

#### **RILEY D PUBLIC**

**Personal & Confidential** 

Date Generated Jun 18, 2020 Report Number 0000-0000-01

At a Glance

30 Accounts

∩ Public Records

6 Hard Inquiries

## **Personal Information**

3 Names

3 Addresses

1 SSN Variation

3 Employers

1 Personal Statement 5 Other Records

This information is reported to us by you, your creditors and/or other sources. Each source may report your information differently, which may result in variations of your name, address, Social Security number, etc. This is used for identification purposes only and does not factor into your Credit Score.

#### **Names**

RILEY D PUBLIC Name ID #1 RILEY PUBLIC Name ID #2 PUBLIC RILEY Name ID #3

#### **Addresses**

456 N BELLEVIEW CENTREVILLE, NY 14028 789 W Q ST BURWELL, NE 68823 Address ID #001001001 Apartment complex

123 N MAIN ST WALNUT CREEK CA 94596 Address ID #001001002 Single family

SSNs Only variations are displayed

Year of Birth

**Phone Numbers** 

XXX-XX-0000

1998

(555) 555-1234

#### **Employers**

MAIN STREET GRILL

NORTHERN CLOTHIERS

DEWEY LITTLE MD

#### **Personal Statements**

FILE FROZEN DUE TO FEDERAL LEGISLATION.

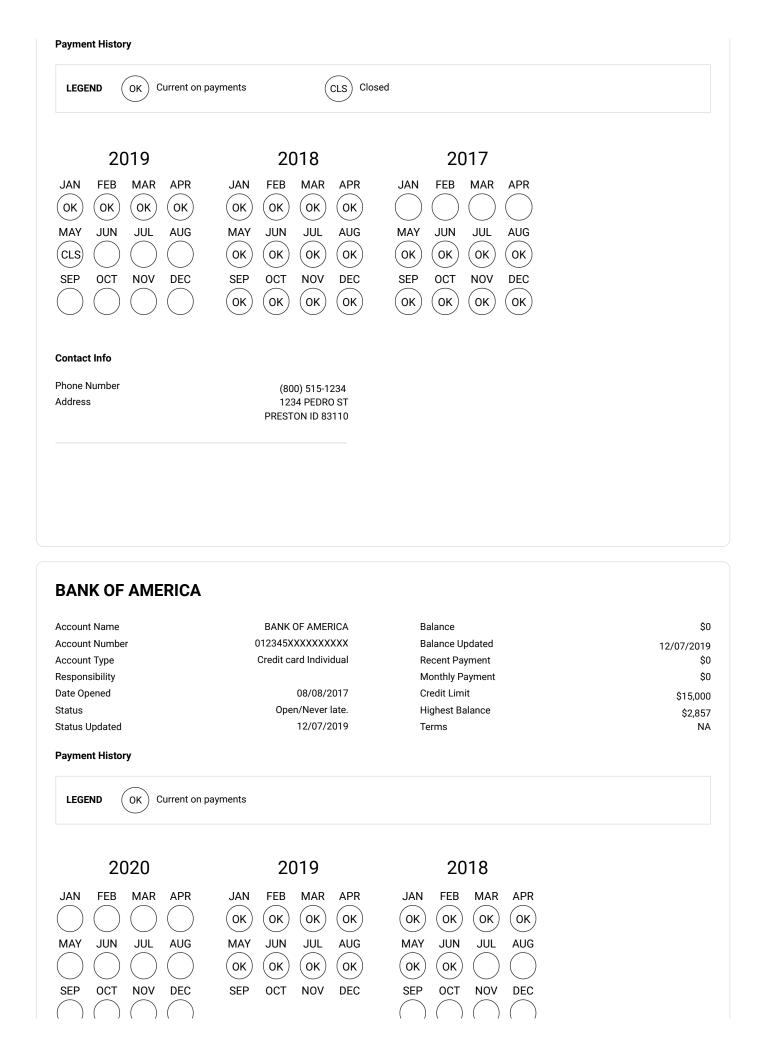
## **Accounts**

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

## **DYNAMITE MORTGAGE**

Account Name	DYNAMITE MORTGAGE	Balance	\$199,999
Account Number	123456XXXX	Balance Updated	12/22/2019
Account Type	Mortgage	Recent Payment	12/5/2019
Responsibility	Joint with	Monthly Payment	\$1,150
Date Opened	04/02/2017	Original Balance	\$215,000
Status	Paid, Open/Never late.	Highest Balance	\$215,000
Status Updated	12/22/2019	Terms	30 Years
		On Record Until	-
		Mortgage Identification	#######

Number











(ок)









#### **Contact Info**

#### Phone Number Address

(800) 515-1111 ADDRESS

#### **Balance History**

MAY 2019	\$0	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/04/2019
APR 2019	\$0	\$25	\$0
	Balance	Scheduled Payment	Paid on 04/04/2019
MAR 2019	\$49	\$25	\$0
	Balance	Scheduled Payment	Paid on 10/03/2018
FEB 2019	\$0	\$25	\$0
	Balance	Scheduled Payment	Paid on 10/03/2018
JAN 2019	\$0	\$25	\$0
	Balance	Scheduled Payment	Paid on 10/03/2018
DEC 2018	\$0	\$25	\$0
	Balance	Scheduled Payment	Paid on 10/03/2018
NOV 2018	\$0	\$25	\$0
	Balance	Scheduled Payment	Paid on 10/03/2018
OCT 2018	\$0	\$25	\$0
	Balance	Scheduled Payment	Paid on 10/03/2018
SEP 2018	\$94	\$25	\$0
	Balance	Scheduled Payment	Paid on 01/30/2018
AUG 2018	\$0	\$1	\$0
	Balance	Scheduled Payment	Paid on 01/30/2018
JUL 2018	\$0	\$1	\$0
	Balance	Scheduled Payment	Paid on 01/30/2018
JUN 2018	\$0	\$1	\$0
	Balance	Scheduled Payment	Paid on 01/30/2018
MAY 2018	\$0	\$1	\$0
	Balance	Scheduled Payment	Paid on 01/30/2018
APR 2018	\$0	\$1	\$0
	Balance	Scheduled Payment	Paid on 01/30/2018
MAR 2018	\$0	\$1	\$0
	Balance	Scheduled Payment	Paid on 01/30/2018
FEB 2018	\$0	\$1	\$0
	Balance	Scheduled Payment	Paid on 01/30/2018
JAN 2018	\$1	\$1	\$0
	Balance	Scheduled Payment	Paid on 01/03/2018
DEC 2017	\$2,090	\$45	\$0
	Balance	Scheduled Payment	Paid on 11/28/2017
NOV 2017	\$1,561	\$35	\$0
	Balance	Scheduled Payment	Paid on 11/05/2017
OCT 2017	\$1,777	\$25	\$0
	Balance	Scheduled Payment	Paid on 10/02/2017
SEP 2017	\$879	\$25	\$0
	Balance	Scheduled Payment	Paid on 08/30/2017

## **Hard Inquiries**

When applying for credit or financing or as a result of a collection, a "hard inquiry" will appear on your Credit Report. Below you will find the names of businesses that have reviewed your Report over the last two years. Hard inquiries stay on your Credit Report for 25 months.

# CREDCO/FIRST AMERICAN

Inquired on 01/10/2019

**ADDRESS** 

**PHONE** 

Real Estate on behalf of NEBRASKA CENTRAL. This inquiry is scheduled to continue on record until Feb 2020.

#### **CIS CREDIT**

Inquired on 09/20/2017

**ADDRESS** 

**PHONE** 

Real Estate on behalf of CAPITAL CREDIT. This inquiry is scheduled to continue on record until Oct 2019.

## **Soft Inquiries**

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts. Soft inquiries also occur when you check your own credit report or when you use credit monitoring services from companies like Experian. These inquiries do not impact your credit score. Soft inquiries are not disputable but are available here for reference.

#### **EXPERIAN**

Inquired on 06/18/2020, 04/27/2020, 09/18/2019, and 07/29/2019

475 ANTON BLVD COSTA MESA, CA 92626

#### **EXPERIAN**

Inquired on 06/18/2020, 04/27/2020, and 07/29/2019

475 ANTON BLVD COSTA MESA, CA 92626

#### **EXPERIAN**

Inquired on 06/09/2020, 05/26/2020, 05/12/2020, 04/28/2020, 04/14/2020, 03/31/2020, 03/03/2020, 02/18/2020, 02/04/2020, 01/21/2020, 01/07/2020, 12/24/2019, 12/10/2019, 11/12/2019, 10/29/2019, 10/15/2019, and 10/01/2019

475 ANTON BLVD COSTA MESA, CA 92626

(866) 252-8809

#### NAV

Inquired on 03/07/2020, 02/02/2020, 01/10/2020, 01/02/2020, 12/02/2019, 11/02/2019, 10/02/2019, 09/02/2019, 08/02/2019, 07/24/2019, 12/26/2018, 12/20/2018, 12/01/2018, 11/01/2018, 09/20/2018, 09/10/2018, and 08/06/2018

10713 S JORDAN GTWY STE 100 SOUTH JORDAN, UT 84095 (855) 226-8388

#### **BK OF AMER**

Inquired on 02/20/2020

PO BOX 982238 EL PASO, TX 79998

(800) 421-2110

#### **GRANT ONE FCU/ID**

Inquired on 11/11/2019

271 S STRATFORD DR ETHANTON, NY

#### **EXPERIAN**

Inquired on 09/18/2019

475 ANTON BLVD COSTA MESA, CA 92626 (866) 673-0140

#### **EXPERIAN**

Inquired on 09/18/2019

475 ANTON BLVD COSTA MESA, CA 92626

#### **BUNCHES FCU**

Inquired on 08/22/2019

1102 ORCHARD WAY SANTA CLAUS, CO

# NAV TECHNOLOGIES INC

Inquired on 07/23/2019, 01/24/2019, 12/25/2018, 11/25/2018, 10/26/2018, 09/26/2018, 08/27/2018, 07/28/2018, and 06/28/2018

12936 S FRONTRUNNER BLVD # 550 DRAPER, UT 84020

#### **EQUIFAX INC/TID**

Inquired on 12/26/2018, 12/20/2018, 12/01/2018, 11/01/2018, 09/20/2018, 09/10/2018, and 08/06/2018

1550 PEACHTREE ST NE # H56B ATLANTA, GA 30309

(866) 640-2273

### **BUNCHES FCU**

Inquired on 11/30/2018

1108 ORCHARD WAY SANTA CLAUS, CO

(555) 555-3111

#### **BK OF AMER**

Inquired on 11/14/2018

PO BOX 982238 EL PASO, TX 79998

(800) 421-2110

#### **BK OF AMER**

Inquired on 08/08/2018

PO BOX 982238 EL PASO, TX 79998

(800) 421-2110

#### **BANK OF AMERICA**

Inquired on 08/06/2018

PO BOX 982238 EL PASO, TX 79998

(800) 421-2110

#### **EQUIFAX INC/TID**

Inquired on 08/06/2018

1550 PEACHTREE ST NE # H56B ATLANTA, GA 30309

(866) 640-2273

## **Contact Experian**

#### **Online**

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

**Phone** Mail

Monday - Friday Saturday - Sunday **Experian** 8am to 10pm CST 10am to 7pm CST PO Box 9701

(855) 414-6047

Allen, TX 75013

## **Important Messages**

#### **Medical Information**

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

#### **Public Records Information**

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

## **Know Your Rights**

## Fair Credit Reporting Act (FCRA)

Para informacion en espanol, visite www.consumerfinance.gov/learnmore (http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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

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

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

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

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

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore (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 creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore (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 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 (http://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 50PTOUT (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. For more information about your federal rights, contact:

FOR OUESTIONS OR CONCERNS REGARDING:

PLEASE CONTACT:

affiliates.	Protection
b. Such affiliates that are not banks, savings associations, or credit unions also should list in	1700 G Street NW Washington, DC 20552
addition to the Bureau:	<b>b.</b> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the
<b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Currency Customer Assistance Group 1301 McKinney Street, Suite 3450
<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	houston, TX 77010-9050  b. Federal Reserve Consumer Help Center PO Box 1200
c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center
d. Federal Credit Unions	1100 Walnut Street, Box #11 Kansas City, MO 64106
	d. 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	Nearest Packers and Stockyards Administration area supervisor

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

Associate Deputy Administrator for **6.** Small Business Investment Companies

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 St NE

Washington, DC 20549

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

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

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

FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response

Center - FCRA Washington, DC 20580 (877) 382-4357

#### Notification of Rights

- Notification of Rights for Alabama Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/faircredit-reporting-act-fcra/alabama/)
- Notification of Rights for Alaska Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-creditreporting-act-fcra/alaska/)
- · Notification of Rights for Arkansas Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/faircredit-reporting-act-fcra/arkansas/)
- · Notification of Rights for California Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/faircredit-reporting-act-fcra/california/)
- · Notification of Rights for Colorado Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/faircredit-reporting-act-fcra/colorado/)
- · Notification of Rights for Connecticut Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/faircredit-reporting-act-fcra/connecticut/)
- · Notification of Rights for Delaware Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/faircredit-reporting-act-fcra/delaware/)
- · Notification of Rights for District of Columbia Consumers (https://www.experian.com/blogs/ask-experian/credit-education/reportbasics/fair-credit-reporting-act-fcra/district-of-columbia/)
- · Notification of Rights for Florida Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-creditreporting-act-fcra/florida/)
- Notification of Rights for Georgia Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-creditreporting-act-fcra/georgia/)
- Notification of Rights for Indiana Consumers (https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-creditreporting-act-fcra/indiana/)

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• credit-reporting-act-fcra/montana/)

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• fair-credit-reporting-act-fcra/new-jersey/)

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credit-reporting-act-fcra/new-york/)

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basics/fair-credit-reporting-act-fcra/north-carolina/)

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• fair-credit-reporting-act-fcra/north-dakota/)

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credit-reporting-act-fcra/ohio/)

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fair-credit-reporting-act-fcra/ohio-notice-rights-protected-consumers/)

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• credit-reporting-act-fcra/oklahoma/)

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• fair-credit-reporting-act-fcra/rhode-island/)

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• fair-credit-reporting-act-fcra/tennessee/)

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credit-reporting-act-fcra/texas/)

NotificationfioffiRightsfiforfiVermontfiConsumersfi(https:/www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-

credit-reporting-act-fcra/vermont/)

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credit-reporting-act-fcra/virginia/)

NotificationfioffiRightsfiforfiWashingtonfiConsumersfi(https:/www.experian.com/blogs/ask-experian/credit-education/report-basics/

• fair-credit-reporting-act-fcra/washington/)

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• fair-credit-reporting-act-fcra/west-virginia/)