



CREDIT REPORT

TASHENA BOYD

Report Confirmation

1739713679



Dear TASHENA BOYD:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:
www.investigate.equifax.com
- Please mail the dispute information to:
Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Aug 27, 2021
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	11 Months
Length of Credit History	3 Years, 2 Months
Accounts with Negative Information	2
Oldest Account	WORLD FINANCE CO #9001 (Opened Jun 06, 2018)
Most Recent Account	ALLSOUTH FCU CL1 (Opened Jul 07, 2021)

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	1	1	\$31	\$69	\$100	31.0%	\$26
Mortgage							
Installment	2	2	\$14,518	\$357	\$14,875	98.0%	\$351
Other	0	0					
Total	3	3	\$14,549	\$426	\$14,975	97.0%	\$377

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	2 Items Found
Inquiries	20 Inquiries Found
Most Recent Inquiry	CIC/EXPERIAN RPTSAug 27, 2021
Public Records	0 Records Found
Collections	5 Collections Found

2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

2.1 SF/LEAD BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$31
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	31%
Available Credit	\$100		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021						\$28	\$31					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021						\$26	\$26					

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021						\$55	\$94					

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021						\$55	\$53					

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021						\$100	\$100					

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Comments 1

Date	Comment
06/2021	Variable/adjustable rate

Date	Comment
07/2021	Variable/adjustable rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	⊗	⊗	⊗	⊗	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender		F Foreclosure		C Collection Account					
CO Charge-Off	B Included in Bankruptcy		R Repossession		TN Too New to Rate		⊗ No Data Available					

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$53	Owner	INDIVIDUAL
Credit Limit	\$100	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$31	Date Opened	May 12, 2021
Amount Past Due		Date Reported	Jul 31, 2021
Actual Payment Amount	\$94	Date of Last Payment	Jul 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$26
Months Reviewed	2	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Secured Credit Card	Date Closed	
Date of First Delinquency			

Comments

Variable/adjustable rate

Contact

SF/LEAD BANK
 200 N 3RD ST
 GARDEN CITY, MO 64747
 1-816-773-6207

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off. You currently do not have any Mortgage Accounts in your file.

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 GLOBAL LENDING SERVICES (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 5116	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021			\$14,716	\$14,182	\$14,278	\$14,189						

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021			\$441	\$441	\$441	\$441						

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021			\$1,025	\$855	\$228	\$400						

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021			\$14,960	\$14,960	\$14,960	\$14,960						

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗
✓ Paid on Time	30 30 Days Past Due		60 60 Days Past Due		90 90 Days Past Due		120 120 Days Past Due					
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender		F Foreclosure		C Collection Account					
CO Charge-Off	B Included in Bankruptcy		R Repossession		TN Too New to Rate		⊗ No Data Available					

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$14,960	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$0	Date Opened	Jan 20, 2021
Amount Past Due		Date Reported	Jul 31, 2021
Actual Payment Amount	\$14,354	Date of Last Payment	Jul 01, 2021
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	6	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	Jul 01, 2021
Date of First Delinquency			

Comments

Contact

GLOBAL LENDING SERVICES
 1200 BROOKFIELD BLVD SUITE 300
 GREENVILLE, SC 29607
 1-877-298-1345

4.2 ALLSOUTH FCU CL1

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 99	Reported Balance	\$14,179
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	99%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021							\$14,179					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021							\$326					

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019													
2020													
2021													\$330

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												\$14,355

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Comments 1

Date	Comment
07/2021	Fixed rate

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$14,355	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$14,179	Date Opened	Jul 07, 2021
Amount Past Due		Date Reported	Jul 31, 2021
Actual Payment Amount	\$330	Date of Last Payment	Jul 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$326
Months Reviewed	0	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

ALLSOUTH FCU CL1
6923 N TRENHOLM RD
COLUMBIA, SC 29206
1-803-736-3110

4.3 WORLD FINANCE CO #9001 (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 5901	Reported Balance	\$406
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	N/A
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019
2020
2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019
2020
2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019
2020
2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019
2020
2021

Activity Designator

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

2019
2020
2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	CO	CO	CO	CO	CO	CO	CO	XXXX	XXXX	XXXX	XXXX	XXXX

2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	CO
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

- ✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
- 150** 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
- CO** Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$406	Date Opened	Jun 06, 2018
Amount Past Due	\$406	Date Reported	Jul 31, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	19	Delinquency First Reported	Dec 01, 2019
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$300
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	
Date of First Delinquency	Jul 01, 2018		

Comments

Charged off account
Account acquired from another lender

Contact

WORLD FINANCE CO #9001
108 FREDERICK ST
GREENVILLE, SC 29607

4.4 SF/LEAD BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 98	Reported Balance	\$339
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	65%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020											\$501	\$482
2021	\$463	\$440	\$420	\$400	\$380	\$359	\$339					

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020											\$25	\$25
2021	\$25	\$25	\$25	\$25	\$25	\$25	\$25					

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

2019													
2020												\$25	\$25
2021	\$25	\$28	\$27	\$25	\$28	\$25	\$20						

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020											\$520	\$520
2021	\$520	\$520	\$520	\$520	\$520	\$520	\$520					

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Comments 1

Date	Comment
11/2020	Fixed rate
12/2020	Fixed rate
01/2021	Fixed rate

Date	Comment
02/2021	Fixed rate
03/2021	Fixed rate
04/2021	Fixed rate
05/2021	Fixed rate
06/2021	Fixed rate
07/2021	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗
2020	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$520	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	2
Balance	\$339	Date Opened	Oct 15, 2020
Amount Past Due		Date Reported	Jul 31, 2021
Actual Payment Amount	\$20	Date of Last Payment	Jul 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	9	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	

Balloon Payment Date **Balloon Payment Amount**

Loan Type Secured **Date Closed**

Date of First Delinquency

Comments

Contact

Fixed rate

SF/LEAD BANK
200 N 3RD ST
GARDEN CITY, MO 64747
1-816-773-6207

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

5.1 JEFFERSON CAPITAL SYSTEMS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$658
Account Status	COLLECTION	Debt-to-Credit Ratio	100%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												

2021

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$658	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$658	Date Opened	Oct 27, 2020
Amount Past Due	\$658	Date Reported	Jul 23, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	5	Delinquency First Reported	Feb 01, 2021
Activity Designator		Creditor Classification	FINANCIAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Debt Buyer Account	Date Closed	
Date of First Delinquency	Dec 01, 2017		

Comments

Consumer disputes this account information
Collection account

Contact

JEFFERSON CAPITAL SYSTEMS
16 MCLELAND RD
ST CLOUD, MN 56303
1-888-718-0048

6. Consumer Statements

Consumer Statements are explanations of up to 100 words you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	TASHENA BOYD
Formerly known as	
Social Security Number	xxxxx 1079
Age or Date of Birth	Dec 31, 1998

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

You currently do not have any Previous Addresses in your file.

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

You currently do not have any Employment History in your file.

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Jul 07, 2021	ALL SOUTH FEDERAL CU 730 ELMWOOD AVE COLUMBIA, SC 29201 1-803-736-3110	
Jul 07, 2021	ALL SOUTH FEDERAL CU 730 ELMWOOD AVE COLUMBIA, SC 29201 1-803-736-3110	
Apr 23, 2021	BADCOCK HOME FURNISHINGS 1515 HWY 17 NORTH EAGLE LAKE, FL 33839 1-813-681-3721	
Apr 14, 2021	CAPITAL ONE BANK USA NA 15000 CAPITAL ONE DRIVE PO# US364401 RICHMOND, VA 23238	
Jan 20, 2021	AMERICREDIT FINANCIAL SERVICES 200 BAILEY AVE FORT WORTH, TX 76107 1-817-302-7424	
Jan 20, 2021	ALLY FINANCIAL P.O BOX 380901 /PO# 278318 BLOOMINGTON, MN 55438 1-800-200-4622	
Jan 20, 2021	GLOBAL LENDING SERVICES, INC.	

	1200 BROOKFIELD GREENVILLE, SC 29607-6583 1-877-298-1345
Jan 20, 2021	ANDERSON BROTHERS BANK 102 N. MAIN STREET MULLINS, SC 29570 1-843-464-2860
Jan 20, 2021	WELLS FARGO DEALER SERVICES E2718-034 //23 PASTEUR 27XHR816467001PT(167) IRVINE, CA 92618
Jan 20, 2021	JAG CDJR LLC 2662 BROAD STREET SUMTER CHRYSLER DODGE JEEP RAM SUMTER, SC 29150 1-803-469-9030
Oct 22, 2020	ROAD AUTO FINANCE, LLC 7014 ABERCORN STREET SAVANNAH, GA 31406 1-912-234-8066
Oct 22, 2020	AUTO CREDIT 8375 DIX ELLIS TRAIL SUITE 300 JACKSONVILLE, FL 32256 1-904-421-8737
Oct 08, 2020	ALL SOUTH FEDERAL CU 730 ELMWOOD AVE COLUMBIA, SC 29201 1-803-736-3110
Apr 15, 2020	BADCOCK HOME FURNISHINGS 1515 HWY 17 NORTH EAGLE LAKE, FL 33839 1-813-681-3721

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
Aug 27, 2021	CIC/EXPERIAN RPTS		
Jul 26, 2021	FARMERS INSURANCE		
May 07, 2021	DUKE POWER		
Jan 20, 2021	BRISTOL WEST INSURANCE COMPANY		
Jan 20, 2021	DEALERTRACK, INC.		ID Report
Dec 23, 2019	EQUIFAX INFORMATION SVCS		Automated Consumer Interview System

9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

Date Reported: Aug 05, 2021

Collection Agency	RECEIVABLE MANAGEMENT COMP	Balance Date	Aug 05, 2021
Original Creditor Name	PALMETTO HEALTH PARKRIDGE	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Dec 04, 2019	Account Number	xxxxx 75
Original Amount Owed	\$1,186	Creditor Classification	Medical or Health Care
Amount	\$1,186	Last Payment Date	
Status Date	Aug 05, 2021	Date of First Delinquency	May 22, 2019
Status	UNPAID		

Comments

Medical

Contact

RECEIVABLE MANAGEMENT COMP
1601 SHOP RD STE D
COLUMBIA, SC 29201-4855
1-803-776-2030

Date Reported: Aug 03, 2021

Collection Agency	PHOENIX FINANCIAL SERVICES LLC	Balance Date	Aug 03, 2021
Original Creditor Name	LOW COUNTRY PHYSICIANS GROUP	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Mar 11, 2021	Account Number	xxxxx 51
Original Amount Owed	\$505	Creditor Classification	Medical or Health Care
Amount	\$462	Last Payment Date	May 17, 2021
Status Date	Aug 03, 2021	Date of First Delinquency	Oct 22, 2017
Status	UNPAID		

Comments

Medical

Contact

PHOENIX FINANCIAL SERVICES LLC
8902 OTIS AVE SUITE 103A
INDIANAPOLIS, IN 46216
1-855-342-6567

Date Reported: Aug 01, 2021

Collection Agency	CBC, LLC	Balance Date	Aug 01, 2021
Original Creditor Name	THE MEDICAL GROUP	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Apr 29, 2021	Account Number	xxxxxx 0802
Original Amount Owed	\$26	Creditor Classification	Medical or Health Care
Amount	\$26	Last Payment Date	
Status Date	Aug 01, 2021	Date of First Delinquency	Jul 13, 2020
Status	UNPAID		

Comments

Medical

Contact

CBC, LLC
2016 HIGHWAY 75 SUITE 6
BUREAU/COLLECTIONS
BLOUNTVILLE, TN 37617
1-423-354-0035

Date Reported: Aug 01, 2021

Collection Agency	CBC, LLC	Balance Date	Aug 01, 2021
Original Creditor Name	THE MEDICAL GROUP	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Dec 29, 2020	Account Number	xxxxxx 1023
Original Amount Owed	\$56	Creditor Classification	Medical or Health Care
Amount	\$56	Last Payment Date	
Status Date	Aug 01, 2021	Date of First Delinquency	Jul 02, 2020
Status	UNPAID		

Comments

Medical

Contact

CBC, LLC
2016 HIGHWAY 75 SUITE 6
BUREAU/COLLECTIONS
BLOUNTVILLE, TN 37617
1-423-354-0035

Date Reported: Jul 06, 2021

Collection Agency	FIRST FININANCIAL ASSET MGMT	Balance Date	Jul 06, 2021
Original Creditor Name	PALMETTO HEALTH BAPTIST PARKRI	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Oct 03, 2019	Account Number	xxxxxx 65
Original Amount Owed	\$198	Creditor Classification	Medical or Health Care
Amount	\$198	Last Payment Date	
Status Date	Jul 06, 2021	Date of First Delinquency	May 22, 2019
Status	UNPAID		

Comments

Medical

Contact

FIRST FININANCIAL ASSET MGMT
3091 GOVERNORS LAKE DRIVE
SUITE 500
NORCROSS, GA 30071
1-404-523-0411

11. Dispute File Information

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

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

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

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

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

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

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o you are unemployed but expect to apply for employment within 60 days.

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

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

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

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

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

- **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, www.consumerfinance.gov/learnmore

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

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552</p> <p>b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>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</p> <p>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.</p> <p>c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d.Federal Credit Unions</p>	<p>a.Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c.FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3.Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4.Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5.Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6.Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7.Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8.Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9.Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file?

A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

Q. If I do have credit problems, is there someplace where I can get advice and assistance?

A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

Facts You Should Know

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain up to 7 years from the Date of First Delinquency.

Credit or Other reported accounts: Accounts paid as agreed remain for up to 10 years from the date last reported by the lender. Accounts not paid as agreed (i.e., delinquent, charged off, accounts placed for collection) remain for up to 7 years from the Date of First Delinquency.

Public Records: Bankruptcy-

Chapter 7 or 11 bankruptcies filed and discharged remain for 10 years from the date filed.

Chapter 12 and 13 bankruptcies remain for 7 years from the date filed.

Dismissed bankruptcies (all chapters) remain for 7 years from the date filed.

New York Residents Only (must be a current resident): Paid collections remain on your Equifax credit report for 5 years from the date of the first missed payment. A paid Charged Off account remains on the file for 5 years from the Date of First Delinquency.

o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

Additional Notice to Consumer:

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.