ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION
2027 Application for Nomination to the Board of Directors

CANDIDATE PROFILE

Please Type or Print

Name: Doug Lingo

(As it will appear on the ballot)

Street Address: 11031 Detwiler Road

City: Columbiana State: OH Zip: 44408

Home Phone: _____ Cell Phone: 209-482-5933

Email Address: doug.lingo@gmail.com

In 125 words or less of narrative (non-bullet text), provide the information you wish to appear on the Candidate's Profile that that will accompany the ballot (e.g. biographical information, experience, priorities for the Associated School Employees Credit Union). **Use the space below and attach additional page(s) if necessary.**

As a seasoned executive with over 38 years of progressive leadership at MPI Label Systems, I offer robust expertise in strategic planning, budgeting, and regulatory compliance. Currently serving as President of the Legacy Business Unit, I excel in mentoring leaders, overseeing large-scale operations, and driving organizational excellence. I bring direct, relevant governance experience, having served as a Board Member for Central State Credit Union since 2022. In this role, I actively contribute to strategic planning and governance to support the organization's mission and member services. Coupled with my commitment to community support—demonstrated by my work mentoring men in recovery—my executive background equips me to ensure the credit union remains fiscally sound and member-centric.

By signing below, I am applying for a position on the ASECU ballot for the Board of Directors; and agree to serve if elected. I understand and agree that my appearance on the ballot is determined by the Nominating Committee, and that their decision is final. I acknowledge that I have read and understand the qualifications to serve as a credit union director, and attest that I meet those qualifications to the best of my knowledge. Additionally, I understand that investigative inquiries will be conducted to ascertain my character and verify my eligibility. I consent to all necessary inquiries including, but not limited to, my credit and account standing through consumer reporting agencies, personal, education and professional history, criminal history, and records regarding convictions and litigation. I authorize all persons or companies to provide information they may have about me, and further release all parties from any possible damages resulting from disclosing such information with or without prior written notice to me. I further authorize for the credit union to publicize the information provided in my Biography Questionnaire, in a format and media the Credit Union may deem appropriate, including paper, newsletter, website, email and electronically.

_____ September 9, 2026

Signature of Candidate Date

Applications and Questionnaires must be received or postmarked by the end of business on September 28, 2026. Applications will only be accepted when mailed to the address below. Sorry, walk-in applications cannot be accepted.

Send completed packet to:

Attn: Nominating Committee
Associated School Employees Credit Union
PO Box 4755
Youngstown, OH 44515

Candidate Biography Questionnaire

PLEASE READ: The information on this Questionnaire is used to construct the biography page that will accompany credit union ballots. Be as thorough as possible including all relevant dates. Your completion of this form constitutes your consent to use the information on this form, in whole or in part, to complete and disseminate your biography in any form including paper, email, website or electronic. The credit union reserves the right to edit the information for space and content. NOTE: You may use the back of this form, or a separate page, if additional space is needed to answer any question below.

Name: Doug Lingo

Education:
San Joaquin Delta College, Management

Employer (or former employer if retired): MPI Label Systems

Job Title: President-LBU Number of years employed: 38 Years

1. Describe any of your financial related experiences.

   As President of MPI Label Systems I am responsible for $170 million in business and the P&L of 8 plants across the USA. This requires analysis of financial records and advising General Managers of any changes that I see need to happen.

2. List any current (past 5 years) community affiliations, groups, clubs, etc. including years of service and board/leadership experiences.

   I have been a board member at Central State Credit Union based in Stockton, CA Since 2022. After moving to Ohio I remain a board member and join board meetings using Zoom. I am able to place votes via email when needed but the time zone difference makes it difficult to attend some meetings. I will not be running for re-election when my term ends. I also mentor men in recovery with two different groups meeting each week.

3. Describe one project in which you worked with a group of people to accomplish a particular goal. What role did you play?

   As a board member of CSCU I worked with our team to terminate and replace two CEOs. My role was to review evidence and advise a path forward in both cases. Worked with the board and current CEO to purchase a building in Stockton, CA which will becomethe new HQ of CSCU. My role was advisory and as a voting board member had to approve the purchase.

4. Provide any other information that you feel is relevant to service on the ASECU Board of Directors.

   I am a strong believer in the Credit Union movement and advise anyone who will listen that they should be trusting a CU with their money rather than a bank. Although I have only been a member for just over two years, I am very pleased with ASECU and intend on being a member for life. I have been a member of CSCU for 39 years.



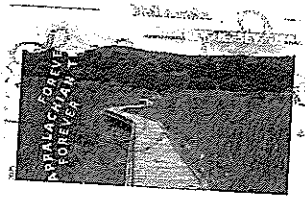
DOUG LINGO
President
Legacy Business Unit

330-938-2134 x 9392 OFFICE
209-482-5933 CELL
dougl@mpilabels.com
mpilabels.com

CORPORATE OFFICE
450 Courtney Road
Sebring, OH 44672

11031 DETWILER RD
COLUMBIANA, OH 44408

CLEVELAND OH 440
12 SEP 2025 PM 1 L



NOMINATING COMMITTEE
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION
PO BOX 4755
YOUNGSTOWN, OH 44515

44515-075555

Background Report

Confidential

DOUGLAS ANTHONY LINGO
XXX-XX-0590
CID - 364073350

ASSOCIATED SCHOOL EMPLOYEES CR
Attn: KRISTEN HIGGINS
1690 S CANFILED NILES RD
.
YOUNGSTOWN, OH 44515

Account No: 028416

If you are a First Advantage Consumer	Please contact the First Advantage Consumer Center at: 1-800-845-6004 Toll Free (within the U.S.) +1 971-280-8128 Toll Number (outside the U.S.) Or visit http://fadv.com/our-company/contact-support.aspx for local contact details
First Advantage Customers	For assistance, please contact our Customer Care team at 1-800 -888 -5773, or via chat by visiting http://help.fadv.com/ea

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

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For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act(FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights, if required before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

FirstAdvantage Employee Advantage

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms

and conditions of his or her right to receive all disclosures.

For more information regarding the obligations of users of Consumer Reports under the FCRA, visit http://www.fadv.com/Portals/0/Downloads/cfpb-notice-to-users-fcra.pdf.

General Consumer Information

Consumer's Name DOUGLAS ANTHONY LINGO NONE

Client Name ASSOCIATED SCHOOL EMPLOYEES CR

Client ID 028416 **Client Representative** KRISTEN HIGGINS

The following consumer information was used in the production of this report:
Last Name, First Name, Middle Name, SSN, Date of Birth, Address

SSN XXX-XX-0590 **Address** 11031 DETWILER ROAD
COLUMBIANA, OH 44408

Date of Birth 18/May/XXXX

Other Names

Not Provided

Information Regarding this Order:

Position Applied For **Date Ordered** 07/Oct/2026 02:36:39 PM

Background Check Completion Date 07/Oct/2026 03:26:20 PM **Report Last Updated on** 07/Oct/2026 03:26:20 PM

Date Report Printed 08/Oct/2026 12:27:35 PM **Report ETA** 08/Oct/2026

Self-Disclosed Criminal History
None

All timestamps represent US Eastern Time

Note that different elements were searched and completed at different times from the start of the order - please refer to the timestamp associated with each element.

First Advantage National Criminal File Plus COLUMBIANA, COLUMBIANA, OH **Status: Complete**
Date Completed: 07/Oct/2026

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	07/Oct/2026
Address Covered	11031 DETWILER ROAD
Address City Covered	COLUMBIANA
Address County Covered	COLUMBIANA
Address State Covered	OH
Address Zip	44408
Given Name Searched	DOUGLAS ANTHONY LINGO
Developed Name Searched	DOUGLAS LINGO, DOUGLAS A LINGO

Order Process History

Date	Description
07/Oct/2026 02:36:39 PM	Record Ordered.
07/Oct/2026 02:41:56 PM	Search In Progress.
07/Oct/2026 02:41:56 PM	Record Judged.

Federal Criminal COLUMBIANA, COLUMBIANA, OH **Status: Complete**
Date Completed: 07/Oct/2026

Record Source	US DISTRICT COURT NORTHERN DISTRICT OF OHIO
Search Results	No Record Found
Search Type	FEDERAL FELONY & MISDEMEANOR SEARCH
Date of Search	07/Oct/2026
Search Period	09/23/2019 - 09/23/2026
Address Covered	11031 DETWILER ROAD
Address City Covered	COLUMBIANA
Address County Covered	COLUMBIANA
Address State Covered	OH
Address Zip	44408
Location	201 SUPERIOR AVENUE NE CLEVELAND CUYAHOGA COUNTY
Given Name Searched	DOUGLAS ANTHONY LINGO

Source Status History

Status Date	Description
07/Oct/2026 02:37:14 PM	Search in progress. Estimated completion by 10/08/2026

Order Process History

Date	Description
07/Oct/2026 02:36:39 PM	Search In Progress.
07/Oct/2026 02:36:41 PM	Search In Progress.
07/Oct/2026 02:40:21 PM	Record Judged.

Felony Including Misdemeanor Or Other COLUMBIANA, COLUMBIANA, OH **Status: Complete**
Date Completed: 07/Oct/2026

Record Source	COLUMBIANA COUNTY COMMON PLEAS COURT
Search Results	No Record Found
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS
Date of Search	07/Oct/2026
Search Period	09/23/2019 - 09/23/2026
Address Covered	11031 DETWILER ROAD
Address City Covered	COLUMBIANA
Address County Covered	COLUMBIANA
Address State Covered	OH
Address Zip	44408
Location	105 S MARKET ST LISBON COLUMBIANA COUNTY
Given Name Searched	DOUGLAS ANTHONY LINGO

Source Status History

Status Date	Description
07/Oct/2026 02:37:14 PM	Search in progress. Estimated completion by 10/08/2026

Order Process History

Date	Description
07/Oct/2026 02:36:39 PM	Search In Progress.
07/Oct/2026 02:36:42 PM	Search In Progress.
07/Oct/2026 03:26:20 PM	Record Judged.

First Advantage Global Sanction Search **Status: Complete**
Date Completed: 07/Oct/2026

Record Source	FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE
Search Results	No Record Found
Search Type	FIRST ADVANTAGE GLOBAL SANCTION SEARCH
Date of Search	07/Oct/2026
Search Period	09/23/2019 - 10/07/2026
Location	CONCOURSE PKWY ATLANTA FULTON COUNTY
Given Name Searched	DOUGLAS LINGO
Developed Name Searched	DOUGLAS LINGO

Source Status History	
Status Date	**Description**
07/Oct/2026 02:37:14 PM	Search in progress. Estimated completion by 10/08/2026

Order Process History	
Date	**Description**
07/Oct/2026 02:36:39 PM	Search In Progress.
07/Oct/2026 02:36:41 PM	Search In Progress.
07/Oct/2026 02:42:06 PM	Search In Progress.
07/Oct/2026 02:42:06 PM	Record Judged.

Credit Report **Status: Complete**
Date Completed: 07/Oct/2026

CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM : EQUIFAX

IDENTIFICATION INFORMATION

File Date	2026-10-07	**File Since**	1987-07-03	**File Activity Date**	2026-09-22
Applicant Provided SSN	XXX-XX-0590	**SSN Match**	YES		
Inquiry SSN Issued Date	1982-00	**Inquiry SSN Issued State**	CA		

SUBJECT NAME

DOUGLAS A LINGO

	First Reported	Last Reported
CURRENT ADDRESS		
11031 DETWILER RD, COLUMBIANA, OH. 44408	2024-07-03	2026-09-22
FORMER ADDRESS(ES)		
7344 PLEASANT VIEW DR, CITRUS HEIGHTS, CA. 95610	2020-04	2022-02-02
9750 OLD PLACERVILLE RD APT 118, SACRAMENTO, CA. 95827	2019-11	2020-03-02
2519 V ST APT 18, SACRAMENTO, CA. 95818	2018-11	2019-10-02
2554 27TH ST APT D, SACRAMENTO, CA. 95818	2018-07	2018-10-03
1019 H ST APT 7, SACRAMENTO, CA. 95814	2017-05	2018-06-06

2315 STATION DR, STOCKTON, CA. 95215	2017-02	2024-06-05
18199 E COLLIER RD, ACAMPO, CA. 95220	2009-11	2011-03-08
18197 E COLLIER RD, ACAMPO, CA. 95220	2007-07	2024-08-02
436 EVERGREEN DR, LODI, CA. 95242	2007-05	2011-03-08

IDENTITY SCAN WARNING

Identity Scan did not detect any alerts

REPORT SUMMARY

PUBLIC RECORDS:	0	COLLECTIONS:	0	ACCTS:	21	HIGH CREDIT RANGE:	$204 - $427500

MOP RATES:

Too new to rate; Approved but not used	0	Pays account as agreed	20
Not more than two payments past due	0	Not more than three payments past due	0
Not more than four payments past due	0	At least 120 days or more than four payments past due	0
Collection account	0	Included in Chapter 13	0
Repossession	0	Charge-off	0
Other	0		

RATE HIST:

Not more than two payments past due	0	Not more than three payments past due	0
Not more than four payments past due	0	At least 120 days or more than four payments past due	0
Collection account	0	Repossession	0
Charge-off	0		

TRADES

CREDITOR NAME:	**SYNCB/LOWES**	MEMBER NUM:	404LH00044	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2026-09-20	DATE OPENED:	2012-03-15	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2026-09
HIGH CREDIT:	$3854	CREDIT LIMIT:	$10000	BALANCE AMT:	$2214

PAST DUE AMT:	$0	LAST PYMT:	2026-09	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$250	SCH PYMT:	$30
ACCT STATUS:		CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	11111EE111EE/11111111EE11				

CREDITOR NAME:	**JPMCB CARD SERVICES**	MEMBER NUM:	458ON13374	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2026-09-16	DATE OPENED:	2024-07-17	DATE CLOSED:	
ECOA:	Authorized User	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2026-09
HIGH CREDIT:	$5014	CREDIT LIMIT:	$11800	BALANCE AMT:	$1659
PAST DUE AMT:	$0	LAST PYMT:	2026-09	MAJ DEL:	
ACCT TYPE:	FLEX SPENDING CC	ACT PYMT:	$0	SCH PYMT:	$40
ACCT STATUS:		CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111/111111111111				

CREDITOR NAME:	**LOANCARE SERVICING C**	MEMBER NUM:	832FM09667	PORTFOLIO TYPE:	Mortgage
DATE RPTD:	2026-09-03	DATE OPENED:	2024-04-26	DATE CLOSED:	
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2026-09
HIGH CREDIT:	$427500	CREDIT LIMIT:	$0	BALANCE AMT:	$82606
PAST DUE AMT:	$0	LAST PYMT:	2026-08	MAJ DEL:	
ACCT TYPE:	CONV REAL EST MTG	ACT PYMT:	$3437	SCH PYMT:	$3437

ACCT STATUS:		CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: 111111111111/1111111111**

FREDDIE MAC ACCOUNT

FIXED RATE

CREDITOR NAME:	**WELLS FARGO AUTO CRE**	MEMBER NUM:	180FA05032	PORTFOLIO TYPE:	Installment
DATE RPTD:	2026-05-31	DATE OPENED:	2024-06-02	DATE CLOSED:	2026-04
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2026-04
HIGH CREDIT:	$48196	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2026-04	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$50	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: 111111111111/111111111**

CREDITOR NAME:	**ROCKET MORTGAGE**	MEMBER NUM:	168FM02206	PORTFOLIO TYPE:	Mortgage
DATE RPTD:	2024-10-03	DATE OPENED:	2024-04-26	DATE CLOSED:	2024-10
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2024-09
HIGH CREDIT:	$427500	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2024-09	MAJ DEL:	
ACCT TYPE:	CONV REAL EST MTG	ACT PYMT:	$3472	SCH PYMT:	$0

ACCT STATUS:	Transfer/Sold	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: 111***

FREDDIE MAC ACCOUNT

CREDITOR NAME:	**TRACTOR SUPPLY/CBNA**	MEMBER NUM:	155TZ00058	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2024-08-15	DATE OPENED:	2021-11-14	DATE CLOSED:	2024-05
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2021-12
HIGH CREDIT:	$2435	CREDIT LIMIT:	$3500	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2021-12	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: EEEEEEEEEEEE/EEEEEEEEEEEE

ACCOUNT CLOSED AT CONSUMER'S REQUEST

CREDITOR NAME:	**SYNCB/SYNCHRONY NETW**	MEMBER NUM:	404FF02672	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2024-07-31	DATE OPENED:	2018-01-28	DATE CLOSED:	2020-12
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2018-02
HIGH CREDIT:	$3556	CREDIT LIMIT:	$6000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2018-02	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0

ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: EEEEEEEEEEEE/EEEEEEEEEEEE

ACCOUNT CLOSED AT CONSUMER'S REQUEST

CREDITOR NAME:	**SHELLPOINT MORTGAGE**	MEMBER NUM:	416FM07828	PORTFOLIO TYPE:	Mortgage
DATE RPTD:	2024-05-31	DATE OPENED:	2021-08-23	DATE CLOSED:	2024-05
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2024-04
HIGH CREDIT:	$315500	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2024-04	MAJ DEL:	
ACCT TYPE:	CONV REAL EST MTG	ACT PYMT:	$269580	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: 1111111*****/**********

FANNIE MAE ACCOUNT

CREDITOR NAME:	**CENTRAL STATE CU**	MEMBER NUM:	802FC00135	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2024-06-01	DATE OPENED:	2017-01-04	DATE CLOSED:	2024-05
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2024-04
HIGH CREDIT:	$5033	CREDIT LIMIT:	$5000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2024-04	MAJ DEL:	
ACCT TYPE:	CREDIT CARD	ACT PYMT:	$0	SCH PYMT:	$0

ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	E11111111111/1111111E1111				

CREDITOR NAME:	**JPMCB CARD SERVICES**	MEMBER NUM:	458ON13374	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2024-05-14	DATE OPENED:	2021-09-15	DATE CLOSED:	2024-05
ECOA:	Individual Account	RATE / STATUS:		DFD/DLA:	2021-09
HIGH CREDIT:	$204	CREDIT LIMIT:	$5000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2021-09	MAJ DEL:	
ACCT TYPE:	FLEX SPENDING CC	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111/111111111111				

ACCOUNT CLOSED AT CONSUMER'S REQUEST

CREDITOR NAME:	**SYNCB/LA-Z-BOY**	MEMBER NUM:	404FF21397	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2023-11-05	DATE OPENED:	2022-12-04	DATE CLOSED:	2023-05
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2023-05
HIGH CREDIT:	$5767	CREDIT LIMIT:	$8000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2023-05	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0

30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: EEEEE11EEEE

ACCOUNT CLOSED AT CONSUMER'S REQUEST

CREDITOR NAME:	**CALIBER HOME LOANS I**	MEMBER NUM:	625FZ10323	PORTFOLIO TYPE:	Mortgage
DATE RPTD:	2023-10-05	DATE OPENED:	2021-08-23	DATE CLOSED:	2023-10
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2023-09
HIGH CREDIT:	$315500	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2023-09	MAJ DEL:	
ACCT TYPE:	CONV REAL EST MTG	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Transfer/Sold	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: 111111111111/1111111111*1

FANNIE MAE ACCOUNT

CREDITOR NAME:	**GOLDEN 1 CU**	MEMBER NUM:	236FC00614	PORTFOLIO TYPE:	Installment
DATE RPTD:	2022-02-01	DATE OPENED:	2016-12-04	DATE CLOSED:	2022-01
ECOA:	Maker	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2022-01
HIGH CREDIT:	$13981	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2022-01	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$2325	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0

30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	*11111111111/111111111111				
FIXED RATE					

CREDITOR NAME:	**TRAVIS FEDERAL CREDI**	MEMBER NUM:	869FC00036	PORTFOLIO TYPE:	Installment
DATE RPTD:	2021-11-30	DATE OPENED:	2017-07-08	DATE CLOSED:	2021-10
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2021-10
HIGH CREDIT:	$11788	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2021-10	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111/111111111***				
FIXED RATE					

CREDITOR NAME:	**CALIBER HOME LOANS I**	MEMBER NUM:	625FZ10323	PORTFOLIO TYPE:	Mortgage
DATE RPTD:	2021-08-31	DATE OPENED:	2012-10-05	DATE CLOSED:	2021-08
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2021-08
HIGH CREDIT:	$377800	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2021-08	MAJ DEL:	
ACCT TYPE:	CONV REAL EST MTG	ACT PYMT:	$313737	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0

30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: 111111111111/111111******

FANNIE MAE ACCOUNT

CREDITOR NAME:	**1ST UNITED SERVICES**	MEMBER NUM:	161FC00117	PORTFOLIO TYPE:	Installment
DATE RPTD:	2021-05-31	DATE OPENED:	2018-03-03	DATE CLOSED:	2021-04
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2021-04
HIGH CREDIT:	$20306	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2021-04	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: 111111111111/111*********

FIXED RATE

CREDITOR NAME:	**SALLIE MAE**	MEMBER NUM:	178FZ13965	PORTFOLIO TYPE:	Installment
DATE RPTD:	2021-04-25	DATE OPENED:	2016-01-11	DATE CLOSED:	2021-03
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2021-03
HIGH CREDIT:	$3936	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2021-03	MAJ DEL:	
ACCT TYPE:	EDUCATION LOAN	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0

30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111/11**********				

CREDITOR NAME:	**SALLIE MAE**	MEMBER NUM:	178FZ13965	PORTFOLIO TYPE:	Installment
DATE RPTD:	2021-04-25	DATE OPENED:	2015-07-30	DATE CLOSED:	2021-03
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2021-03
HIGH CREDIT:	$3936	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2021-03	MAJ DEL:	
ACCT TYPE:	EDUCATION LOAN	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111/11**********				

CREDITOR NAME:	**SALLIE MAE**	MEMBER NUM:	178FZ13965	PORTFOLIO TYPE:	Installment
DATE RPTD:	2021-04-25	DATE OPENED:	2015-01-06	DATE CLOSED:	2021-03
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2021-03
HIGH CREDIT:	$3516	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2021-03	MAJ DEL:	
ACCT TYPE:	EDUCATION LOAN	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111/11**********				

CREDITOR NAME:	**THD/CBNA**	MEMBER NUM:	485FP00552	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2021-01-21	DATE OPENED:	2020-05-08	DATE CLOSED:	2020-10
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2020-09
HIGH CREDIT:	$1774	CREDIT LIMIT:	$5000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2020-09	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: EE111111

ACCOUNT CLOSED AT CONSUMER'S REQUEST

CREDITOR NAME:	**COMENITYCAPITAL/IKEA**	MEMBER NUM:	372HF01297	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2020-10-17	DATE OPENED:	2020-08-31	DATE CLOSED:	2020-10
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2020-09
HIGH CREDIT:	$7618	CREDIT LIMIT:	$25000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2020-09	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$7618	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST: 1*

ACCOUNT CLOSED AT CONSUMER'S REQUEST

MESSAGES

ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED

CONSUMER STATEMENT

EMPLOYER: BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT, THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THEIR CONSUMER REPORT, ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA. THIS NOTICE OF RIGHTS WAS UPDATED IN SEPTEMBER 2018 - PLEASE DOWNLOAD THE UPDATED NOTICE AT https://www.consumerfinance.gov/learnmore

CONSUMER ASSISTANCE CONTACT

EQUIFAX INFORMATION SERVICES LLC : P O BOX 740241 , ATLANTA, GA 30374-0241, 800-685-1111

Order Process History	
Date	**Description**
07/Oct/2026 02:36:39 PM	Search In Progress.
07/Oct/2026 02:36:40 PM	Record Judged.