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Equifax Credit Report™ for Michael T. Harbuck

As of: 09/17/2010.

Available until: 10/17/2010

Confirmation #: 0760499441

Report Does Not Update

⚠ Important. Please print this report as it will only be available for you to view during this session with Equifax. If you would like to view this credit report online free for 30 days, [click here](#).

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report
7. Summary of Your Rights Under the FCRA	Summary of Your Rights Under the FCRA
8. Remedying the Effects of Identity Theft	Remedying the Effects of Identity Theft
9. Your Rights Under State Law	Your Rights Under State Law

Credit Summary

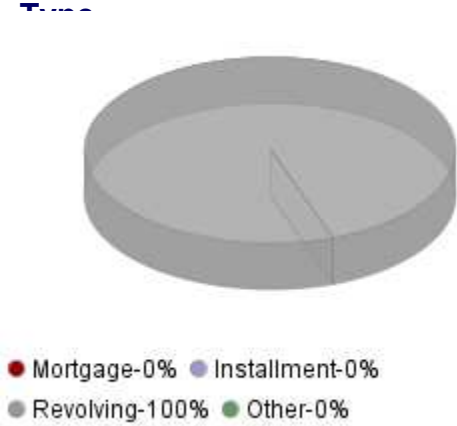
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

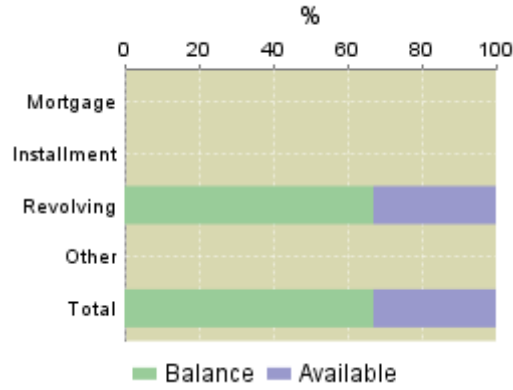
Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available ^(?)	Credit Limit ^(?)	Debt to Credit Ratio	Monthly Payment Amount ^(?)	Accounts with a Balance
Mortgage	0	\$0	N/A	N/A	N/A	\$0	0
Installment	0	\$0	N/A	N/A	N/A	\$0	0
Revolving	2	\$2,760	\$1,340	\$4,100	67%	\$99	2
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	2	\$2,760	NaN	\$4,100	67%	\$99	2

Debt by Account Type



Debt to Credit Ratio by Account



Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	13 Years, 5 Months
Average Account Age	7 Years, 6 Months
Oldest Account	CITIBANK SD, NA (Opened 04/1997)
Most Recent Account	SEARS/CITIBANK SD, N (Opened 08/2008)

Inquiries - Requests for your Credit History

Numerous inquires on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

Inquiries in the Last 2 Years	2
Most Recent Inquiry	ROADLOANS (09/11/10)

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

Public Records	0
Negative Accounts	5
Collections	0

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

You have no mortgage accounts on file

[↑ Back to Top](#)

Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

You have no installment accounts on file

[↑ Back to Top](#)

Revolving Accounts


Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
GEMB/PAYPAL PLCC	604407100050XXXX	11/2004	\$597	08/2010		PAYS AS AGREED	\$1,100

GEMB/PAYPAL PLCC

PO Box 981064
 El Paso, TX-799981064
 (866) 571-3012

Account Number:	604407100050XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$911
Type of Account 	Revolving	Credit Limit:	\$1,100
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/2004	Balance:	\$597
Date Reported:	08/2010	Amount Past Due:	
Date of Last Payment:	08/2010	Actual Payment Amount:	\$23
Scheduled Payment Amount:	\$25	Date of Last Activity:	08/2010
Date Major Delinquency First Reported:		Months Reviewed:	69
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			


81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*					
2009	*	*	*	*	*	*	30	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004											*	*

SEARS/CITIBANK SD, N	512107193859XXXX	08/2008	\$2,163	09/2010		PAYS AS AGREED	\$3,000
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SEARS/CITIBANK SD, NA

8725 W Sahara Ave
 Mc 02/02/03
 The Lakes, NV-891630001

Account Number:	512107193859XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$2,178
Type of Account 	Revolving	Credit Limit:	\$3,000

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Term Duration:			Terms Frequency:			Monthly (due every month)	
Date Opened:	08/2008	Balance:			\$2,163		
Date Reported:	09/2010	Amount Past Due:					
Date of Last Payment:	08/2010	Actual Payment Amount:					
Scheduled Payment Amount:	\$74	Date of Last Activity:			09/2010		
Date Major Delinquency First Reported:		Months Reviewed:			24		
Creditor Classification:		Activity Description:			N/A		
Charge Off Amount:		Deferred Payment Start Date:					
Balloon Payment Amount:		Balloon Payment Date:					
Date Closed:		Type of Loan:			Credit Card		
Date of First Delinquency:	N/A						
Comments:							

81-Month Payment History


Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*				
2009	*	*	*	*	*	*	30	*	*	*	*	*
2008								*	*	*	*	*

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
CAPITAL ONE BANK USA	438864176463XXXX	08/2000	\$0	04/2001		PAYS AS AGREED	

CAPITAL ONE

PO Box 30281
Salt Lake City, UT-841300281

Account Number:	438864176463XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$62
Type of Account  :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	08/2000	Balance:	\$0
Date Reported:	04/2001	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2001
Date Major Delinquency First Reported:		Months Reviewed:	8
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Account closed by consumer, Closed or paid account zero balance		

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
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81-Month Payment History

No 81-Month Payment Data available for display.

CHASE BANK USA, NA	549091042002XXXX	12/2004	\$0	12/2005		n/a	\$1,100
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Chase Card Services

P.O.Box 15298
Wilmington, DE-19850
(800) 955-9900

Account Number:	549091042002XXXX	Current Status:	N/A
Account Owner:	Individual Account.	High Credit:	\$679
Type of Account	N/A	Credit Limit:	\$1,100
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/2004	Balance:	\$0
Date Reported:	12/2005	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2005
Date Major Delinquency First Reported:		Months Reviewed:	12
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2005	*	30	*	*	*	*	*	*	*	*	*	
2004												*

CHASE BANK USA, NA	418556944603XXXX	09/2002	\$5,044	04/2005	\$377	n/a	\$5,000
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Chase Card Services

P.O.Box 15298
Wilmington, DE-19850
(800) 955-9900

Account Number:	418556944603XXXX	Current Status:	N/A
Account Owner:	Individual Account.	High Credit:	\$4,874
Type of Account	N/A	Credit Limit:	\$5,000
Term Duration:		Terms Frequency:	
Date Opened:	09/2002	Balance:	\$5,044
Date Reported:	04/2005	Amount Past Due:	\$377
Date of Last Payment:	12/2004	Actual Payment Amount:	
Scheduled Payment Amount:	\$4,667	Date of Last Activity:	02/2005
Date Major Delinquency First Reported:		Months Reviewed:	31
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Date Closed:		Type of Loan:			Credit Card		
Date of First Delinquency:		N/A					
Comments:		Account closed by consumer					

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2005	*	*	30									
2004	*	*	*	*	*	*	*	*	*	*	*	30
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002									*	*	*	*

CITIBANK SD, 462120095021XXXX 04/1997 \$0 04/2005 n/a \$4,080
NA

CITIBANK SD NA

PO Box 6497
Sioux Falls, SD-571176497
(800) 533-5600

Account Number:	462120095021XXXX	Current Status:	N/A
Account Owner:	Individual Account.	High Credit:	\$0
Type of Account	N/A	Credit Limit:	\$4,080
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	04/1997	Balance:	\$0
Date Reported:	04/2005	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	09/2004
Date Major Delinquency First Reported:		Months Reviewed:	81
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2005	*	*	*									
2004	*	*	*	*	*	*	*	*	120	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001	*	*	*	*	*	*	*	*	*	*	*	*
2000	*	*	*	*	*	*	*	*	*	*	*	*
1999	*	*	*	*	*	*	*	*	*	*	*	*
1998							*	*	*	*	*	*

[↑ Back to Top](#)

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no accounts classified as "Other" on file

[↑ Back to Top](#)

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
ROADLOANS	09/11/10

Creditor Contact Information

ROADLOANS
5201 Rufe Snow Dr Ste 400
North Richland Hills, TX 761806036

WELLS FARGO BANK-CBG	09/10/10
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Creditor Contact Information

WELLS FARGO BANK-CBG
PO Box 5445
Portland, OR 972285445
(877) 778-5697

Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
PRM-CAPITAL ONE	03/11/10, 02/12/10, 01/07/10, 12/09/09, 10/08/09
PRM-DISCOVER FINANCIAL SERVICES	09/13/10, 08/27/10, 08/23/10, 08/16/10, 08/09/10, 08/02/10
EQUIFAX	09/17/10
PRM-FINGERHUT	08/19/10, 07/20/10
PRM-FINGERHUT/CIT	10/02/09
AR-GEMB/PAYPAL PLCC	12/18/09
PRM-HOUSEHOLD BANK	11/16/09
AR-SEARS/CBSD	09/11/10
DTC-WELLS FARGO BANK - CBG	09/10/10

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

[↑ Back to Top](#)

Negative Accounts


Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
GEMB/PAYPAL PLCC	604407100050XXXX	11/2004	\$597	08/2010		PAYS AS AGREED	\$1,100

GEMB/PAYPAL PLCC

PO Box 981064
 El Paso, TX-799981064
 (866) 571-3012

Account Number:	604407100050XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$911
Type of Account  :	Revolving	Credit Limit:	\$1,100
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/2004	Balance:	\$597
Date Reported:	08/2010	Amount Past Due:	
Date of Last Payment:	08/2010	Actual Payment Amount:	\$23
Scheduled Payment Amount:	\$25	Date of Last Activity:	08/2010
Date Major Delinquency First Reported:		Months Reviewed:	69
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
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81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*					
2009	*	*	*	*	*	*	30	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004											*	*

SEARS/CITIBANK SD, N	512107193859XXXX	08/2008	\$2,163	09/2010		PAYS AS AGREED	\$3,000
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SEARS/CITIBANK SD, NA

8725 W Sahara Ave
 Mc 02/02/03
 The Lakes, NV-891630001

Account Number:	512107193859XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$2,178
Type of Account  :	Revolving	Credit Limit:	\$3,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/2008	Balance:	\$2,163
Date Reported:	09/2010	Amount Past Due:	
Date of Last Payment:	08/2010	Actual Payment Amount:	
Scheduled Payment Amount:	\$74	Date of Last Activity:	09/2010
Date Major Delinquency First Reported:		Months Reviewed:	24
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*				
2009	*	*	*	*	*	*	30	*	*	*	*	*
2008								*	*	*	*	*

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
CHASE BANK USA, NA	549091042002XXXX	12/2004	\$0	12/2005		n/a	\$1,100

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
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Chase Card Services

P.O.Box 15298
 Wilmington, DE-19850
 (800) 955-9900

Account Number:	549091042002XXXX	Current Status:	N/A
Account Owner:	Individual Account.	High Credit:	\$679
Type of Account	N/A	Credit Limit:	\$1,100
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/2004	Balance:	\$0
Date Reported:	12/2005	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2005
Date Major Delinquency First Reported:		Months Reviewed:	12
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2005	*	30	*	*	*	*	*	*	*	*	*	
2004												*

CHASE BANK USA, NA	418556944603XXXX	09/2002	\$5,044	04/2005	\$377	n/a	\$5,000
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Chase Card Services

P.O.Box 15298
 Wilmington, DE-19850
 (800) 955-9900

Account Number:	418556944603XXXX	Current Status:	N/A
Account Owner:	Individual Account.	High Credit:	\$4,874
Type of Account	N/A	Credit Limit:	\$5,000
Term Duration:		Terms Frequency:	
Date Opened:	09/2002	Balance:	\$5,044
Date Reported:	04/2005	Amount Past Due:	\$377
Date of Last Payment:	12/2004	Actual Payment Amount:	
Scheduled Payment Amount:	\$4,667	Date of Last Activity:	02/2005
Date Major Delinquency First Reported:		Months Reviewed:	31
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by consumer		

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
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81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2005	*	*	30									
2004	*	*	*	*	*	*	*	*	*	*	*	30
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002									*	*	*	*

CITIBANK SD, NA	462120095021XXXX	04/1997	\$0	04/2005		n/a	\$4,080
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CITIBANK SD NA

PO Box 6497
 Sioux Falls, SD-571176497
 (800) 533-5600

Account Number:	462120095021XXXX	Current Status:	N/A
Account Owner:	Individual Account.	High Credit:	\$0
Type of Account	N/A	Credit Limit:	\$4,080
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	04/1997	Balance:	\$0
Date Reported:	04/2005	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	09/2004
Date Major Delinquency First Reported:		Months Reviewed:	81
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2005	*	*	*									
2004	*	*	*	*	*	*	*	*	120	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001	*	*	*	*	*	*	*	*	*	*	*	*
2000	*	*	*	*	*	*	*	*	*	*	*	*
1999	*	*	*	*	*	*	*	*	*	*	*	*
1998							*	*	*	*	*	*

[↑ Back to Top](#)

Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no Collections on file

[↑ Back to Top](#)

Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

[↑ Back to Top](#)

Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Michael T. Harbuck

Social Security Number: 417-11-1274

Age or Date of Birth: April 27, 1972

Address Information

Current/ Previous	Street City,State Zip	Date Reported
Current	130 ANDERSON RD ROXBORO,NC 27573	
Former Address 1	1815 CANTON ST ORLANDO,FL,32803	
Former Address 2	4619 TIFFANY WOODS CIR OVIEDO,FL,32765	

Other Identification

You have no other identification on file.

Employment History

Last Reported Employment:

SUNSET GRILL

Previous Employment(s):

RUSH MARSHALL ET AL PAMCGEE REST COOK

Alert(s)

You have no Alerts on file.

Consumer Statement

You have no Consumer Statement on file.

[↑ Back to Top](#)

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 on 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 from your file 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>

[↑ Back to Top](#)

How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services . To request your credit score, please contact:

Equifax Information Services LLC
P.O. Box 105167
Atlanta, GA 30348
or call
1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

[↩ Back to Top](#)

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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 identify 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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. [Equifax Note: Negative information is generally considered delinquent or derogatory accounts on a file disclosure. On an Equifax file disclosure, the seven year time period begins from the Date of First Delinquency associated with the negative account information. *For more information about the date of first delinquency, please visit the Frequently Asked Questions section of Equifax's website located at www.equifax.com.]*
- **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.ftc.gov/credit.
- **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) .
- **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.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

[↩ Back to Top](#)

Remedying the Effects of Identity Theft

Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumer.gov/idtheft or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
 - Equifax: 1-800-525-6285; www.equifax.com
 - Experian: 1-888-397-3742; www.experian.com
 - TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumer.gov/idtheft.

2. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide

agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.

3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumer.gov/idtheft.
4. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
5. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

[↑ Back to Top](#)

Your Rights Under State Law

State of North Carolina - Notice to Consumers

North Carolina Consumers Have the Right to Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report pursuant to North Carolina law. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization. A security freeze can be requested in writing by first-class mail, by telephone, or electronically. You also may request a freeze by visiting the following Web site: <https://www.freeze.equifax.com> or calling the following telephone number: 800-685-1111.

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 gains 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 new loans, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transactions, or other services, including an extension of credit at point of sale.

The freeze will be placed within three business days if you request it by mail, or within 24 hours if you request it by telephone or electronically. When you place a security freeze on your credit report, within three business days, you will be sent a personal identification number or a password to use when you want to remove the security freeze, temporarily lift it, or lift it with respect to a particular third party.

A freeze does not apply when you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

You should plan ahead and lift a freeze if you are actively seeking credit or services as a security freeze may slow your applications, as mentioned above.

You can remove a freeze, temporarily lift a freeze, or lift a freeze with respect to a particular third party by contacting the consumer reporting agency and providing all of the following:

- (1) Your personal identification number or password,
- (2) Proper identification to verify your identity, and
- (3) Proper information regarding the period of time you want your report available to users of the credit report, or the third party with respect to which you want to lift the freeze.

A consumer reporting agency that receives a request from you to temporarily lift a freeze or to lift a freeze with respect to a particular third party on a credit report shall comply with the request no later than three business days after receiving the request by mail and no later than 15 minutes after receiving a request by telephone or electronically. A consumer reporting agency may charge you up to three dollars (\$3.00) to institute a freeze if your request is made by telephone or by mail. A consumer reporting agency may not charge you any amount to freeze, remove a freeze, temporarily lift a freeze, or lift a freeze with respect to a particular third party, if any of the following are true:

- (1) Your request is made electronically.
- (2) You are over the age of 62.
- (3) You are the victim of identity theft and have submitted a copy of a valid investigative or incident report or complaint with a law enforcement agency about the unlawful use of your identifying information by another person, or you are the spouse of such a person.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

To place a security freeze on your Equifax credit report, send your request via first-class mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348

Or, you may contact us on the web at <https://www.freeze.equifax.com> or call 800-685-1111.

The fee to place a security freeze is \$3.00. If you request to place a security freeze by visiting us on the web, no fee will be charged. If you or your spouse is a victim of identity theft and you submit a copy of a valid investigative or incident report or complaint with a law enforcement agency about the unlawful use of your identifying information by another person, no fee will be charged. If you are age 62 or older, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 3 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.

[↑ Back to Top](#)

Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are understanding your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit www.Equifax.com.