www.ftc.gov/credit).

## Your Rights Under State Law

### State of New York - Notice to Consumers

#### New York 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 credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing, delivery confirmation requested, or via telephone, secure electronic means, or other methods developed by the consumer credit reporting agency. 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, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) the personal identification number or password;
- (2) proper identification to verify your identity;
- (3) the proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
- (4) payment of any applicable fee.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information. Effective September first, two thousand nine, a consumer credit reporting agency that receives a request via telephone or secure electronic method shall release a consumer's credit report within fifteen minutes when the request is received.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit. When seeking credit or pursuing another transaction requiring access to your credit report, it is not necessary to relinquish your pin or password to the creditor or business; you can contact the consumer credit reporting agency directly. If you choose to give out your pin or password to the creditor or business, it is recommended that you obtain a new pin or password from the consumer credit reporting agency.

To place a security freeze on your Equifax credit report, send a request in writing to:

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

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

There is no initial fee to place a security freeze. If you are a victim of identity theft and you submit a copy of a signed Federal Trade Commission ID theft victim's affidavit, or a copy of a report of ID theft from a law enforcement agency, no fees will be charged. Include your complete name, complete address, social security number and date of birth.

Written confirmation of the security freeze will be sent within 5 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.

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Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit [www.Equifax.com](http://www.Equifax.com).