



TransUnion Credit Report

Sandy R Beach

File #: 52431 Date: 2/7/2013 11:55:30 AM
Customer: 1001 User: Jeney

Reported: 2/7/2013

SSN: XXX-XX-6231
Address: 6327 N Kenmore

Date of Birth: 8/5/1975
City/State/Zip: Fantasy Island, IL 60750

Report Detail

Tradeline Overview

Total: 4
Current: 0
Current Neg: 0

Account Status

Total Past Due: \$0
Day 30: 0
Day 60: 0
Day 90: 0
Account Balance: \$10,633
Monthly Payment: \$302
Collections: 0

Credit Line Information

Credit Limit: \$0
High Credit: \$10,000
Real Est. Balance: \$0
Rev. Balance: \$633
Installment Balance: \$10,000
Inquires: 2
Public Records: 0

Personal Information

Name: SANDY R BEACH On File Since: 7/31/2009
DOB: 8/5/1975
SSN: XXX-XX-6231

Employment Information

Employer: TEST A
Position: A TESTER

Employer: ST LOUIS METRO PD
Position: PUBLICSAFE

Employer: ABC
Position:

Employer: PFC
Position:

Collections

Creditor: OMNI CR SVCS/WIS ELECTRIC POWER SERV
 Member Number: 07711001 Report Date: 3/7/2012
 Balance: \$97.00 Date Opened: 1/14/2012
 Account: 444449 Date Closed: 10/27/2011

Creditor: FINCNTRL SVC/TIME WARNER CABLE 1
 Member Number: 096KU003 Report Date: 10/11/2011
 Balance: \$72.00 Date Opened: 8/31/2011
 Account: 4444405 Date Closed: 6/12/2011

Tradelines

Open Accounts									
Creditor	High Credit	Balance	Credit Limit		Historical Status			Payment	Amount
Account Number	Date Rptd	Date Last Activity	Date Opened		30	60	90	Amount	Past Due
Account Type	Account Status								
MIDWEST NATL	\$10,000.00	\$10,000.00	-		-	-	-	\$302.00	-
	2/1/2013	-	3/31/2008	-					
Installment/ Banks	(01) Paid or paying as agreed								
DISCOVER FIN	-	\$633.00	-		-	-	-	-	-
	2/1/2013	-	9/11/2003	-					
Revolving/ Banks	(01) Paid or paying as agreed								
FIRST UNITED	\$5,734.00	\$0.00	-		0	0	0	\$159.00	-
	2/1/2013	-	3/31/2004	-					
Installment/ Banks	(01) Paid or paying as agreed								

Closed Accounts									
Creditor	High Credit	Balance	Credit Limit	Closed	Historical Status			Payment	Amount
Account Number	Date Rptd	Date Last Activity	Date Opened	Closed Date	30	60	90	Amount	Past Due
Account Type	Account Status								
CHASE AUTO	\$9,010.00	\$0.00	-	Closed normally	0	0	0	-	-
	12/17/2012	-	7/26/2008	12/18/2012					
Installment/ Banks	(01) Paid or paying as agreed								

Inquires

Name: STARPOINT SC Date: 2/7/2013
 Name: PENTAGROUP F Date: 2/1/2010

Public Records

Docket: 4444000098 Plaintiff: METROPOLITAN ASSOCIATE
 Record Type: (CJ) Civil judgement Court Type: Circuit
 Liability: \$2,107.00 Date Filed: 11/18/2011
 Acct. Designator: Individual Date Paid: Not Provided

Details

Regular hit on file

Exact match between SSN on input and on file

Credit data in the file is not suppressed

Consumer Bill of Rights

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT*PARA INFORMACION EN ESPANOL, VISITE WWW.CONSUMERFINANCE.GOV/LEARNMORE O ESCRIBE A LA CONSUMER FINANCIAL PROTECTION BUREAU, 1700 G STREET N.W., WASHINGTON, DC 20006.*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, OR WRITE TO: CONSUMER FINANCIAL PROTECTION BUREAU, 1700 G STREET N.W., WASHINGTON, DC 20006.*- YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. ANYONE WHO USES A CREDIT REPORT OR ANOTHER TYPE OF CONSUMER REPORT TO DENY YOUR APPLICATION FOR CREDIT, INSURANCE, OR EMPLOYMENT - OR TO TAKE ANOTHER ADVERSE ACTION AGAINST YOU - MUST TELL YOU, AND MUST GIVE YOU THE NAME, ADDRESS, AND PHONE NUMBER OF THE AGENCY THAT PROVIDED THE INFORMATION.*- YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. YOU MAY REQUEST AND OBTAIN ALL THE INFORMATION ABOUT YOU IN THE FILES OF A CONSUMER REPORTING AGENCY (YOUR "FILE DISCLOSURE"). YOU WILL BE REQUIRED TO PROVIDE PROPER IDENTIFICATION, WHICH MAY INCLUDE YOUR SOCIAL SECURITY NUMBER. IN MANY CASES, THE DISCLOSURE WILL BE FREE. YOU ARE ENTITLED TO A FREE FILE DISCLOSURE IF:* - A PERSON HAS TAKEN ADVERSE ACTION AGAINST YOU BECAUSE OF INFORMATION IN YOUR CREDIT REPORT;* - YOU ARE THE VICTIM OF IDENTITY THEFT AND PLACE A FRAUD ALERT IN YOUR FILE;* - YOUR FILE CONTAINS INACCURATE INFORMATION AS A RESULT OF FRAUD;* - YOU ARE ON PUBLIC ASSISTANCE;* - YOU ARE UNEMPLOYED BUT EXPECT TO APPLY FOR EMPLOYMENT WITHIN 60 DAYS.* IN ADDITION, ALL CONSUMERS ARE ENTITLED TO ONE FREE DISCLOSURE EVERY 12 MONTHS UPON REQUEST FROM EACH NATIONWIDE CREDIT BUREAU AND FROM NATIONWIDE SPECIALTY CONSUMER REPORTING AGENCIES. SEE WWW.CONSUMERFINANCE.GOV/LEARNMORE FOR MORE 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 1-888-567-8688 (888-5OPTOUT).*- 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.*STATES MAY ENFORCE THE FCRA, AND MANY STATES HAVE THEIR OWN CONSUMER REPORTING LAWS. IN SOME CASES, YOU MAY HAVE MORE RIGHTS UNDER STATE LAW. FOR MORE INFORMATION, CONTACT YOUR STATE OR LOCAL CONSUMER PROTECTION AGENCY OR YOUR STATE ATTORNEY GENERAL. FOR INFORMATION ABOUT YOUR FEDERAL RIGHTS, CONTACT:*TYPE OF BUSINESS: CONTACT:*1.a. BANKS, SAVINGS ASSOCIATIONS, AND BUREAU OF CONSUMER FINANCIAL CREDIT UNIONS WITH TOTAL ASSETS OF PROTECTION OVER \$10 BILLION AND THEIR 1700 G STREET NW AFFILIATES WASHINGTON, DC 20006* b. SUCH AFFILIATES THAT ARE NOT BANKS, FEDERAL TRADE COMMISSION SAVINGS ASSOCIATIONS, OR CREDIT CONSUMER RESPONSE CENTER -FCRA UNIONS ALSO SHOULD LIST, IN ADDITION WASHINGTON, DC 20580 TO THE BUREAU: CURRENCY 1-877-382-4357*2. TO THE EXTENT NOT INCLUDED IN ITEM 1 OFFICE OF THE COMPTROLLER OF THE ABOVE: CURRENCY a. NATIONAL BANKS, FEDERAL SAVINGS CUSTOMER ASSISTANCE GROUP ASSOCIATIONS, AND FEDERAL BRANCHES 1301 MCKINNEY STREET, SUITE 3450 AND FEDERAL AGENCIES OF FOREIGN BANKS HOUSTON, TX 77010-9050 1-800-613-6743* b. STATE MEMBER BANKS, BRANCHES AND FEDERAL RESERVE CONSUMER HELP AGENCIES OF FOREIGN BANKS (OTHER THAN (FRCH) FEDERAL BRANCHES, FEDERAL AGENCIES PO BOX 1200 AND INSURED STATE BRANCHES OF FOREIGN MINNEAPOLIS, MN 55480 BANKS), COMMERCIAL LENDING COMPANIES 1-888-851-1920 OWNED OR CONTROLLED BY FOREIGN BANKS, WEBSITE ADDRESS: AND ORGANIZATIONS OPERATING UNDER WWW.FEDERALRESERVECONSUMERHELP.GOV SECTION 25 OR 25A OF THE FEDERAL EMAIL ADDRESS: RESERVE ACT CONSUMERHELP@FEDERALRESERVE.GOV* c. NONMEMBER INSURED BANKS, INSURED FDIC CONSUMER RESPONSE CENTER STATE BRANCHES OF FOREIGN BANKS, AND 1100 WALNUT STREET BOX #11 INSURED STATE SAVINGS ASSOCIATIONS KANSAS CITY, MO 64106* d. FEDERAL CREDIT UNIONS NATIONAL CREDIT UNION ADMINISTRATION OFFICE OF CONSUMER PROTECTION (OCP) DIVISION OF CONSUMER COMPLIANCE AND OUTREACH (DCCO) 1775 DUKE STREET ALEXANDRIA, VA 22314 1-703-519-4600*3. AIR CARRIERS ASST. GENERAL COUNSEL FOR AVIATION ENFORCEMENT & PROCEEDINGS DEPARTMENT OF TRANSPORTATION 400 SEVENTH STREET SW WASHINGTON, DC 20590 1-202-366-1306*4. CREDITORS SUBJECT TO SURFACE OFFICE OF PROCEEDINGS, SURFACE TRANSPORTATION BOARD TRANSPORTATION BOARD DEPARTMENT OF TRANSPORTATION 1925 K STREET NW WASHINGTON, DC 20423*5. CREDITORS SUBJECT TO PACKERS AND NEAREST PACKERS AND STOCKYARDS STOCKYARDS ACT ADMINISTRATION AREA SUPERVISOR*6. SMALL BUSINESS INVESTMENT COMPANIES ASSOCIATE DEPUTY ADMINISTRATOR FOR CAPITAL ACCESS UNITED STATES SMALL BUSINESS ADMINISTRATION 406 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 FARM CREDIT ADMINISTRATION BANK ASSOCIATIONS, FEDERAL 1501 FARM CREDIT DRIVE INTERMEDIATE CREDIT BANKS, AND McLEAN, VA 22102-5090 PRODUCTION CREDIT ASSOCIATIONS*9. RETAILERS, FINANCE COMPANIES, AND FTC REGIONAL OFFICE FOR REGION IN ALL OTHER CREDITORS NOT LISTED ABOVE WHICH THE CREDITOR OPERATES OR FEDERAL TRADE COMMISSION: CONSUMER RESPONSE CENTER.

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