

**IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK**

MICHAEL MADER, and all others similarly  
situated,

19-CV-3787

Plaintiff,

v.

EXPERIAN INFORMATION SOLUTIONS,  
LLC,

Defendants.

**COMPLAINT**

Plaintiff brings this action against defendant Experian Information Solutions, LLC (“Experian”) for violations of 15 U.S.C. § 1681, known as the Fair Credit Reporting Act (“FCRA”) and New York General Business Law § 380, known as the New York Fair Credit Reporting Act (“NY FCRA”).

**I.**

**PRELIMINARY STATEMENT**

1. Congress enacted the Fair Credit Reporting Act to ensure the fair and accurate reporting of consumer credit information. Congress enacted this law because of the vital importance of credit information in modern banking and commerce, and imposed significant duties upon those trusted with aggregating and reporting credit information. For the last twelve years, Defendant has violated these duties, and has been failing to update credit reports to reflect that certain student loans were discharged in bankruptcy. Plaintiff brings this action to enforce his rights under law.

## **II.**

### **PARTIES**

2. MICHAEL MADER is an individual and a resident of New York.

3. EXPERIAN INFORMATION SOLUTIONS LLC is a business entity existing under the laws of Delaware with its principal place of business in California.

## **III.**

### **JURISDICTION AND VENUE**

4. This Court has jurisdiction over this action pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1681, as a civil action to enforce liability under federal law.

5. This Court has supplemental jurisdiction over the state law claim pursuant to 28 U.S.C. § 1367 because the state law claim forms part of the same controversy.

6. Venue is proper in the Southern District of New York pursuant to 28 U.S.C. § 1391 because a substantial part of the events giving rise to this action occurred in this District and Defendant is subject to this Court's personal jurisdiction.

## **IV.**

## **STATEMENT OF FACTS**

7. Defendant is in the principal business of preparing “consumer reports” as that term is defined in 15 U.S.C. § 1681 (hereinafter, “Credit Reports”).

8. The Fair Credit Reporting Act requires Defendant to adopt and employ “reasonable procedures” to ensure these Credit Reports are prepared with the “maximum possible accuracy.”

9. When a consumer files for bankruptcy and receives a discharge, Defendant is legally obligated to update that consumer’s Credit Report to reflect that any dischargeable debt was discharged in bankruptcy.

10. When a debtor files for bankruptcy and obtains a discharge, all pre-petition debt that is not non-dischargeable is discharged.

11. The Bankruptcy Code makes certain educational loans non-dischargeable in bankruptcy, including federal insured student loans and private education loans that are qualified under the tax code.

12. In order for a private education loan to be qualified under the tax code, it must be made to an eligible student attending an accredited school for eligible expenses (“Qualified Education Loan”).

13. Commercial banks make numerous types of student loans that are not Qualified Education Loans under 11 U.S.C. § 523(a)(8)(B), including loans for non-Title IV accredited institutions, loans made in excess of the “Cost of attendance,” and loans made to ineligible students (“Consumer Education Loans”).

14. All of these types of student loans are dischargeable in bankruptcy because none of them are made to “eligible institutions” as that term is defined in 26 U.S.C § 221(d) and 11 U.S.C. § 523(a)(8)(B).

15. In fact, the plain language of the national discharge order states that a discharge does not discharge “*most* student loans.” Obviously, *some* student loans are therefore discharged.

16. Since 1994, bankruptcy and appellate courts across the country have clearly articulated this distinction, and declared that Consumer Education Loans made by commercial banks are dischargeable in bankruptcy, including four bankruptcy courts from the Eastern District of New York since 2016.

17. Indeed, the Ninth Circuit Bankruptcy Appellate Panel reiterated this position in *Kashikar* in 2017 and held that not all student loans are immune from discharge in bankruptcy.

18. Recent cases reiterating this distinction have received wide-spread media coverage since 2016, including in the Wall Street Journal, ABC News, Fox News, the National Law Journal, Bloomberg Media, *People Magazine*, National Public Radio, and more.

19. In addition, major student lenders like Sallie Mae and Navient publicly disclose to shareholders and the SEC that their Consumer Education Loan products are dischargeable in bankruptcy. See attached as **Exhibit A**.

20. Despite being on full constructive and actual notice of this crucial distinction in bankruptcy law, Defendant does not, and has never had or provided for, an internal procedure to delineate between Qualified Education Loans and Consumer

Education Loans, which is necessary to assuring maximum possible accuracy and complying with the FCRA.

21. Upon information and belief, Defendant codes all “educational loans” as a no. 9 and no loan coded as a no. 9 is reflected as discharged in bankruptcy after a consumer obtains a discharge under Title 11.

22. This is not a “reasonable procedure” given the differences between Qualified Education Loans and Consumer Education Loans.

23. One reasonable procedure that would insure maximum possible accuracy would be to have two different codes for educational loans: “9” for Qualified Education Loans, and “10” for Consumer Education Loans.

24. To ensure maximum possible accuracy, Defendants could simply ask lenders (who know exactly which loans are Qualified Education Loans and which are Consumer Education Loans) to report educational loans as either a 9 or a 10. Once a discharge was entered, Defendant could program its system so that any loan coded as a 10 reflected a discharge, and loans coded as a 9 reflected that the discharge did not affect the loan.

25. Plaintiff submits that this procedure would not require individual analysis and would not be overly burdensome.

26. As stated, Defendant has no such procedure.

27. Defendant has failed to report these Consumer Education Loans as discharged in bankruptcy for hundreds of thousands of debtors, resulting in erroneously high debt to equity ratios, poor credit scores, and negative remarks suggesting that debtors were in default on debts that had already been discharged.

28. This has prevented consumers from applying for subsequent loans for their various needs and from obtaining affordable home loans/car insurance.

29. Debtors have also been denied employment opportunities, and housing.

30. Given the plain language of the discharge order, the numerous bankruptcy cases articulating this point, the massive media coverage on this issue, and the public statements by credit furnishers, Defendant's failure to adopt reasonable procedures to ensure that these Consumer Education Loans were reported as having been discharged in bankruptcy on consumers' Credit Reports is a violation of the Fair Credit Reporting Act.

31. But for Defendant's failure to adopt such a reasonable procedure to distinguish between Qualified Education Loans and Consumer Education Loans, consumers would have realized a drastic increase in their credit scores in the months and years following their bankruptcy discharge. By not receiving that increase due to the patent flaw in the Defendant's procedures, consumers were not able to enjoy the "fresh start" that they deserved, and needed; the fresh start that the bankruptcy law was created to provide to debtors.

**B. Plaintiff Borrows A Consumer Education Loans And Seek Relief Under Title 11.**

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32. On or about March 21, 2008, Plaintiff incurred a loan from Sallie Mae to attend Reformed Theological Seminary which was subsequently assigned to Navient (the "Navient Loan" or "Loan" or "Debt").

33. This Loan was used to pay expenses while attending Reformed Theological Seminary, which is not and was not a Title IV eligible institution under the Higher Education Act, or 26 U.S.C. 221(d).

34. On or about December 28, 2012, the Plaintiff sought relief under Title 11 in the United States Bankruptcy Court for the Southern District of New York.

35. On or about April 16, 2013, the bankruptcy court ordered discharge of all Plaintiff's pre-petition debt, including the Loan.

36. Navient and Defendant were notified of discharge.

37. Instead of reporting that this Loan had been discharged in bankruptcy, Experian continues to report this Loan as "account charged off" with an outstanding balance of \$22,785, and a past due balance of \$9,009 as of March 2019. See attached as **Exhibit B**.

38. Upon information and belief, Navient knows this Loan was discharged in bankruptcy, and Defendant either knows or should have known that this Loan was discharged.

39. Defendant's reporting practices were done in violation of the Fair Credit Reporting Act and the New York Fair Credit Reporting Act.

40. Defendant's reporting practices have injured Plaintiff by decreasing his credit score and depriving him of the "fresh start" that Congress intended he should have.

41. The fundamental purpose of the Bankruptcy Code is to give debtors like the Plaintiff a "fresh start" and to wipe away old debts so that they can begin life anew.

42. This "fresh start" is frustrated when Defendant fails to accurately report the discharge of debts in bankruptcy.

43. But for this unreasonable procedure, Plaintiff would have experienced an increase in credit score, and his credit report would not be showing that he is currently past due on this Debt and that he owes Navient \$22,875.

44. Plaintiff's reputation is being injured because everyone who looks at his report believes he is past due on an account when in fact Plaintiff's personal obligation on the account was discharged in bankruptcy.

45. But for Defendant's failure to accurately report the Debt, Plaintiff would have been offered better credit terms by potential and existing creditors.

46. The fact that Plaintiff completed a bankruptcy – a bankruptcy which accurately appears on his credit report – makes it even more important for Plaintiff's credit report to accurately reflect that he has changed his behavior, and no longer is in financial trouble.

47. Defendant's failure to report that this Debt was discharged in bankruptcy, and Defendant's continued reporting that Plaintiff is currently past due and in default on the Debt makes it appear as though Plaintiff continues to be unable to manage his finances.

48. Plaintiff has worked hard to rebuild his life and credit since his bankruptcy.

49. Defendant's inaccurate reporting makes Plaintiff look like just another irresponsible debtor who cannot handle his financial affairs, cannot be trusted with credit and has not learned from his mistakes.

50. Plaintiff's Credit Report has been reviewed by not less than 8 potential creditors in the past two years, all of whom were wrongly informed that Plaintiff is currently in default on the Debt.

**C. All Class Members Share A Similar Narrative.**

51. All Class Members share a similar factual narrative.



52. All Class Members borrowed Consumer Education Loans from various lenders.

53. All Class Members filed for bankruptcy protection in the United States Bankruptcy Court.

54. At the conclusion of these bankruptcy cases, all Class Members were issued discharge orders.

55. These Discharge Orders extinguished all education-related debt that was not excepted from discharge by 11 U.S.C. § 523(a)(8).

56. Notwithstanding the discharge of these debts, Defendants have failed to update the Class Members' Credit Reports to reflect these debts were discharged.

**V.**  
**CLASS ACTION ALLEGATIONS**

57. Pursuant to Rule 23(a) and 23(b) of the Federal Rules of Civil Procedure, Mader brings this action on behalf of himself and all other persons similarly situated, as a representative of the following class:

58. Citizens of the various states who filed for bankruptcy in any of district courts of the United States and were issued Discharge Orders since October 17, 2005 (the effective date of the Bankruptcy Abuse Prevention and Consumer Protection Act), who: (i) Obtained pre-petition Consumer Education Loans; and (ii) whose Credit Reports do not reflect that the Consumer Education Loans were discharged. Plaintiff also seeks to represent a subclass of residents of the state of New York who are protected by the New York Fair Credit Reporting Act, who obtained pre-petition Consumer Education Loans,

obtained a Discharge Order since October 17, 2005, and whose Credit Reports do not reflect that the Consumer Education Loans were discharged.

59. Plaintiff reserves the right to amend the definition of the class and/or add subclasses to include or exclude members.

60. As described below, this action satisfies the numerosity, commonality, typicality, superiority, predominance, and adequacy of representation requirements of Rule 23 of the Federal Rules of Civil Procedure.

### **Numerosity**

61. The persons in the class of plaintiffs are so numerous that joinder of all members is impracticable. In the interest of judicial economy, this dispute should be resolved through class action.

62. Upon information and belief, the number of plaintiffs will likely exceed 100,000. The quantity, identity, and location of class members are ascertainable through appropriate discovery and may be identified by the records maintained and possessed by Defendants.

63. The Class Members have been through bankruptcy over the last decade. Upon information and belief, the individual members of the class of plaintiffs, or at least a large portion thereof, lack the means to pursue these claims individually and severally.

### **Commonality**

64. There are common questions of law/fact affecting the entirety of the class. Specifically, predominant common questions include without limitation: (i) whether the Class Members' Consumer Education Loans were discharged at the conclusion of their

bankruptcy cases; and (ii) whether Defendants' current procedure for ensuring maximum possible accuracy is reasonable.

65. Answers to these common questions will drive the resolution of the injuries shared by each member of the class.

#### **Typicality**

66. Plaintiff's claims against Defendants are representative of those of all Class Members. Specifically, Mader's Navient Loans is one type of Consumer Education Loan that has been wrongfully reported on Plaintiff's Credit Report because of the Defendants' unreasonable procedures.

#### **Predominance and Superiority**

67. There are questions of law and fact common to the Class that predominate over any questions affecting only individual Class Members. The questions include, but are not limited to:

- (i) whether the Class Members' Consumer Education Loans were discharged at the conclusion of their bankruptcy cases; and
- (j) whether Defendants' current procedure for ensuring maximum possible accuracy is reasonable.

68. This action should be maintained as a class action because the prosecution of separate actions by individual members of the Class would create a risk of inconsistent or varying adjudications, with respect to individual members, which would establish incomplete standards of conduct for the parties opposing the Class, as well as a practical matter be dispositive of interests of other members not parties to the adjudications, or substantially impair or impede their ability to protect their interests.

69. Defendant has acted, or refused to act, on grounds generally applicable to the Class, thereby making appropriate final injunction relief or corresponding declaratory relief with respect to the Class as a whole.

70. A class action is a superior method for the fair and efficient adjudication of this controversy. Management of the Class claims is likely to present significantly fewer difficulties than those presented in many individual claims. The identities of the Class members may be obtained from Defendant's records.

#### **Adequacy of Representation**

71. Mader will fairly and adequately represent and protect the interests of the members of the class of plaintiffs. Mader's interests are squarely aligned with those of individual members of the class. Plaintiff's counsel, Smith Law Group LLP is experienced in class actions lawsuits, complex commercial litigation, bankruptcy law and procedure, and student loan litigation.

### **VI.**

#### **DEMAND FOR JURY TRIAL**

72. Pursuant to Fed. R. Civ. P. 38, Plaintiff hereby requests a trial by jury for all issues so triable.

### **VII.**

#### **CLAIMS FOR RELIEF**

##### **Count One: Negligent Violations of 15 U.S.C. § 1681e(b)**

73. The allegations set forth in paragraphs 1-26 are here incorporated by reference as if fully set forth.

74. Defendants are regularly engaged in the practice of assembling and evaluating consumer credit information for the purpose of preparing “consumer reports,” as that term is defined in 15 U.S.C. § 1681a(d).

75. Defendants use the means and facilities of interstate commerce for the purpose of preparing and furnishing consumer reports, and therefore are “consumer reporting agencies” within the meaning of 15 U.S.C. § 1681a(f).

76. In preparing Credit Reports, Defendant has failed to use reasonable procedures to ensure maximum possible accuracy of information relating to the discharged Consumer Education Loans of Plaintiff and the Class, in violation of 15 U.S.C. § 1681e(b).

77. As a result of Defendant’s failure to use reasonable procedures to ensure accuracy, Defendant has erroneously reported the Loan as having a past due balance, and similarly failed to report the Consumer Education Loans as having been discharged in bankruptcy.

78. Defendants’ failure to comply with the requirements of 15 U.S.C. § 1681e(b) is negligent within the meaning of 15 U.S.C. § 1681o(a).

79. As a result of Defendants’ negligent noncompliance with the FCRA, plaintiff has been injured, and is entitled to actual damages and attorneys’ fees under section 1681o.

**Count Two: Willful Violations of 15 U.S.C. § 1681e(b)**

80. The allegations set forth in paragraphs 1-26 are here incorporated by reference as if fully set forth.

81. Defendants are regularly engaged in the practice of assembling and evaluating consumer credit information for the purpose of preparing “consumer reports,” as that term is defined in 15 U.S.C. § 1681a(d).

82. Defendants use the means and facilities of interstate commerce for the purpose of preparing and furnishing consumer reports, and therefore are “consumer reporting agencies” within the meaning of 15 U.S.C. § 1681a(f).

83. In preparing Credit Reports, Defendant has failed to use reasonable procedures to ensure maximum possible accuracy of information relating to the discharged Consumer Education Loans of Plaintiff and the Class, in violation of 15 U.S.C. § 1681e(b).

84. As a result of Defendant’s failure to use reasonable procedures to ensure accuracy, Defendant has erroneously reported the Loan as having a past due balance, and similarly failed to report the Consumer Education Loans as having been discharged in bankruptcy.

85. Defendants’ failure to comply with the requirements of 15 U.S.C. § 1681e(b) is willful within the meaning of 15 U.S.C. § 1681n.

86. As a result of Defendants’ willful noncompliance with the FCRA, plaintiff has been injured, and is entitled to actual damages, statutory damages, punitive damages and attorneys’ fees under section 1681n.

**Count Three: Negligent Violations of N.Y. General Business Law § 380**

87. The allegations set forth in paragraphs 1-26 are here incorporated by reference as if fully set forth.

88. Plaintiff is a “consumer” as that term is defined in section 380-A.

89. Defendant is regularly engaged in the practice of assembling and evaluating consumer credit information for the purpose of preparing “consumer reports,” as that term is defined in section 380-A

90. Defendant charges fees for assembling and furnishing consumer reports, and therefore is a “consumer reporting agency” and “consumer credit reporting agency” within the meaning of section 380-A.

91. In preparing Credit Reports, Defendant has failed to use reasonable procedures to ensure maximum possibly accuracy of information relating to the discharged Consumer Education Loans of Plaintiff and the Class, in violation of section 380-J

92. As a result of Defendants’ failure to use reasonable procedures to ensure accuracy, Defendant has erroneously reported the Loan as having a past due balance, and similarly failed to report the Consumer Education Loans as having been discharged in bankruptcy, for both the Plaintiff, and the putative class.

93. Defendant’s failure to comply with the requirements of section 380-J is negligent within the meaning of section 380-M.

94. As a result of Defendant’s negligent noncompliance with GBL § 380, plaintiff is entitled to actual damages and attorneys’ fees under section 380-M.

**Count Four: Willful Violations of N.Y. General Business Law § 380**

95. The allegations set forth in paragraphs 1-26 are here incorporated by reference as if fully set forth.

96. Plaintiff is a “consumer” as that term is defined in section 380-A.

97. Defendant is regularly engaged in the practice of assembling and evaluating consumer credit information for the purpose of preparing “consumer reports,” as that term is defined in section 380-A

98. Defendant charges fees for assembling and furnishing consumer reports, and therefore is a “consumer reporting agency” and “consumer credit reporting agency” within the meaning of section 380-A.

99. In preparing Credit Reports, Defendant has failed to use reasonable procedures to ensure maximum possibly accuracy of information relating to the discharged Consumer Education Loans of Plaintiff and the Class, in violation of section 380-J

100. As a result of Defendants’ failure to use reasonable procedures to ensure accuracy, Defendant has erroneously reported the Loan as having a past due balance, and similarly failed to report the Consumer Education Loans as having been discharged in bankruptcy, for both the Plaintiff, and the putative class.

101. Defendant’s failure to comply with the requirements of section 380-J is willful within the meaning of section 380-L.

102. As a result of Defendant’s willful noncompliance with GBL § 380, plaintiff is entitled to actual damages, punitive damages and attorneys’ fees under section 380-L.

**Prayer**

103. In light of the foregoing, Plaintiff request that Defendant be cited to appear and judgment be entered against Defendant for:



- (1) Declaratory relief that the practices and procedures complained of by Plaintiff are in violation of the Fair Credit Reporting Act and New York Fair Credit Reporting Act;
- (2) actual damages, statutory damages, and punitive damages for violations of Fair Credit Reporting Act and New York Fair Credit Reporting Act;
- (3) attorneys' fees and costs to the fullest extent permitted under the law;
- (4) other such relief as the Court deems just and proper.

Respectfully submitted,

By: /s/ Austin Smith

Austin Smith, NY Bar. # 5377254  
SMITH LAW GROUP LLP  
3 Mitchell Place  
New York, New York 10017  
Telephone: (917) 992-2121  
Austin@acsmithlawgroup.com

THIS OFFERING MEMORANDUM IS BEING PROVIDED ONLY TO (1) "QUALIFIED INSTITUTIONAL BUYERS" ("QIBs") AS DEFINED IN RULE 144A ("RULE 144A") PROMULGATED UNDER THE SECURITIES ACT OF 1933, AS AMENDED (THE "SECURITIES ACT") OR (2) NON-U.S. PERSONS OUTSIDE THE UNITED STATES OF AMERICA PURSUANT TO THE REQUIREMENTS OF REGULATION S PROMULGATED UNDER THE SECURITIES ACT ("REGULATION S"). REPRODUCTION OR FURTHER DISTRIBUTION OF THIS OFFERING MEMORANDUM IS FORBIDDEN. THIS OFFERING OF THE NOTES DESCRIBED IN THIS OFFERING MEMORANDUM WILL NOT BE REGISTERED OR QUALIFIED UNDER THE SECURITIES ACT, ANY UNITED STATES STATE SECURITIES OR "BLUE SKY" LAWS OR THE SECURITIES LAWS OF ANY OTHER JURISDICTION.

# NAVIENT<sup>SM</sup>

## OFFERING MEMORANDUM

**\$462,500,000**

**Navient Private Education Loan Trust 2014-CT**

Issuing Entity

**Navient Credit Funding, LLC**

Depositor

**Navient Solutions, Inc.**

Sponsor, Servicer and Administrator

### Private Education Loan-Backed Notes

On or about July 24, 2014 the trust will issue:

Class	Principal	Interest Rate	Maturity
Floating Rate Class A Notes	\$ 393,500,000	1-month LIBOR plus 0.70%	September 16, 2024
Floating Rate Class B Notes	\$ 69,000,000	1-month LIBOR plus 1.75%	October 17, 2024

The trust will make payments primarily from collections on a pool of private education career training loans which consists generally of career training loans that bear interest based on the prime rate and career training loans that bear interest based on LIBOR. Career training loans are education loans generally made to students or parents of students to help finance trade school education, private kindergarten through secondary school education, pre-college tutorial programs, part-time community college and continuing education programs as well as internet-based education programs. No career training loans are guaranteed or reinsured under the Federal Family Education Loan Program or any other federal student loan program. Interest and principal on the notes will be payable on the 15th day (or if any such day is not a business day, the next business day) of each calendar month, beginning in September 2014. In general, the trust will pay principal sequentially, first to the class A notes until paid in full, and second to the class B notes until paid in full. Except as otherwise described in this offering memorandum, interest on the class B notes will be subordinate to interest on the class A notes, and principal of the class B notes will be subordinate to both principal of and interest on the class A notes. Credit enhancement for the notes consists of overcollateralization, cash on deposit in a reserve account and subordination of the class B notes to the class A notes, as described in this offering memorandum. The trust will also enter into an interest rate swap agreement. The interest rates on the notes will be determined by reference to LIBOR. A description of how LIBOR is determined appears under "Additional Information Regarding the Notes—Determination of Indices—LIBOR" in the attached base offering memorandum.

The trust, at the written direction of the administrator, will have the option, but not the obligation, to redeem the outstanding notes in whole (and not in part) at a price equal to par plus accrued interest beginning on the first distribution date on which the aggregate outstanding principal balance of the notes, prior to taking into account any distributions to be made on such distribution date, is equal to 10% or less of the initial aggregate principal balance of the notes, and continuing on each distribution date thereafter until the aggregate outstanding principal balance of the notes has been reduced to zero. See "Description of the Notes—Optional Redemption of the Notes" in this offering memorandum for a more detailed description of the optional redemption.

Other than as provided in this offering memorandum, no person has been authorized to give any information or to make any representations other than as contained in this offering memorandum and, if given or made, such information or representations must not be relied upon. This offering memorandum does not constitute an offer to sell, or a solicitation of an offer to buy, any securities other than the notes, nor an offer of such securities to any person in any state or other jurisdiction in which it is unlawful to make such offer or solicitation. The delivery of this offering memorandum at any time does not imply that the information in this offering memorandum is correct as of any time subsequent to its date. This offering memorandum should be read in conjunction with the attached base offering memorandum, which is an integral part hereof.

**The notes have not been approved or disapproved by the United States Securities and Exchange Commission (the "SEC"), any state securities commission or any other regulatory authority, nor have any of the foregoing authorities passed upon or endorsed the merits of this offering or the accuracy or adequacy of this offering memorandum. Any representation to the contrary is a criminal offense.**

The information contained in this offering memorandum is intended for use solely by QIBs as defined in Rule 144A or non-U.S. Persons outside the United States pursuant to the requirements of Regulation S to whom this document is delivered, and may not be reproduced in whole or in part.

We are offering the notes through the initial purchasers when and if issued.

We are not offering the notes in any state or other jurisdiction where the offer is prohibited.

You should consider carefully the risk factors beginning on page S-18 of this offering memorandum and on page 15 of the attached base offering memorandum.

The notes are asset-backed securities issued by and are obligations of the issuing entity, which is a trust. They are not obligations of or interests in Navient Corporation, the sponsor, the administrator, the servicer, the depositor, any seller, the initial purchasers or any of their affiliates.

The notes are not guaranteed or insured by the United States, any governmental agency or any other entity.

#### Initial Purchaser and Book-Runner

**J.P. Morgan**

#### Initial Purchasers and Co-Managers

**Barclays**

**Credit Suisse**

**RBC Capital Markets**

July 15, 2014

Under these circumstances, the holders of the class B notes will not have any right to declare an event of default, to cause the maturity of the notes to be accelerated or to direct any remedial action under the indenture.

*The Occurrence Of An Event Of Default Under The Indenture May Delay Payments On The Class B Notes*

The trust will not make any distributions of principal or interest on the class B notes until payment in full of principal and interest is received on the class A notes outstanding, following:

- an event of default under the indenture relating to the payment of principal on any class of notes at their maturity date or the payment of interest on the class A notes which has resulted in an acceleration of the notes;
- an event of default under the indenture relating to an insolvency event or a bankruptcy with respect to the trust which has resulted in an acceleration of the notes:  
or
- a liquidation of the trust assets following any event of default under the indenture.

This may result in a delay or default in making payments on the class B notes.

*Class B Noteholders May Not Be Able To Direct The Indenture Trustee Upon An Event Of Default Under The Indenture*

If an event of default occurs under the indenture, only the holders of the class A notes, for as long as such class A notes are outstanding, may waive that event of default, accelerate the maturity dates of the notes or direct any remedial action under the indenture. The holders of any outstanding class B notes will not have any rights to direct any remedial action until all of the class A notes have been paid in full and are no longer outstanding.

*Risk Of Bankruptcy Discharge Of Career Training Loans*

Career training loans are generally dischargeable by a borrower in bankruptcy. If you own any notes, you will bear any risk of loss resulting from the discharge of any borrower of a career training loan to the extent the amount of the default is not covered by the trust's credit enhancement.



# At a Glance

11 Accounts

1 Public Records

0 Hard Inquiries

## Personal Information

3 Names

17 Addresses

4 Employers

4 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

MICHAEL B MADER  
Name ID #14817

MICHAEL MADER  
Name ID #12471

MICHAEL B MADOR  
Name ID #5228

### Addresses

101 AVENUE D APT11F  
NEW YORK, NY 10009-5446  
Address ID #0845991240  
Apartment complex

504 E 12TH ST APT6  
NEW YORK, NY 10009-3818  
Address ID #0018256982  
Apartment complex

555 E 5TH ST  
AUSTIN, TX 78701-4157  
Address ID #0795523695  
Single family

536 E 14TH ST APT13  
NEW YORK, NY 10009-3392  
Address ID #0018255323  
Apartment complex

603 DAVIS ST UNIT10003  
AUSTIN, TX 78701-4207  
Address ID #0748829154  
Multifamily

1 WHITEHALL ST FL5  
NEW YORK, NY 10004-2109  
Address ID #0018223971  
Multifamily

215 E 4TH ST APT20  
NEW YORK, NY 10009-7217  
Address ID #0018269886  
Apartment complex

603 DAVIS ST  
AUSTIN, TX 78701-4207  
Address ID #0681217202  
Multifamily

96 SAINT MARKS PL APT9  
NEW YORK, NY 10009-5801  
Address ID #0206108927  
Apartment complex

1000 SAN MARCOS ST UNIT321  
AUSTIN, TX 78702-2667  
Address ID #0656878252  
Multifamily

7142 LAKE DR  
ORLANDO, FL 32809-6823  
Address ID #0070080644  
Single family

1000 LONGFELLOW BLVD  
LAKELAND, FL 33801-6034  
Address ID #0076087187  
Single family

1000 LONGFELLOW BLVD #1138  
LAKELAND, FL 33801-6034  
Address ID #0505788440  
Single family

749 LATIMORE RD  
YORK SPRINGS, PA 17372-9775  
Address ID #0037242846  
Single family

536 E 14TH ST  
NEW YORK, NY 10009-3345  
Address ID #0018255037  
Multifamily

215 E 4TH ST  
NEW YORK, NY 10009-7214  
Address ID #0018269880  
Multifamily

36 E 14TH ST APT13  
NEW YORK, NY 10003-3109  
Address ID #0754674832  
Single family

### Year of Birth

1982

### Phone Numbers

(407) 888-2291                      (407) 925-8842                      (646) 726-4873


### Employers

SELF                                      MICHAEL                                      WENSEL S HATCH PATCH                                      UNITED PARCEL SERVICE

## Accounts

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









### NAVIENT

Potentially Negative 

Account Name	NAVIENT	Balance	\$20,890
Account Number	502935XXXXXXXXXX	Balance Updated	03/22/2019
Account Type	Education	Recent Payment	\$0
Responsibility	Joint with	Monthly Payment	\$0
Date Opened	03/21/2008	Original Balance	\$18,000
Status	Account charged off. \$22,785 written off. \$9,009 past due as of Mar 2019.	Highest Balance	\$0
Status Updated	03/22/2019	Terms	240 Months
		On Record Until	Sep 2019

#### Payment History

**LEGEND**

 Current on payments	 60 Days Past Due	 90 Days Past Due
 120 Days Past Due	 150 Days Past Due	 180 Days Past Due
 No data for this time period	 Charge off	

2019				2018				2017				2016			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
CO	CO	CO		CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
				CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO

2015				2014				2013				2012			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO				OK
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	OK	60	90	120
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
CO	CO	CO	CO	CO	ND	CO	CO	CO	CO	CO	CO	150	180	OK	CO

**Historical Information**

First Reported 03/2008

**Contact Info**

Phone Number (888) 272-5543  
 Address PO BOX 9655 WILKES BARRE, PA 18773

**Comment**


Paying under a partial payment agreement.

**Balance History**

FEB 2019	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
JAN 2019	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
DEC 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
NOV 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
OCT 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
SEP 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
AUG 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
JUL 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
JUN 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
MAY 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
APR 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
MAR 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
FEB 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017

JAN 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
DEC 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
NOV 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
OCT 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
SEP 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
AUG 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
JUL 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
JUN 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
MAY 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
APR 2017	\$20,890	\$0	\$124
Balance		Scheduled Payment	Paid on 04/06/2017

























### SYNCB/CARE CREDIT

Potentially Negative 

Account Name	SYNCB/CARE CREDIT	Balance	-
Account Number	601918XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	06/01/2011	Credit Limit	-
Status	Discharged through Bankruptcy Chapter 7/Never late.	Highest Balance	\$1,000
		Terms	NA
		On Record Until	Dec 2019
Status Updated	01/25/2016		

#### Payment History

**LEGEND**  Current on payments

2012				2011			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
							
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
							
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
							

Historical Information

First Reported 06/2011

Contact Info

Phone Number (866) 396-8254
Address C/O P O BOX 965036 ORLANDO, FL 32896

WF EFS

Potentially Negative [Warning Icon]

Table with 4 columns: Field Name, Value, Field Name, Value. Includes Account Name, Number, Type, Responsibility, Date Opened, Status, Status Updated, Balance, Balance Updated, Recent Payment, Monthly Payment, Original Balance, Highest Balance, Terms.

Payment History

LEGEND section with icons for OK (Current on payments), 30 (30 Days Past Due), ND (No data for this time period), and CLS (Closed).



Historical Information

Balance History



First Reported	08/2002	JUL 2017	\$0	\$0	\$0
			Balance	Scheduled Payment	Paid on 07/24/2017
<b>Contact Info</b>		JUN 2017	\$48	\$48	\$48
			Balance	Scheduled Payment	Paid on 06/24/2017
Phone Number	(800) 658-3567	MAY 2017	\$96	\$48	\$48
Address	PO BOX 84712 SIOUX FALLS, SD 57118		Balance	Scheduled Payment	Paid on 05/24/2017
		APR 2017	\$143	\$48	\$48
			Balance	Scheduled Payment	Paid on 04/24/2017

## FM/KEYBANK

Account Name	FM/KEYBANK	Balance	\$406
Account Number	205XXXX	Balance Updated	03/29/2019
Account Type	Education	Recent Payment	\$15
Responsibility	Signer with	Monthly Payment	\$15
Date Opened	05/15/2003	Original Balance	\$1,600
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/29/2019	Terms	180 Months

### Payment History

**LEGEND** OK Current on payments

### 2019

JAN	FEB	MAR	APR
<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>
MAY	JUN	JUL	AUG
<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>
SEP	OCT	NOV	DEC
<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>

### 2018

JAN	FEB	MAR	APR
<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>
MAY	JUN	JUL	AUG
<span style="border: 1px solid black; border-radius: 50%; padding: 2px;"></span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>
SEP	OCT	NOV	DEC
<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">OK</span>

### Historical Information

First Reported 06/2018

### Contact Info

Phone Number (888) 794-0014  
Address 121 S 13TH ST STE 201  
LINCOLN, NE 68508

### Balance History

FEB 2019	\$420	\$15	\$15
	Balance	Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$433	\$15	\$15
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$446	\$15	\$15
	Balance	Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$459	\$15	\$15
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$472	\$15	\$15
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$485	\$15	\$15
	Balance	Scheduled Payment	Paid on 09/02/2018


AUG 2018	\$498	\$15	\$15
	Balance	Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$511	\$15	\$15
	Balance	Scheduled Payment	Paid on 07/04/2018
JUN 2018	\$524	\$0	\$0
	Balance	Scheduled Payment	Paid

## FM/KEYBANK













Account Name	FM/KEYBANK	Balance	\$1,277
Account Number	205XXXX	Balance Updated	03/29/2019
Account Type	Education	Recent Payment	\$47
Responsibility	Signer with	Monthly Payment	\$47
Date Opened	01/19/2004	Original Balance	\$5,151
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/29/2019	Terms	180 Months

### Payment History













**LEGEND**

 Current on payments

### 2019

JAN	FEB	MAR	APR
			
MAY	JUN	JUL	AUG
			
SEP	OCT	NOV	DEC
			

### 2018

JAN	FEB	MAR	APR
			
MAY	JUN	JUL	AUG
			
SEP	OCT	NOV	DEC
			

### Historical Information

First Reported 06/2018

### Contact Info

Phone Number (888) 794-0014  
 Address 121 S 13TH ST STE 201  
 LINCOLN, NE 68508

### Balance History

FEB 2019	\$1,319	\$47	\$47
	Balance	Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$1,359	\$47	\$47
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$1,400	\$47	\$47
	Balance	Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$1,442	\$47	\$47
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$1,483	\$47	\$47
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$1,523	\$47	\$47
	Balance	Scheduled Payment	Paid on 09/02/2018
AUG 2018	\$1,564	\$47	\$47
	Balance	Scheduled Payment	Paid on 08/02/2018

JUL 2018	\$1,605	\$47	\$47
	Balance	Scheduled Payment	Paid on 07/04/2018
JUN 2018	\$1,645	\$0	\$0
	Balance	Scheduled Payment	Paid

## FM/KEYBANK

Account Name	FM/KEYBANK	Balance	\$1,410
Account Number	205XXXX	Balance Updated	03/29/2019
Account Type	Education	Recent Payment	\$52
Responsibility	Signer with	Monthly Payment	\$52
Date Opened	03/04/2003	Original Balance	\$5,500
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/29/2019	Terms	180 Months

### Payment History

**LEGEND**  OK Current on payments

### 2019

JAN	FEB	MAR	APR
<input checked="" type="radio"/> OK	<input checked="" type="radio"/> OK	<input checked="" type="radio"/> OK	<input type="radio"/>
MAY	JUN	JUL	AUG
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SEP	OCT	NOV	DEC
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 2018

JAN	FEB	MAR	APR
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
MAY	JUN	JUL	AUG
<input type="radio"/>	<input checked="" type="radio"/> OK	<input checked="" type="radio"/> OK	<input checked="" type="radio"/> OK
SEP	OCT	NOV	DEC
<input checked="" type="radio"/> OK	<input checked="" type="radio"/> OK	<input checked="" type="radio"/> OK	<input checked="" type="radio"/> OK

### Historical Information

First Reported 06/2018

### Contact Info

Phone Number (888) 794-0014  
 Address 121 S 13TH ST STE 201  
 LINCOLN, NE 68508

### Balance History

FEB 2019	\$1,456	\$52	\$52
	Balance	Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$1,501	\$52	\$52
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$1,546	\$52	\$52
	Balance	Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$1,592	\$52	\$52
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$1,637	\$52	\$52
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$1,682	\$52	\$52
	Balance	Scheduled Payment	Paid on 09/02/2018
AUG 2018	\$1,727	\$52	\$52
	Balance	Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$1,772	\$52	\$52
	Balance	Scheduled Payment	Paid on 07/04/2018

JUN 2018	\$1,817	\$0	\$0
	Balance	Scheduled Payment	Paid

## FM/KEYBANK

Account Name	FM/KEYBANK	Balance	\$1,294
Account Number	205XXXX	Balance Updated	03/29/2019
Account Type	Education	Recent Payment	\$48
Responsibility	Signer with	Monthly Payment	\$48
Date Opened	09/17/2003	Original Balance	\$5,151
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/29/2019	Terms	180 Months

### Payment History

**LEGEND**  OK Current on payments

### 2019

JAN	FEB	MAR	APR
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
MAY	JUN	JUL	AUG
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SEP	OCT	NOV	DEC
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 2018

JAN	FEB	MAR	APR
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
MAY	JUN	JUL	AUG
<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
SEP	OCT	NOV	DEC
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

### Historical Information

First Reported 06/2018

### Contact Info

Phone Number (888) 794-0014  
 Address 121 S 13TH ST STE 201  
 LINCOLN, NE 68508

### Balance History

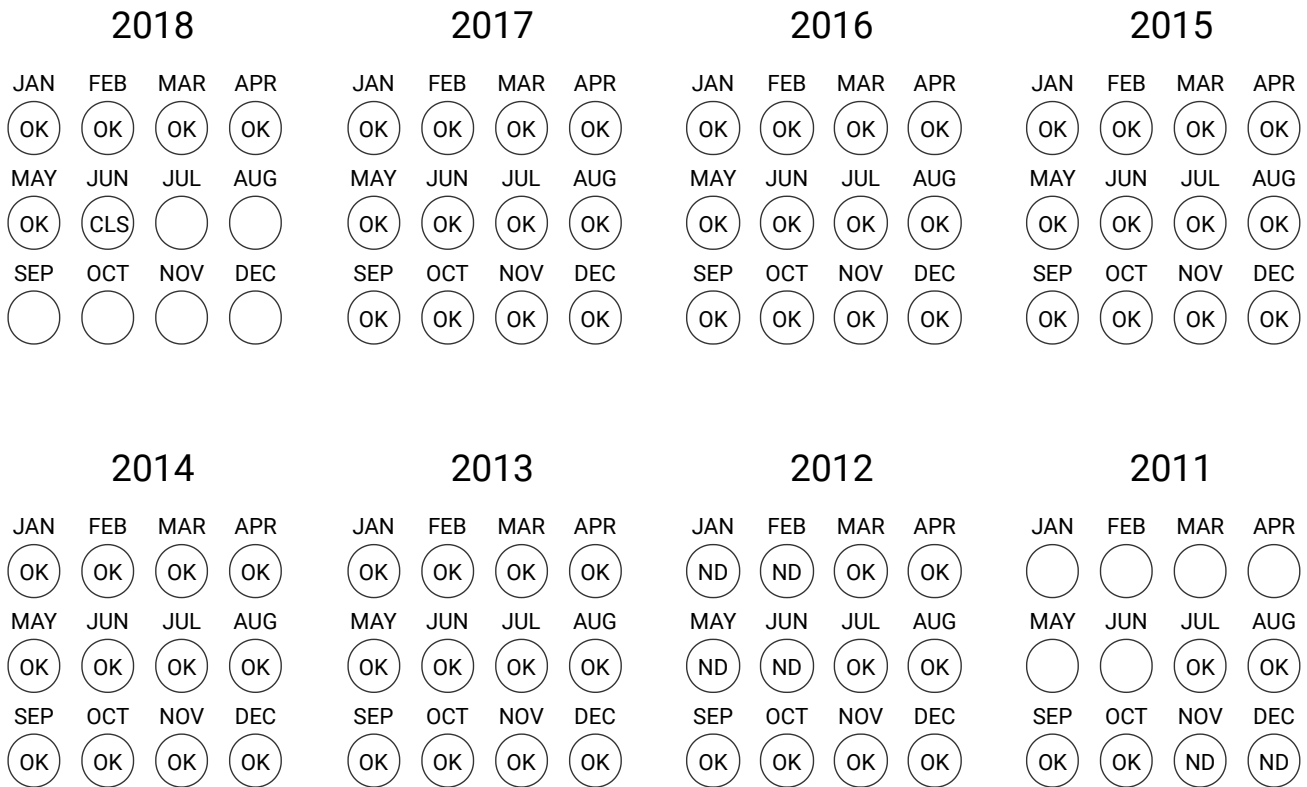
FEB 2019	\$1,336	\$48	\$48
	Balance	Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$1,378	\$48	\$48
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$1,419	\$48	\$48
	Balance	Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$1,461	\$48	\$48
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$1,502	\$48	\$48
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$1,544	\$48	\$48
	Balance	Scheduled Payment	Paid on 09/02/2018
AUG 2018	\$1,585	\$48	\$48
	Balance	Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$1,626	\$48	\$48
	Balance	Scheduled Payment	Paid on 07/04/2018
JUN 2018	\$1,667	\$0	\$0
	Balance	Scheduled Payment	Paid

### GLELSI/KEYCORP STUDENT L

Account Name	GLELSI/KEYCORP STUDENT L	Balance	-
Account Number	270003XXXXXXXXXX	Balance Updated	-
Account Type	Education	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	03/05/2003	Original Balance	\$17,402
Status	Transferred,closed/Never late.	Highest Balance	\$0
Status Updated	06/30/2018	Terms	NA
		On Record Until	Jun 2028

#### Payment History

**LEGEND**    Current on payments    No data for this time period    Closed



#### Historical Information

First Reported 05/2004

#### Contact Info

Phone Number -  
 Address PO BOX 7860 MADISON, WI 53707

#### Balance History

MAY 2018	\$5,812	\$162	\$162
	Balance	Scheduled Payment	Paid on 05/02/2018
APR 2018	\$5,950	\$162	\$162
	Balance	Scheduled Payment	Paid on 04/02/2018
MAR 2018	\$6,088	\$162	\$162
	Balance	Scheduled Payment	Paid on 03/02/2018
FEB 2018	\$6,227	\$162	\$162
	Balance	Scheduled Payment	Paid on 02/01/2018
JAN 2018	\$6,369	\$162	\$162


	Balance	Scheduled Payment	Paid on
			01/02/2018
DEC 2017	\$6,507	\$162	\$162
	Balance	Scheduled Payment	Paid on 12/04/2017
NOV 2017	\$6,647	\$162	\$162
	Balance	Scheduled Payment	Paid on 11/02/2017
OCT 2017	\$6,787	\$162	\$162
	Balance	Scheduled Payment	Paid on 10/02/2017
SEP 2017	\$6,925	\$162	\$162
	Balance	Scheduled Payment	Paid on 09/01/2017
AUG 2017	\$7,064	\$162	\$162
	Balance	Scheduled Payment	Paid on 08/01/2017
JUL 2017	\$7,202	\$162	\$0
	Balance	Scheduled Payment	Paid on 06/30/2017
JUN 2017	\$7,177	\$162	\$162
	Balance	Scheduled Payment	Paid on 06/30/2017
MAY 2017	\$7,316	\$162	\$325
	Balance	Scheduled Payment	Paid on 05/30/2017
APR 2017	\$7,616	\$162	\$0
	Balance	Scheduled Payment	Paid on 03/30/2017

### MERCURY CARD/FB&T/TSYS

Account Name	MERCURY CARD/FB&T/TSYS	Balance	\$456
Account Number	523222XXXXXXXXXX	Balance Updated	04/08/2019
Account Type	Credit card	Recent Payment	\$584
Responsibility	Individual	Monthly Payment	\$15
Date Opened	09/09/2014	Credit Limit	\$5,800
Status	Open/Never late.	Highest Balance	\$1,894
Status Updated	04/08/2019	Terms	NA

#### Payment History

**LEGEND**

 Current on payments



2015

2014

JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

**Historical Information**

First Reported 09/2014

**Contact Info**

Phone Number -  
 Address 2220 6TH ST BROOKINGS, SD  
 57006

**Balance History**

MAR 2019	\$584	\$15	\$280
	Balance	Scheduled Payment	Paid on 03/01/2019
FEB 2019	\$280	\$15	\$254
	Balance	Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$254	\$15	\$253
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$253	\$15	\$305
	Balance	Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$305	\$15	\$71
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$70	\$15	\$77
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$128	\$27	\$169
	Balance	Scheduled Payment	Paid on 09/02/2018
AUG 2018	\$168	\$27	\$1,792
	Balance	Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$1,792	\$27	\$1,470
	Balance	Scheduled Payment	Paid on 07/03/2018
JUN 2018	\$1,470	\$27	\$140
	Balance	Scheduled Payment	Paid on 06/03/2018
MAY 2018	\$140	\$27	\$201
	Balance	Scheduled Payment	Paid on 05/02/2018
APR 2018	\$201	\$27	\$387
	Balance	Scheduled Payment	Paid on 04/02/2018
MAR 2018	\$387	\$27	\$557
	Balance	Scheduled Payment	Paid on 03/02/2018
FEB 2018	\$557	\$27	\$544
	Balance	Scheduled Payment	Paid on 02/01/2018
JAN 2018	\$544	\$27	\$498
	Balance	Scheduled Payment	Paid on 01/02/2018
DEC 2017	\$498	\$27	\$499
	Balance	Scheduled Payment	Paid on 12/03/2017
NOV 2017	\$499	\$27	\$282
	Balance	Scheduled Payment	Paid on 11/02/2017
OCT 2017	\$282	\$27	\$496
	Balance	Scheduled Payment	Paid on 10/01/2017
SEP 2017	\$496	\$27	\$252
	Balance	Scheduled Payment	Paid on 09/01/2017

AUG 2017	\$252	\$27	\$289
	Balance	Scheduled Payment	Paid on 08/01/2017
JUL 2017	\$289	\$27	\$304
	Balance	Scheduled Payment	Paid on 06/30/2017
JUN 2017	\$304	\$27	\$50
	Balance	Scheduled Payment	Paid on 05/29/2017
MAY 2017	\$0	\$27	\$556
	Balance	Scheduled Payment	Paid on 05/01/2017
APR 2017	\$556	\$27	\$286
	Balance	Scheduled Payment	Paid on 03/29/2017

### MERRICK BANK CORP

Account Name	MERRICK BANK CORP	Balance	\$11
Account Number	412061XXXXXXXXXX	Balance Updated	03/19/2019
Account Type	Credit card	Recent Payment	\$3
Responsibility	Individual	Monthly Payment	\$11
Date Opened	04/20/2014	Credit Limit	\$3,000
Status	Open/Never late.	Highest Balance	\$1,223
Status Updated	03/19/2019	Terms	NA

#### Payment History

**LEGEND**



Current on payments

#### 2019

JAN	FEB	MAR	APR
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
MAY	JUN	JUL	AUG
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SEP	OCT	NOV	DEC
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

#### 2018

JAN	FEB	MAR	APR
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
MAY	JUN	JUL	AUG
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
SEP	OCT	NOV	DEC
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

#### 2017

JAN	FEB	MAR	APR
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
MAY	JUN	JUL	AUG
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
SEP	OCT	NOV	DEC
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

#### 2016

JAN	FEB	MAR	APR
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
MAY	JUN	JUL	AUG
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
SEP	OCT	NOV	DEC
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

#### 2015

JAN	FEB	MAR	APR
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
MAY	JUN	JUL	AUG
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
SEP	OCT	NOV	DEC
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

#### 2014

JAN	FEB	MAR	APR
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
MAY	JUN	JUL	AUG
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
SEP	OCT	NOV	DEC
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

#### Historical Information

#### Balance History



First Reported	04/2014	FEB 2019	\$3	\$3	\$3
			Balance	Scheduled Payment	Paid on 02/03/2019
<hr/>					
<b>Contact Info</b>		JAN 2019	\$3	\$3	\$57
			Balance	Scheduled Payment	Paid on 01/02/2019
Phone Number	(801) 545-6600	DEC 2018	\$57	\$40	\$20
Address	PO BOX 9201 OLD BETHPAGE, NY 11804		Balance	Scheduled Payment	Paid on 12/05/2018
		NOV 2018	\$20	\$20	\$33
			Balance	Scheduled Payment	Paid on 11/02/2018
		OCT 2018	\$33	\$33	\$19
			Balance	Scheduled Payment	Paid on 10/02/2018
		SEP 2018	\$19	\$19	\$6
			Balance	Scheduled Payment	Paid on 09/05/2018
		AUG 2018	\$6	\$6	\$19
			Balance	Scheduled Payment	Paid on 08/02/2018
		JUL 2018	\$19	\$19	\$11
			Balance	Scheduled Payment	Paid on 07/05/2018
		JUN 2018	\$11	\$11	\$11
			Balance	Scheduled Payment	Paid on 06/03/2018
		MAY 2018	\$11	\$11	\$37
			Balance	Scheduled Payment	Paid on 05/02/2018
		APR 2018	\$37	\$37	\$11
			Balance	Scheduled Payment	Paid on 04/02/2018
		MAR 2018	\$11	\$11	\$21
			Balance	Scheduled Payment	Paid on 03/02/2018
		FEB 2018	\$21	\$21	\$11
			Balance	Scheduled Payment	Paid on 02/01/2018
		JAN 2018	\$11	\$11	\$1,214
			Balance	Scheduled Payment	Paid on 01/01/2018
		DEC 2017	\$1,214	\$40	\$1,040
			Balance	Scheduled Payment	Paid on 12/06/2017
		NOV 2017	\$1,040	\$40	\$163
			Balance	Scheduled Payment	Paid on 11/02/2017
		OCT 2017	\$163	\$40	\$124
			Balance	Scheduled Payment	Paid on 09/30/2017
		SEP 2017	\$124	\$40	\$29
			Balance	Scheduled Payment	Paid on 09/01/2017
		AUG 2017	\$29	\$29	\$19
			Balance	Scheduled Payment	Paid on 08/01/2017
		JUL 2017	\$19	\$19	\$53
			Balance	Scheduled Payment	Paid on 06/30/2017
		JUN 2017	\$53	\$40	\$6
			Balance	Scheduled Payment	Paid on 05/28/2017
		MAY 2017	\$6	\$6	\$28
			Balance	Scheduled Payment	Paid on 04/30/2017
		APR 2017	\$28	\$28	\$18
			Balance	Scheduled Payment	Paid on 03/30/2017

# NAVIENT

Account Name	NAVIENT	Balance	\$9,848
Account Number	989134XXXXXXXXXXXXXXXXXX	Balance Updated	03/31/2019
Account Type	Education	Recent Payment	\$123
Responsibility	Individual	Monthly Payment	\$123
Date Opened	09/06/2007	Original Balance	\$13,462
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/31/2019	Terms	180 Months

## Payment History

**LEGEND** OK Current on payments ND No data for this time period

2019				2018				2017				2016			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>

2015				2014				2013				2012			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">ND</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">ND</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">ND</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;"> </span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">ND</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">OK</span>

### Historical Information

First Reported 08/2007

### Contact Info

Phone Number -  
 Address PO BOX 9500 WILKES BARRE, PA 18773

### Balance History


FEB 2019	\$9,932	\$123	\$123
	Balance	Scheduled Payment	Paid on 02/04/2019
JAN 2019	\$10,019	\$123	\$123
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$10,102	\$123	\$123
	Balance	Scheduled Payment	Paid on 12/05/2018
NOV 2018	\$10,184	\$123	\$123
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$10,268	\$123	\$123
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$10,350	\$123	\$123
	Balance	Scheduled Payment	Paid on 09/03/2018

AUG 2018	\$10,433	\$123	\$123
Balance		Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$10,514	\$123	\$123
Balance		Scheduled Payment	Paid on 07/03/2018
JUN 2018	\$10,595	\$123	\$123
Balance		Scheduled Payment	Paid on 06/04/2018
MAY 2018	\$10,677	\$123	\$123
Balance		Scheduled Payment	Paid on 05/02/2018
APR 2018	\$10,757	\$123	\$123
Balance		Scheduled Payment	Paid on 04/02/2018
MAR 2018	\$10,838	\$123	\$123
Balance		Scheduled Payment	Paid on 03/02/2018
FEB 2018	\$10,918	\$123	\$123
Balance		Scheduled Payment	Paid on 02/01/2018
JAN 2018	\$11,002	\$123	\$123
Balance		Scheduled Payment	Paid on 01/01/2018
DEC 2017	\$11,080	\$123	\$123
Balance		Scheduled Payment	Paid on 12/06/2017
NOV 2017	\$11,159	\$123	\$123
Balance		Scheduled Payment	Paid on 11/02/2017
OCT 2017	\$11,239	\$123	\$123
Balance		Scheduled Payment	Paid on 10/02/2017
SEP 2017	\$11,317	\$123	\$123
Balance		Scheduled Payment	Paid on 09/01/2017
AUG 2017	\$11,396	\$123	\$123
Balance		Scheduled Payment	Paid on 08/01/2017
JUL 2017	\$11,473	\$123	\$0
Balance		Scheduled Payment	Paid on 06/30/2017
JUN 2017	\$11,427	\$123	\$123
Balance		Scheduled Payment	Paid on 06/30/2017
MAY 2017	\$11,506	\$123	\$246
Balance		Scheduled Payment	Paid on 05/29/2017
APR 2017	\$11,705	\$123	\$0
Balance		Scheduled Payment	Paid on 03/30/2017

## Public Records

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

### Chapter 7 bankruptcy discharged

Potentially Negative 

#### Record Details

Record Type Chapter 7 bankruptcy discharged  
 Filing Date 12/28/2012

#### Court Information

Court US BKPT CT NY MANHATTAN  
 Address

Date Resolved	04/16/2013	1 BROADWAY NEW YORK, NY
Claim Amount	\$0	10004
Liability Amount	\$0	Phone Number (212) 668-2870
Responsibility	Individual	
Reference Number	1215028SCC	
On Record Until	Dec 2022	

## Soft Inquiries

Soft inquiries occur when you check your own credit report or give permission to someone like a potential employer to review your credit report. Soft inquiries may also occur when businesses, such as lenders, insurance companies, or credit card companies, check your credit to pre-approve you for offers, or when you use credit monitoring services from companies like Experian. Soft inquiries on your Credit Report are only visible to you, except: (1) insurance companies may be able to see other insurance company inquiries; and (2) inquiries by debt settlement companies you have authorized to access your report may be shared with your current creditors. These inquiries have no effect on your credit score as they are never considered as a factor in credit scoring models. Soft inquiries are not disputable but are available here for reference.

### CIC EXPERIAN CONSUMER SE

Inquired on 04/17/2019 and  
01/22/2019

535 ANTON BLVD STE 100  
COSTA MESA, CA 92626

### CIC EXPERIAN CREDITWORKS

Inquired on 04/17/2019

535 ANTON BLVD STE 100  
COSTA MESA, CA 92626  
(866) 431-3471

### ECS

Inquired on 04/17/2019

535 ANTON BLVD STE 100  
COSTA MESA, CA 92626

### ECS/CREDIT BASICS

Inquired on 04/17/2019

535 ANTON BLVD STE 100  
COSTA MESA, CA 92626  
(866) 673-0140

### ECS/RIGHT OFFER MARKETPL

Inquired on 04/17/2019

475 ANTON BLVD COSTA  
MESA, CA 92626

### EXPERIAN

Inquired on 04/17/2019 and  
01/22/2019

535 ANTON BLVD COSTA  
MESA, CA 92626

### DISCOVER FINANCIAL SVCS

Inquired on 03/28/2019 and  
03/22/2019

PO BOX 15157 WILMINGTON,  
DE 19850  
(800) 347-2683

### DISCOVER FINANCIAL SVCS

Inquired on 03/22/2019

### EXPERIAN

Inquired on 01/22/2019

PO BOX 9600 ALLEN, TX 75013  
(800) 311-4769

### CAPITAL ONE

### CAPITAL ONE

Inquired on 10/05/2018

### OLLO/ACT

Inquired on 12/07/2018, 11/16/2018, 11/06/2018, 10/20/2018, 10/16/2018, and 10/05/2018

PO BOX 30281 SALT LAKE CITY,  
UT 84130

(804) 967-1000

Inquired on 09/18/2018, 08/14/2018, 07/10/2018, 05/18/2018, 04/19/2018, 03/13/2018, 02/12/2018, 01/17/2018, 12/12/2017, 10/09/2017, 09/14/2017, 08/24/2017, 07/17/2017, 06/19/2017, 05/19/2017, and 04/21/2017

PO BOX 9222 OLD BETHPAGE,  
NY 11804

(877) 494-0020

### BARCLAYS BANK DELAWARE

Inquired on 09/11/2018

100 SOUTH WEST AVE  
WILMINGTON, DE 19801

(866) 283-6635

### LEND TECH LOANS INC

Inquired on 05/18/2018 and  
12/18/2017

25391 COMMERCECENTRE DR  
LAKE FOREST, CA 92630

(877) 352-1022

### CREDIT ONE BANK

Inquired on 03/19/2018, 02/16/2018, 01/17/2018, 12/15/2017, 11/14/2017, 10/17/2017, and 08/15/2017

PO BOX 98875 LAS VEGAS, NV  
89193

(877) 825-3242

### WF CRD SVC

Inquired on 08/24/2017

1220 CONCORD AVE  
CONCORD, CA 94520

(925) 686-7938

### CREDIT ONE BANK

Inquired on 08/15/2017

PO BOX 98875 LAS VEGAS, NV  
89193

(877) 825-3242

## Contact Experian

### Online

Visit [Experian.com/dispute](https://www.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) (<https://www.experian.com/help>)

### Phone

**Monday - Friday**  
8am to 10pm CST  
(855) 414-6047

**Saturday - Sunday**  
10am to 7pm CST

### Mail

**Experian**  
PO Box 9701  
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

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### Fair Credit Reporting Act (FCRA)

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://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) (<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) (<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) (<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) (<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 5OPTOUT (1 888 567 8688).

**You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

**Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://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 QUESTIONS OR CONCERNS REGARDING:**

- 1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

**PLEASE CONTACT:**

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

**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.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks
- b.** State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act
- c.** Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations
- d.** Federal Credit Unions

**a.** Office of the Comptroller of the Currency  
Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

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

**c.** FDIC Consumer Response Center  
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

**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 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/fair-credit-reporting-act-fcra/alabama/>)
- Notification of Rights for Alaska Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/alaska/>)
- Notification of Rights for Arkansas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/arkansas/>)
- Notification of Rights for California Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/california/>)
- Notification of Rights for Colorado Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/colorado/>)
- Notification of Rights for Connecticut Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/connecticut/>)
- Notification of Rights for Delaware Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/delaware/>)
- Notification of Rights for District of Columbia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/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-credit-reporting-act-fcra/florida/>)
- Notification of Rights for Georgia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/georgia/>)
- Notification of Rights for Indiana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/indiana/>)
- Notification of Rights for Maryland Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/maryland/>)
- Notification of Rights for Massachusetts Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/massachusetts/>)
- Notification of Rights for Missouri Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/missouri/>)
- Notification of Rights for Montana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/montana/>)
- Notification of Rights for Nevada Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/nevada/>)

- Notification of Rights for New Hampshire Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-hampshire/>)
- Notification of Rights for New Jersey Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-jersey/>)
- Notification of Rights for New Mexico Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-mexico/>)
- Notification of Rights for New York Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-york/>)
- Notification of Rights for North Carolina Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-carolina/>)
- Notification of Rights for North Dakota Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-dakota/>)
- Notification of Rights for Ohio Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio/>)
- Ohio Notice of Rights for Protected Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio-notice-rights-protected-consumers/>)
- Notification of Rights for Oklahoma Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/oklahoma/>)
- Notification of Rights for Rhode Island Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/rhode-island/>)
- Notification of Rights for Tennessee Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/tennessee/>)
- Notification of Rights for Texas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/texas/>)
- Notification of Rights for Vermont Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/vermont/>)
- Notification of Rights for Virginia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/virginia/>)
- Notification of Rights for Washington Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/washington/>)
- Notification of Rights for West Virginia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/west-virginia/>)