

STATE OF SOUTH CAROLINA  
COUNTY OF CHARLESTON

IN THE COURT OF COMMON PLEAS

CIVIL ACTION COVERSHEET

BRAZOS STUDENT FINANCE CORP ,

Plaintiff(s)

- CP -

vs.

ERINN STAMPE,

Defendant(s)

(Please Print) CLARKSON & HALE, LLC

Submitted By: Wylie Clarkson (SC Bar 78244); Eric Hale (SC Bar 71768); Elias Fain (SC Bar 101193), Kevin Corley (SC Bar 70333)

Address: P. O. Box 287,  
1044 Wildwood Centre Dr  
Columbia, SC 29201 (29229)

Telephone #: 803/602-0789

Fax #: 803/726-3568

Other:

E-mail: collect@clarksonlawllc.com

2018 DEC -6 PM 3:53  
RECEIVED  
CLERK OF COURT

NOTE: The cover sheet and information contained herein neither replaces nor supplements the filing and service of pleadings or other papers as required by law. This form is required for the use of the Clerk of Court for the purpose of docketing that are NOT E-Filed. It must be filled out completely, signed, and dated. A copy of this cover sheet must be served on the defendant(s) along with the Summons and Complaint. This form is NOT required to be filed in E-Filed Cases.

DOCKETING INFORMATION (Check all that apply)

\*If Action is Judgment/Settlement do not complete

- JURY TRIAL demanded in complaint.  NON-JURY TRIAL demanded in complaint.
- This case is subject to ARBITRATION pursuant to the Court Annexed Alternative Dispute Resolution Rules.
- This case is subject to MEDIATION pursuant to the Court Annexed Alternative Dispute Resolution Rules.
- This case is exempt from ADR. (Proof of ADR/Exemption Attached)

RECEIVED  
Dec 14 2021  
SC Court of Appeals

NATURE OF ACTION (Check One Box Below)

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <p><b>Contracts</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Constructions (100)</li> <li><input checked="" type="checkbox"/> Debt Collection (110)</li> <li><input type="checkbox"/> General (130)</li> <li><input type="checkbox"/> Breach of Contract (140)</li> <li><input type="checkbox"/> Fraud/Bad Faith (150)</li> <li><input type="checkbox"/> Failure to Deliver/Warranty (160)</li> <li><input type="checkbox"/> Employment Discrim (170)</li> <li><input type="checkbox"/> Employment (180)</li> <li><input type="checkbox"/> Other (199)</li> </ul> <p><b>Inmate Petitions</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> PCR (500)</li> <li><input type="checkbox"/> Mandamus (520)</li> <li><input type="checkbox"/> Habeas Corpus (530)</li> <li><input type="checkbox"/> Other (599)</li> </ul> | <p><b>Torts - Professional Malpractice</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Dental Malpractice (200)</li> <li><input type="checkbox"/> Legal Malpractice (210)</li> <li><input type="checkbox"/> Medical Malpractice (220)</li> <li>Previous Notice of Intent Case #<br/>20__-NI-__-__</li> <li><input type="checkbox"/> Notice/ File Med Mal (230)</li> <li><input type="checkbox"/> Other (299)</li> </ul> <p><b>Administrative Law/Relief</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Reinstate Drv. License (800)</li> <li><input type="checkbox"/> Judicial Review (810)</li> <li><input type="checkbox"/> Relief (820)</li> <li><input type="checkbox"/> Permanent Injunction (830)</li> <li><input type="checkbox"/> Forfeiture-Petition (840)</li> <li><input type="checkbox"/> Forfeiture--Consent Order(850)</li> <li><input type="checkbox"/> Other (899)</li> </ul> | <p><b>Torts - Personal Injury</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Conversion (310)</li> <li><input type="checkbox"/> Motor Vehicle Accident (320)</li> <li><input type="checkbox"/> Premises Liability (330)</li> <li><input type="checkbox"/> Products Liability (340)</li> <li><input type="checkbox"/> Personal Injury (350)</li> <li><input type="checkbox"/> Wrongful Death (360)</li> <li><input type="checkbox"/> Assault/Battery (370)</li> <li><input type="checkbox"/> Slander/Libel (380)</li> <li><input type="checkbox"/> Other (399)</li> </ul> <p><b>Judgments/Settlements</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Death Settlement (700)</li> <li><input type="checkbox"/> Foreign Judgment (710)</li> <li><input type="checkbox"/> Magistrate's Judgment (720)</li> <li><input type="checkbox"/> Minor Settlement (730)</li> <li><input type="checkbox"/> Transcript Judgment (740)</li> <li><input type="checkbox"/> Lis Pendens (750)</li> <li><input type="checkbox"/> Transfer of Structured Settlement Payment Rights Application (760)</li> <li><input type="checkbox"/> Confession of Judgment (770)</li> <li><input type="checkbox"/> Petition for Workers Compensation Settlement Approval (780)</li> <li><input type="checkbox"/> Incapacitated Adult Settlement (790)</li> <li><input type="checkbox"/> Other (799)</li> </ul> | <p><b>Real Property</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Claim &amp; Delivery (400)</li> <li><input type="checkbox"/> Condemnation (410)</li> <li><input type="checkbox"/> Foreclosure (420)</li> <li><input type="checkbox"/> Mechanic's Lien (430)</li> <li><input type="checkbox"/> Partition (440)</li> <li><input type="checkbox"/> Possession (450)</li> <li><input type="checkbox"/> Building Code Violation (460)</li> <li><input type="checkbox"/> Other (499)</li> </ul> <p><b>Appeals</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Arbitration (900)</li> <li><input type="checkbox"/> Magistrate-Civil (910)</li> <li><input type="checkbox"/> Magistrate-Criminal (920)</li> <li><input type="checkbox"/> Municipal (930)</li> <li><input type="checkbox"/> Probate Court (940)</li> <li><input type="checkbox"/> SCDOT (950)</li> <li><input type="checkbox"/> Worker's Comp (960)</li> <li><input type="checkbox"/> Zoning Board (970)</li> <li><input type="checkbox"/> Public Service Commission (990)</li> <li><input type="checkbox"/> Employment Security Comm (991)</li> <li><input type="checkbox"/> Other (999)</li> </ul> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
- Special/Complex/Other**
- Environmental (600)
  - Automobile Arb. (610)
  - Medical (620)
  - Other (699)
  - Sexual Predator (510)
  - Permanent Restraining Order (680)
  - Interpleader (690)
  - Pharmaceuticals (630)
  - Unfair Trade Practices (640)
  - Out-of State Depositions (650)
  - Motion to Quash Subpoena in an Out-of-County Action (660)
  - Pre-Suit Discovery (670)

Submitting Party Signature:

Date:

11/13/18

Note: Frivolous civil proceedings may be subject to sanctions pursuant to SCRCP, Rule 11, and the South Carolina Frivolous Civil Proceedings Sanctions Act, S.C. Code Ann. §15-36-10 et. seq.

**Effective January 1, 2016**, Alternative Dispute Resolution (ADR) is mandatory in all counties, pursuant to Supreme Court Order dated November 12, 2015.

SUPREME COURT RULES REQUIRE THE SUBMISSION OF ALL CIVIL CASES TO AN ALTERNATIVE DISPUTE RESOLUTION PROCESS, UNLESS OTHERWISE EXEMPT.

You are required to take the following action(s):

1. The parties shall select a neutral and file a “Proof of ADR” form on or by the 210<sup>th</sup> day of the filing of this action. If the parties have not selected a neutral within 210 days, the Clerk of Court shall then appoint a primary and secondary mediator from the current roster on a rotating basis from among those mediators agreeing to accept cases in the county in which the action has been filed.
2. The initial ADR conference must be held within 300 days after the filing of the action.
3. Pre-suit medical malpractice mediations required by S.C. Code §15-79-125 shall be held not later than 120 days after all defendants are served with the “Notice of Intent to File Suit” or as the court directs.
4. Cases are exempt from ADR only upon the following grounds:
  - a. Special proceeding, or actions seeking extraordinary relief such as mandamus, habeas corpus, or prohibition;
  - b. Requests for temporary relief;
  - c. Appeals
  - d. Post Conviction relief matters;
  - e. Contempt of Court proceedings;
  - f. Forfeiture proceedings brought by governmental entities;
  - g. Mortgage foreclosures; and
  - h. Cases that have been previously subjected to an ADR conference, unless otherwise required by Rule 3 or by statute.
5. In cases not subject to ADR, the Chief Judge for Administrative Purposes, upon the motion of the court or of any party, may order a case to mediation.
6. Motion of a party to be exempt from payment of neutral fees due to indigency should be filed with the Court within ten (10) days after the ADR conference has been concluded.

**Please Note: You must comply with the Supreme Court Rules regarding ADR. Failure to do so may affect your case or may result in sanctions.**

2018-CP-10-5788

IN THE COURT OF COMMON PLEAS

STATE OF SOUTH CAROLINA

COUNTY OF CHARLESTON

BRAZOS STUDENT FINANCE CORP,  
Plaintiff,

vs.

ERINN STAMPE,  
Defendant(s).

**SUMMONS**

(NON-JURY COLLECTION ACTION)


C/A NO.: \_\_\_\_\_ --CP-- \_\_\_\_\_

2018 DEC -6 PM 3:08  
CLERK OF COURT

TO THE DEFENDANT ABOVE NAMED:

YOU ARE HEREBY SUMMONED and required to answer the Complaint herein, a copy of which is herewith served upon you, or otherwise appear and defend, and to serve a copy of your Answer to said Complaint upon the subscriber at his office, 1044 Wildwood Centre Dr., P.O. Box 287, Columbia, South Carolina, 29202 (29229), within thirty (30) days after service hereof, exclusive of the day of such service, and if you fail to answer the Complaint within said time, or otherwise appear and defend, Plaintiff in this action will apply to the Court for the relief demanded therein, and judgment by default will be rendered against you for the relief demanded in the Complaint.

CLARKSON & HALE, LLC  
P. O. Box 287, 1044 Wildwood Centre Dr.  
Columbia, SC 29202 (29229)  
(803) 602-0789; (888) 812-5240

BY:   
WYLIE W. CLARKSON-SC BAR# 78244  
ERIC C. HALE-SC BAR# 71768  
ELIAS FAIN-SC BAR# 101193  
KEVIN CORLEY-SC BAR# 70333  
ATTORNEYS FOR PLAINTIFF

Columbia, South Carolina  
November 13, 2018  
48-02627

2018-CP-10-5788

2018 DEC -6 PM 3:08

STATE OF SOUTH CAROLINA

COUNTY OF CHARLESTON

BRAZOS STUDENT FINANCE CORP ,  
Plaintiff,

vs.

ERINN STAMPE,  
Defendant(s).

IN THE COURT OF COMMON PLEAS

**COMPLAINT**

(NON-JURY COLLECTION ACTION)

C/A NO.: \_\_\_\_\_ --CP-- \_\_\_\_\_

Plaintiff, complaining of the Defendant, alleges as follows:

- (1) The Plaintiff is a corporation organized and existing under the laws of the State of Texas.
- (2) The Defendant is upon information and belief, at all relevant times, was and is a citizen and resident of the County of Charleston, State of South Carolina.
- (3) This is an action for recovery of an indebtedness due unto the Plaintiff arising out of a loan made to the Defendant at the request of the Defendant by PNC Bank with loan numbers 3472687-CO1C1T, 3472688-CO1C1T, and 3472689-CO1C1T.
- (4) For good and valuable consideration, the account was subsequently assigned to the Plaintiff making the Plaintiff the holder of the loan agreement.
- (5) In the course of dealing between the parties, Defendant acknowledged the loan by the use of the loan proceeds and/or making payments on the loan.
- (6) The Defendant subsequently became delinquent on repaying the loan by failing to make the monthly payments as they became due. The remaining balance of the loan is shown in the Plaintiff's Affidavit (a copy of which is attached hereto and incorporated by reference as Exhibit "A").
- (7) On information and belief the last payment on the account was received on January 18, 2016.
- (8) Although demand has been made, there is now due and owing unto the Plaintiff the amount of \$22,679.53.
- (9) Pursuant to the loan agreement, the Defendant agrees to pay all collection costs.
- (10) On information and belief, the Notice of Consumer's Right to Cure, as contemplated under S.C. Code Sections 37-5-110 and 37-5-111, was sent to the Defendant or was not required.

WHEREFORE, the Plaintiff prays before this Court for its Order granting judgment against the Defendant the amount of \$22,679.53 and the costs of this action, and such further relief as may be just and proper.

CLARKSON & HALE, LLC  
P. O. Box 287, 1044 Wildwood Centre Dr.  
Columbia, SC 29202 (29229)  
(803) 602-0789; (888) 812-5240

BY: 

WYLIE W. CLARKSON-SC BAR# 78244  
ERIC C. HALE-SC BAR# 71768  
ELIAS FAIN-SC BAR# 101193  
KEVIN CORLEY-SC BAR# 70333  
ATTORNEYS FOR PLAINTIFF

Columbia, South Carolina  
November 13, 2018  
48-02627

**NOTICE REQUIRED BY THE FAIR DEBT  
COLLECTION PRACTICES ACT, (THE ACT)  
15 U.S.C. SECTION 1692 AS AMENDED**

1. The past due amount is \$22,679.53

2. The Creditor is BRAZOS STUDENT FINANCE CORP

3. The debt described in the Complaint attached hereto will be assumed to be valid by the Creditor's law firm unless you, the debtor, within thirty (30) days after the receipt of this notice, dispute the validity of the debt or any portion thereof.

4. If you, the debtor, notify the Creditor's law firm in writing within thirty (30) days of the receipt of this notice that the debt or any portion thereof, is disputed, the Creditor's law firm will obtain verification of the debt and a copy of the verification will be mailed to you, the debtor, by the Creditor's law firm.

5. If the Creditor named in paragraph 2 above is not the original Creditor, and if you make a written request to the Creditor's law firm within the thirty (30) days from the receipt of this notice, the name and address of the original Creditor will be mailed to you by the Creditor's law firm.

6. Written requests should be addressed to CLARKSON & HALE, LLC, P.O. Box 287, Columbia, South Carolina 29202.

7. This notice should not be construed as a thirty (30) day grace period. Creditor may pursue collection efforts immediately and not wait thirty (30) days.

8. This notice is an attempt to collect a debt and any information obtained will be used for that purpose.

November 13, 2018  
48-02627

OCT 26 2018

STATE OF SOUTH CAROLINA

COUNTY OF CHARLESTON

BRAZOS HIGHER EDUCATION SERVICE  
CORP, as Master Servicer for, BRAZOS  
STUDENT FINANCE CORP,

Plaintiff,

vs.

ERINN STAMPE,

Defendant(s).

AFFIDAVIT OF ACCOUNT

48-02627

I, TIFFANY JONES, whose business address is 2600 WASHINGTON  
AVE, WACO, TEXAS 76710, certifies and says:

- I am employed as a DEFAULTED ASSET MANAGEMENT SPECIALIST and have access to pertinent account business records for BRAZOS STUDENT FINANCE CORP, servicer and/or owner of this account. I am a competent person over eighteen years of age, and make the statements herein based upon those account business records maintained on plaintiff's behalf. Plaintiff is the current owner of, and/or successor to, the obligation sued upon, and was assigned all the rights, title and interest to defendant's account (hereinafter "the account"). I have access to and have reviewed the business records pertaining to the account and am authorized to make this affidavit on plaintiff's behalf.
- I am familiar with the manner and method by which BRAZOS STUDENT FINANCE CORP, creates and maintains its business records pertaining to this account. The records are kept in the regular course of business. It was in the regular course of business for a person with knowledge of the act or event recorded to make the record or data compilation, or for a person with knowledge to transmit information thereof to be

2018 DEC 26 PM 3:09  
Clerk of Court  
Not Canceled

Q02402

Exhibit A

included in such record. In the regular course of business, the record or compilation is made at or near the time of the act or event. The relevant financial information concerning the account includes the following:

3. The account shows that the defendant(s) owed a balance of \$22,679.53.
4. Business records show this action is based upon a student loan agreement entered into between defendant(s) and the original credit grantor. Upon information and belief, pursuant to the agreement and business records, defendant(s) agreed to pay monthly installments to the original credit grantor for all goods and/or services. Business records show that, defendant(s) used or authorized the use of the student loan account to obtain loans from the original credit grantor for the purpose of obtaining goods and/or services but failed to make the payments due pursuant to the agreement.

I certify under penalty or perjury that the foregoing statements are true and correct to the best of my knowledge.

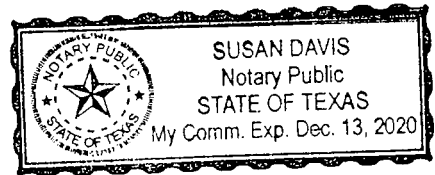
10/23/2018  
Date

Tiffany Jones  
(Affiant Signature)

SWORN to me this 23<sup>rd</sup> day of October, 2018.

Susan Davis  
NOTARY PUBLIC

My Commission Expires: 12-13-2020



48-02627

CLARKSON AND HALE, LLC  
POST OFFICE BOX 287 · 1044 WILDWOOD CENTRE DRIVE  
COLUMBIA, SOUTH CAROLINA 29202 (29229)  
(803) 602-0789 · (888) 812-5240  
FAX (803) 726-3568  
collect@clarksonlawllc.com  
November 13, 2018

CHARLESTON CLERK OF COURT  
NINTH JUDICIAL CIRCUIT  
100 BROAD STREET, SUITE 106  
CHARLESTON, SC 29401-2258

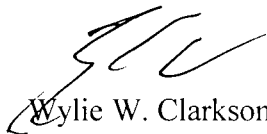
Re: BRAZOS STUDENT FINANCE CORP  
-vs- ERINN STAMPE  
FILE # 48-02627

Dear Clerk of Court:

Enclosed please find the original and a copy of the Summons and Complaint for the above referenced collection action. Please file for record and return a clocked copy in the envelope provided. A check for \$150.00 filing fee is enclosed.

Please call me should you have any questions. Your help in this matter is greatly appreciated.

Very truly yours,



Wylie W. Clarkson-SC BAR# 78244  
Eric C. Hale-SC BAR# 71768  
Elias Fain-SC BAR# 101193  
Kevin Corley-SC BAR# 70333  
Attorneys for Plaintiff



Bureau Express Trended Credit Data

FACTUAL DATA, 5100 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800)324-5005						
NTFN-225 106 A LIBERTY HALL RD. GOOSE CREEK, SC 29445 (843)569-2812 (843)569-2813		Client Tracking <b>210302869</b>		Requested by <b>bromaine</b>		Report ID <a href="#">M4401BXYR0J5817</a>
		Client Code <b>4401-PNL75</b>		BX Date requested <b>12/06/2021 14:57:15</b>		Charges <a href="#">43.36</a>
<b>Identification (as requested)</b>						
Applicant's last name <b>Stampe</b>		First name <b>Erinn</b>		Middle <b>Marie</b>	Suffix	DOB <b>12/18/1978</b>
						Social Security <b>122-66-0178</b>
<b>Residence Information (as requested)</b>						
Present	<b>1002 Basildon Road Condo 222</b>		<b>Mount Pleasant</b>		<b>SC</b>	<b>29466</b>
						Telephone
<b>File Variations</b>						
Trans Union	<a href="#">BU1</a>	122-66-0178	STAMPE, ERINN M		12/18/1978	12/06/21 14:57
Equifax	<a href="#">BQ1</a>	122-66-0178	STAMPE, ERINN M			12/06/21 14:57
Experian	<a href="#">BX1</a>	122-66-0178	STAMPE, ERINN M		1978	12/06/21 14:57
Cascade						
<b>This report was pulled using Cascading logic and successfully pulled all bureaus.</b>						
<b>Credit Score Information</b>						
<b>751</b>	Repository <b>Experian</b>	Brand <b>Fair Isaac V2</b>	Type <b>FICO</b>	<b>122-66-0178</b>	<b>STAMPE, ERINN M</b>	<b>BX1</b>
	08 - Too many inquiries last 12 months 18 - Number of accounts with delinquency 24 - No recent revolving balances 09 - Too many accounts recently opened					
<b>689</b>	Repository <b>Equifax</b>	Brand <b>BEACON 5</b>	Type <b>FICO</b>	<b>122-66-0178</b>	<b>STAMPE, ERINN M</b>	<b>BQ1</b>
	38 - Serious delinquency, and derogatory public record or collection filed 18 - Number of accounts with delinquency 08 - Too many inquiries last 12 months 20 - Length of time since derogatory public record or collection is too short					
<b>666</b>	Repository <b>TransUnion</b>	Brand <b>Classic 04</b>	Type <b>FICO</b>	<b>122-66-0178</b>	<b>STAMPE, ERINN M</b>	<b>BU1</b>
	038 - Serious delinquency, and public record or collection filed 008 - Too many inquiries last 12 months 020 - Length of time since derogatory public record or collection is too short 013 - Time since delinquency is too recent or unknown					
	<b>FACTA: Inquiries impacted the credit score.</b>					
<b>Public Records</b>						
<b>LexisNexis Records</b>						
LexisNexis searched for liens and judgments. Please see <a href="#">RiskView Liens and Judgments Report</a> for results.						
<b>Bankruptcy Records</b>						
<b>No Records found</b>						
<b>Inquiry Information (Past 120 days shown below)</b>						
12/06/2021 <a href="#">NTFN225</a> (BU1)			08/30/2021 <a href="#">FD/NTFN INC</a> (BX1)			
10/09/2021 <a href="#">SYNCB</a> (BU1)			11/19/2021 <a href="#">JPMCB - CARD SERVICE</a> (BQ1)			
08/30/2021 <a href="#">NTFN225</a> (BU1)			08/30/2021 <a href="#">FACTUAL DATA</a> (BQ1)			

Database Residence Information				First	Last	
<a href="#">1002 BASILDON RD</a>	MOUNT PLEASANT	SC	29466-7143	04/16	02/16	BU1 BX1 BQ1
<a href="#">1007 BASILDON RD</a>	MOUNT PLEASANT	SC	29466-7143	04/21	01/14	BU1 BQ1
<a href="#">2092 PRESIDIO DR</a>	MOUNT PLEASANT	SC	29466-8887	04/21	10/13	BU1 BQ1
<a href="#">12920 AREZZO CIR</a>	PARKER	CO	801346651	10/20	10/20	BX1
<a href="#">3584 BILLINGS ST</a>	MT PLEASANT	SC	294666883	03/16	03/16	BX1

Database Employment Information				First	Last	
<a href="#">CHARLESTON COUNTY SCHOOLS</a>	TEACHER			---	---	BU1
<a href="#">NCR CORP</a>				---	---	BU1
<a href="#">CHARLESTON COUNTY SCHOO</a>				10/19	10/19	BX1
<a href="#">REDEEMER NURSERY SCHOOL</a>				02/03	01/09	BX1
<a href="#">CHARLESTON COUNTY SC</a>				10/19	---	BQ1

**TruAlert - Applicant**

Please see [TruAlert Report](#) for Identity related products including OFAC.

**Fraud Search**

TransUnion High Risk Fraud Alert was completed on applicant by searching applicant s name, social security number and address. No fraudulent activity was found. BU1

Experian Fraud Shield Search Results: Date Posted: 09/01/21, Number of times the social was used in the last 90 - 120 days is 0.

Experian Fraud Shield Search Results: Date Posted: 09/01/21, Number of times the address was used in the last 90 - 120 days is 0.

Experian Fraud Shield Search Results: Possible years of SSN issuance: 1981 - 1984

BX1

IDENTITY SCAN did not detect any alerts.

BQ1

**Credit History**

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
<a href="#">US DEPT OF ED/GLELSI</a> 3962802092760581	10/13	10/21	54,571	12 mos	0	0	0	-0-	\$ ---	66,308
	Last active 10/21	BX1 BU1 BQ1 [Ind]	High limit ---	Install (1) Student loan						

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
<a href="#">TELECOM SELF-REPORTED</a> 26777B3EE4D1458E98CD83F6EF29F045	---	11/21	143	46 mos	0	0	0	-0-	001X \$143	143
	Last active 11/21	BX1 [Ind]	High limit ---	Install (1) Cellular						
	Chkg/Comcast									

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
<a href="#">KOHL'S/CAPITAL ONE</a> 6597	10/14	11/21	744	85 mos	0	0	0	-0-	\$29	118
	Last active 11/21	BX1 BU1 BQ1 [Ind]	High limit 1,500	Revol (R1) Charge						
	Dispute resolved; Dispute resolved reported by grantor; Account previously in dispute - now resolved by data furnisher									

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
<a href="#">SYNCB/BELK</a> 6951	03/20	11/21	467	21 mos	0	0	0	-0-	\$1	1
	Last active 11/21	BX1 BU1 BQ1 [Ind]	High limit 1,500	Revol (R1) Charge						

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
<a href="#">AMERICAN EXPRESS</a> 4223	04/11	11/21	1,198	99 mos	0	0	0	-0-	Paid	-0-
	Last active 03/21	BX1 BU1 BQ1 [Ind]	High limit 1,000	Revol (R1) Credit card						

<a href="#">AMERICAN HONDA FINAN</a> 109384167	Opened <b>06/08</b>	Reported <b>10/13</b>	High balance <b>16,488</b>	Reviewed <b>63 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>05/11</b>	BQ1 [Ind]	High limit ---	Install (I1) Auto lease						
	Account paid; Closed 06/11									
<a href="#">BANK OF AMERICA, N.A</a> 211243497	Opened <b>11/09</b>	Reported <b>02/20</b>	High balance <b>156,000</b>	Reviewed <b>55 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>05/14</b>	BU1 BQ1 [Ind]	High limit ---	Mortgage (I1) Mortgage (CNV)						
	Closed 05/14; Conventional Mortgage; Account paid; Fannie Mae									
<a href="#">BARCLAYS BANK DELAWARE</a> 8470	Opened <b>02/18</b>	Reported <b>11/21</b>	High balance <b>7,218</b>	Reviewed <b>46 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>10/21</b>	BX1 BU1 BQ1 [Auth user]	High limit <b>14,000</b>	Revolv (R1) Flexible spending card						
	Flexible spending credit card									
<a href="#">BARCLAYS BANK DELAWARE</a> 5976	Opened <b>06/11</b>	Reported <b>05/21</b>	High balance <b>2,112</b>	Reviewed <b>73 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>04/21</b>	BX1 BU1 BQ1 [Ind]	High limit <b>2,000</b>	Revolv (R1) Flexible spending card						
	Account closed by consumer 05/21; Account closed at consumers request; Account paid									
<a href="#">CAPITAL ONE BANK USA</a> 0826	Opened <b>01/04</b>	Reported <b>03/13</b>	High balance <b>2,230</b>	Reviewed <b>99 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>08/07</b>	BQ1 [Ind]	High limit ---	Revolv (R1) Credit card						
	Account closed at consumers request 10/07; Account paid									
<a href="#">CITIBANKNA</a> 9717	Opened <b>02/09</b>	Reported <b>10/12</b>	High balance <b>Unknown</b>	Reviewed <b>43 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>10/12</b>	BU1 BQ1 [Terminated]	High limit <b>500</b>	Line of Credit (R1) Line of credit						
	Canceled by credit grantor; Account paid; Account closed by credit grantor 10/12									
<a href="#">COMENITY BANK/ANNTYL</a> 2775	Opened <b>11/19</b>	Reported <b>11/21</b>	High balance <b>35</b>	Reviewed <b>24 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>02/21</b>	BX1 BU1 BQ1 [Ind]	High limit <b>250</b>	Revolv (R1) Charge						
<a href="#">COMENITYCAPITAL/WYND</a> 5787	Opened <b>01/19</b>	Reported <b>02/19</b>	High balance ---	Reviewed <b>1 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>02/19</b>	BX1 BU1 BQ1 [Ind]	High limit <b>1,500</b>	Revolv (R1) Charge						
	Account closed by consumer 02/19; Account closed at consumers request; Account paid									
<a href="#">DFS/WEBBANK</a> 2646	Opened <b>01/03</b>	Reported <b>01/14</b>	High balance <b>1,117</b>	Reviewed ---	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>09/05</b>	BQ1 [Ind]	High limit <b>4,000</b>	Revolv (R1) Charge						
	Account paid; Closed 02/12									

<a href="#">FED LOAN SERVICING</a> 1834662108FD00001	Opened 10/13	Reported 06/20	High balance 54,571	Reviewed 50 mos	30 0	60 0	90+ 13	Pastdue -0-	Payment 336X \$ ---	Balance -0-
	Last active 01/18	*BU1 *BQ1 [Ind]	High limit ---	Install (I5) Student loan						
	Account closed due to transfer 01/18; Consumer disputes after resolution; Account transferred or sold; Fixed rate							12/17 11/17 10/17 09/17 08/17 07/17 06/17 05/17 04/17 11/16 10/16 09/16 08/16		
<a href="#">HYUNDAI CAPITAL AMERIC</a> 20191005482089	Opened 10/19	Reported 10/21	High balance 18,964	Reviewed 25 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 10/21	BX1 BU1 BQ1 [Joint]	High limit ---	Install (I1) Auto						
	Account closed 10/21; Closed; Account paid; Fixed rate									
<a href="#">JPMCB - CARD SERVICE</a> 2508	Opened 07/01	Reported 03/16	High balance 1,065	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 03/16	BX1 BU1 BQ1 [Ind]	High limit 1,000	Line of Credit (R1) Line of credit						
	Account closed 03/16; Closed; Account paid									
<a href="#">KIA MOTORS FINANCE</a> 1105214153	Opened 05/11	Reported 10/13	High balance 12,300	Reviewed 31 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 08/13	BX1 [Ind]	High limit ---	Install (I) Auto lease						
	Account closed 10/13									
<a href="#">KIA MOTORS FINANCE C</a> 1613428549	Opened 06/16	Reported 02/21	High balance 15,577	Reviewed 48 mos	30 2	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 01/20	*BX1 *BU1 *BQ1 [Ind]	High limit ---	Install (I1) Auto lease	05/19					
	Early termination/Balance owing; Paid; Early termination/obligation satisfied; Account paid; Closed 11/19									
<a href="#">KIA MOTORS FINANCE C</a> 1105214153	Opened 05/11	Reported 11/13	High balance 24,643	Reviewed 30 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 10/13	BU1 BQ1 [Ind]	High limit ---	Install (I1) Auto lease						
	Closed 10/13; Account paid									
<a href="#">MEDICREDIT</a> 1503	Opened 03/20	Reported 02/21	High balance ---	Reviewed ---	30 -	60 -	90+ -	Pastdue -0-	Payment Collection 08/20 Paid	Balance -0-
	Last active 08/20	*BU1 *BQ1 [Ind]	High limit 53	Monthly (O9)						
	MEDICAL; Paid collection; Paid; Medical; Closed 08/20									
<a href="#">SYNCB/ASHLEY HOMESTORE</a> 1233	Opened 10/21	Reported 11/21	High balance ---	Reviewed 2 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active ---	BX1 BU1 BQ1 [Ind]	High limit 4,500	Revolv (R1) Charge						
<a href="#">SYNCB/CARE CREDIT</a> 2801	Opened 07/07	Reported 09/16	High balance 0	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active ---	BQ1 [Ind]	High limit 4,000	Revolv (R1) Charge						
	Account paid; Account closed due to inactivity 09/08									

<b><u>SYNCB/GAPDC</u></b> 6385	Opened <b>10/10</b>	Reported <b>02/18</b>	High balance <b>6,683</b>	Reviewed <b>67 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>06/14</b>	BU1 [Ind]	High limit <b>6,200</b>	Revol (R1) Credit card						
	Credit card lost or stolen; Closed 06/14									
<b><u>SYNCB/GAPDC</u></b> 0488	Opened <b>10/10</b>	Reported <b>02/18</b>	High balance <b>6,683</b>	Reviewed <b>82 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>06/14</b>	BU1 [Ind]	High limit <b>6,200</b>	Revol (R1) Credit card						
	Credit card lost or stolen; Closed 06/14									
<b><u>SYNCB/PC RICHARDS</u></b> 1402	Opened <b>05/10</b>	Reported <b>10/16</b>	High balance <b>2,090</b>	Reviewed <b>76 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>03/16</b>	BX1 BU1 BQ1 [Ind]	High limit <b>1,500</b>	Revol (R1) Charge						
	Account closed due to inactivity 03/16; Inactive account; Account paid									
<b><u>SYNCG/GAP</u></b> 1767	Opened <b>09/04</b>	Reported <b>12/15</b>	High balance <b>413</b>	Reviewed <b>99 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>03/06</b>	BQ1 [Ind]	High limit <b>400</b>	Revol (R1) Charge						
	Account paid; Closed 03/05									
<b><u>US DEPARTMENT OF EDU</u></b> 40277101	Opened <b>10/13</b>	Reported <b>04/21</b>	High balance <b>16,752</b>	Reviewed <b>---</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Collection Paid</b>	Balance <b>-0-</b>
	Last active <b>11/20</b>	*BQ1 [Ind]	High limit <b>---</b>	Install (I9) Student loan						
	Assigned to government; Paid; Single Payment Loan									
<b><u>US DEPARTMENT OF EDU</u></b> 40277107	Opened <b>10/13</b>	Reported <b>04/21</b>	High balance <b>37,819</b>	Reviewed <b>---</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Collection Paid</b>	Balance <b>-0-</b>
	Last active <b>11/20</b>	*BQ1 [Ind]	High limit <b>---</b>	Install (I9) Student loan						
	Assigned to government; Paid; Single Payment Loan									
<b>TOTALS</b>	<b>High credit</b>		<b>High balance</b>					<b>Pastdue</b>	<b>Payment</b>	<b>Balance</b>
	<b>50,103</b>		<b>439,883</b>					<b>0</b>	<b>173</b>	<b>66,570</b>

<b>Creditor Information</b>	
AMERICAN EXPRESS (800)874-2717 P.O. BOX 981537, EL PASO, TX 79998 BANK OF AMERICA, N.A (800)669-6607 4909 SAVARESE CIRCLE FL 1-908-01-47, TAMPA, FL 33634 BARCLAYS BANK DELAWARE (888)232-0780 P.O. BOX 8803, WILMINGTON, DE 19899 CITIBANKNA (800)685-0935 PO BOX 6181, SIOUX FALLS, SD 57117 COMENTY BANK/ANNTYLR PO BOX 182789, COLUMBUS, OH 43218 COMENTYCAPITAL/WYND PO BOX 182120, COLUMBUS, OH 43218 FED LOAN SERVICING (800)699-2908 POB 60610, HARRISBURG, PA 17106 HYUNDAI CAPITAL AMERIC (800)523-4030 10550 TALBERT AV, FOUNTAIN VALLEY, CA 92708 JPMCB - CARD SERVICE (800)945-2000 PO BOX 15369, WILMINGTON, DE 19850 KIA MOTORS FINANCE C 10550 TALBERT AVE, FOUNTAIN VALLEY, CA 92708	KOHLS/CAPITAL ONE (800)564-5740 PO BOX 3115, MILWAUKEE, WI 53201 MEDICREDIT (800)888-2238 PO BOX 1629, MARYLAND HEIGHTS, MO 63043 NTFN225 (800)929-2712 PO BOX 1055, PITTSBURGH, PA 15230 SYNCB (800)924-2927 PO BOX 8726, DAYTON, OH 45401 SYNCB/ASHLEY HOMESTORE (866)396-8254 C/O PO BOX 965036, ORLANDO, FL 32896 SYNCB/BELK (800)669-6550 PO BOX 965028, ORLANDO, FL 32896 SYNCB/GAPDC (866)450-4467 PO BOX 965005, ORLANDO, FL 32896 SYNCB/PC RICHARDS (866)396-8254 C/O PO BOX 965036, ORLANDO, FL 32896 US DEPT OF ED/GLELSI (800)236-4300 2401 INTERNATIONAL LANE POB 7859, MADISON, WI 53704

Summary Information					
<b>General summations</b>	07/01	Oldest tradeline date	<b>Payment summaries</b>	30	Open revolving payments
	2	Public records		143	Open installment payments
	6	Number of inquiries 120 days		173	Total open payments
<b>Late payments</b>	2	Payments 30 to 59 days late	<b>Balance owed</b>	0	Balance monthly owed
	0	Payments 60 to 89 days late		119	Revolving balance owed
	13	Payments 90 and over days late		66,451	Installment balance owed
<b>Trades numbers</b>	6	Number of open revolving trades	<b>Amount past due</b>	0	Revolving amount past due
	4	Number of open installment trades		0	Installment amount past due
	1	Number of balance monthly trades		0	Balance monthly amount past due
	11	Total number of trades		0	Total amount past due
<b>Adverse trade lines</b>	3	Number of collection trade lines	<b>High credit /balance</b>	50,050	Revolving credit limit
	0	Number of bankruptcy trade lines		32,055	Revolving high balance
	0	Number of foreclosed trade lines		407,828	Installment high balance
	0	Number of profit and loss trade lines		53	Balance monthly high balance
	0	Number of repossession trade lines			
	5	Number of adverse trade lines			
29	Total number of trade lines				
Applicant Summary Information - Erinn Marie Stampe					
<b>General Summations</b>	6	Inquiries: 120 days reported	<b>Mortgage Late Payments</b>	0	Payments 30 to 59 days late
	29	Total number of trades		0	Payments 60 to 89 days late
				0	Payments 90 and over days late
Information Sources					
This report includes information retrieved from the following repository(ies):					
<b>TransUnion Consumer Relations</b> PO Box 1000 Chester, PA 19016-1000 (800) 916-8800 www.transunion.com/myoptions		<b>Equifax Consumer Relations</b> PO Box 740241 Atlanta, GA 30374 (800) 685-1111 www.equifax.com/fcra		<b>Experian Consumer Relations</b> PO Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com	
This Residential Merged Credit Report is furnished in response to a consumer or business application. The information contained herein meets the standards set forth by FNMA, FHLMC, FHA/VA and the Rural Housing Service. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act; it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which Factual Data does not guarantee.					
* denotes source(s) of adverse information					
<b>End of Report</b>			<b>01467B4F6735</b>	<b>12/13/2021 11:28:15</b>	<b>4.3.0.0</b>



## RiskView Liens and Judgments Report

## FACTUAL DATA, 5100 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800)324-5005

NTFN-225 106 A LIBERTY HALL RD. GOOSE CREEK, SC 29445 (843)569-2812 (843)569-2813		Client Tracking <b>210302869</b>	Requested by <b>bromaine</b>	Report ID <b>M4401BXY0J5817</b>
		Client Code <b>4401-PNL75</b>	Date requested <b>12/06/2021</b>	Time requested <b>14:57:15</b>
<b>Identification (as requested)</b>				
Applicant's last name <b>Stampe</b>	First name <b>Erinn</b>	Middle <b>Marie</b>	Suffix	DOB <b>12/18/1978</b>
Social Security <b>122-66-0178</b>				
<b>Residence Information (as requested)</b>				
Present	<b>1002 Basildon Road Condo 222</b>	<b>Mount Pleasant</b>	<b>SC</b>	<b>29466</b>
Telephone				
<b>File Variations</b>				
LexisNexis	<a href="#">BL1</a>	122-66-0178	STAMPE, ERINN MARIE	12/06/21 14:57

## RiskView™ Liens and Judgments Report

## Erinn Marie Stampe

<a href="#">Judgment</a>	BL1	<b>Judgment</b>	Docket # <b>2018CP1005788</b>	Amount	Status <b>Filed</b>
		Court name <b>CHARLESTON CIRCUIT COURT - CHARLESTON/CHARLESTON SC</b>	Filed <b>03/28/2019</b>	<b>\$22869</b>	Status date <b>08/20</b>
	Comments <b>Plaintiff: BRAZOS STUDENT FINANCE CORP Defendant: MS ERINN STAMPE</b>				

<a href="#">Judgment</a>	BL1	<b>Judgment</b>	Docket # <b>2019CP1004502</b>	Amount	Status <b>Filed</b>
		Court name <b>CHARLESTON CIRCUIT COURT - CHARLESTON/CHARLESTON SC</b>	Filed <b>01/15/2021</b>	<b>\$11261</b>	Status date <b>04/21</b>
	Comments <b>Plaintiff: CITIBANK N A Defendant: MS ERINN M STAMPE</b>				

## Information Sources

If you have questions regarding information provided in this report, contact LexisNexis at:

LexisNexis Risk Solutions, Inc.  
PO Box 105108  
Atlanta, GA 30348-5108  
(888) 497-0011

End of Report - RiskView Liens and Judgments Report	01467B4F6737	12/13/2021 11:28:15	4.3.0.0
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TruAlert Report

FACTUAL DATA, 5100 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800)324-5005						
NTFN-225 106 A LIBERTY HALL RD. GOOSE CREEK, SC 29445 (843)569-2812 (843)569-2813		Client Tracking 210302869	Requested by bromaine		Report ID M4401BXY0J5817	
		Client Code 4401-PNL75	Date requested 12/06/2021		Time requested 14:57:15	
Identification (as requested)						
Applicant's last name Stampe	Erinn	First name	Middle Marie	Suffix	DOB 12/18/1978	Social Security 122-66-0178
Residence Information (as requested)						
Present	1002 Basildon Road Condo 222	Mount Pleasant		SC	29466	Telephone
TruAlert - Applicant						
OFAC Compliance						
Applicant input name checked. No similar records found in OFAC's watch list.						
Disclaimer						
This report is governed by the Gramm-Leach-Bliley Act and is not subject to the Fair Credit Reporting Act (FCRA). It does not constitute a consumer report as defined by the FCRA and cannot be used as a factor in establishing a customer's eligibility for credit, housing or insurance. This report should not be used as a basis for taking adverse action.						
End of Report - TruAlert Report			01467B4F6737	12/13/2021 11:28:15	4.3.0.0	

### Loan Request Consumer Information Letter

**From:** NTFN-225  
106 A LIBERTY HALL RD.  
GOOSE CREEK, SC 29445

**Date Ordered:**  
12/06/2021  
**Report ID:**  
M4401BXY0J5817  
**Source:** bromaine

**To:** Erinn Marie Stampe  
1002 BASILDON RD CONDO 222  
Mount Pleasant, SC 29466

**Dear Erinn Marie Stampe**

A credit report was prepared to expedite your loan request with **NTFN-225**. A brief statement may be required by your lender to explain credit accounts which indicate a delinquent credit history, public record items, AKAs, residence history and/or inquiries. Please write your explanation below. If additional space is required use the reverse side of this letter. Mail or deliver to **NTFN-225** promptly. If you are unsure of the explanation required, please contact your lender.

**FED LOAN SERVICING** has reported an account (#1834662108FD00001) opened in 10/13 with a \$0 balance outstanding.

FED LOAN SERVICING reported 13 payments 90 days late. Most recent past due dates: 12/17, 11/17, 10/17, 09/17, 08/17, 07/17, 06/17, 05/17, 04/17, 11/16, 10/16, 09/16, 08/16.

**Explanation:**

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**KIA MOTORS FINANCE C** has reported an account (#1613428549) opened in 06/16 with a \$0 balance outstanding. KIA MOTORS FINANCE C reported 2 payments 30 days late. Most recent past due dates: 05/19.

**Explanation:**

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**MEDICREDIT** has reported a collection account (#1503) opened in 03/20 with a \$0 balance outstanding.

**Explanation:**

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**US DEPARTMENT OF EDU** has reported a collection account (#40277101) opened in 10/13 with a \$0 balance outstanding.

**Explanation:**

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**US DEPARTMENT OF EDU** has reported a collection account (#40277107) opened in 10/13 with a \$0 balance outstanding.

**Explanation:**

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A Judgment was reported 08/11/2020; docket #2018CP1005788; amount \$22869; status: Filed; court name: Charleston Circuit Court - Charleston/Charleston Sc; plaintiff: BRAZOS STUDENT FINANCE CORP; defendant: MS ERINN STAMPE

**Explanation:**

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A Judgment was reported 04/20/2021; docket #2019CP1004502; amount \$11261; status: Filed; court name: Charleston Circuit Court - Charleston/Charleston Sc; plaintiff: CITIBANK N A; defendant: MS ERINN M STAMPE

**Explanation:**

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**Inquiries:**

An inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted grantor, if you currently have an account, if credit was denied with the noted grantor, or if the inquiry was for employment purposes.

NTFN225

Inquiry Date: 12/06/2021

**Explanation:**

**New Credit Established: Yes  No**

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SYNCB

Inquiry Date: 10/09/2021

**Explanation:**

**New Credit Established: Yes  No**

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**NTFN225**

Inquiry Date: 08/30/2021

**Explanation:**

**New Credit Established: Yes  No**

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**FD/NTFN INC**

Inquiry Date: 08/30/2021

**Explanation:**

**New Credit Established: Yes  No**

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**JPMCB - CARD SERVICE**

Inquiry Date: 11/19/2021

**Explanation:**

**New Credit Established: Yes  No**

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**FACTUAL DATA**

Inquiry Date: 08/30/2021

**Explanation:**

**New Credit Established: Yes  No**

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\_\_\_\_\_  
**Erinn Marie Stampe**

\_\_\_\_\_  
**Date**

**\*\*\* RETURN THIS LETTER TO YOUR LENDER \*\*\***

**NTFN-225  
106 A LIBERTY HALL RD.  
GOOSE CREEK, SC 29445**

## Your Credit Score and the Price You Pay for Credit

**NTFN-225**

**106 A LIBERTY HALL RD.**

**GOOSE CREEK SC 29445**

**(843)569-2812**

<b>Request Date:</b>	12/6/2021
<b>Report ID:</b>	M4401BXRY0J5817

### RETURN SERVICE REQUESTED

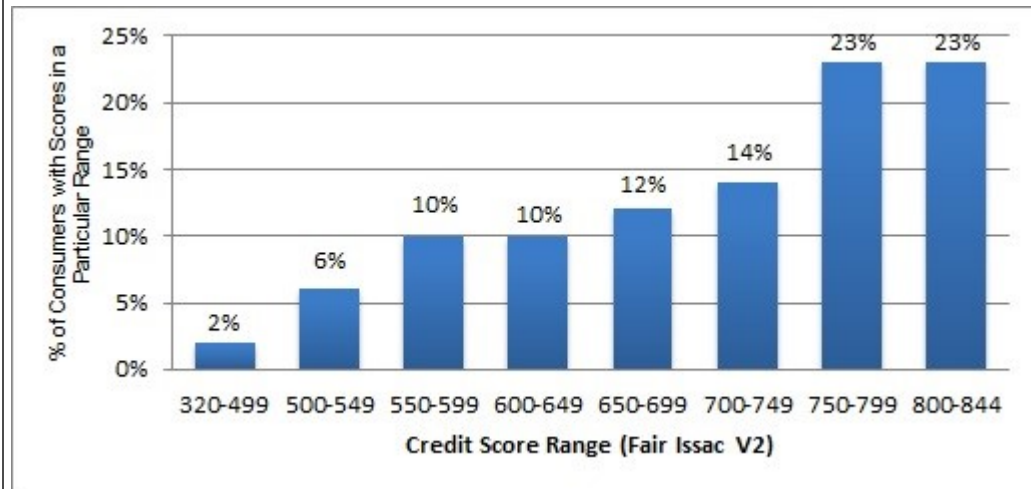
Erinn Marie Stampe  
1002 Basildon Road Condo 222  
Mount Pleasant, SC 29466

Your Credit Score	
<b>Your Credit Score</b>	<p><b>751</b> Source: <b>Experian Consumer Relations</b> Date: <b>12/6/2021</b></p> <p><b>689</b> Source: <b>Equifax Consumer Relations</b> Date: <b>12/6/2021</b></p> <p><b>666</b> Source: <b>TransUnion Consumer Relations</b> Date: <b>12/6/2021</b></p>
Understanding Your Credit Score	
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
<b>The range of scores</b>	<p><b>Experian:</b> Scores range from a low of <b>320</b> to a high of <b>844</b></p> <p><b>Equifax:</b> Scores range from a low of <b>334</b> to a high of <b>818</b></p> <p><b>TransUnion:</b> Scores range from a low of <b>309</b> to a high of <b>839</b></p>

Generally, the higher your score, the more likely you are to be offered better credit terms.

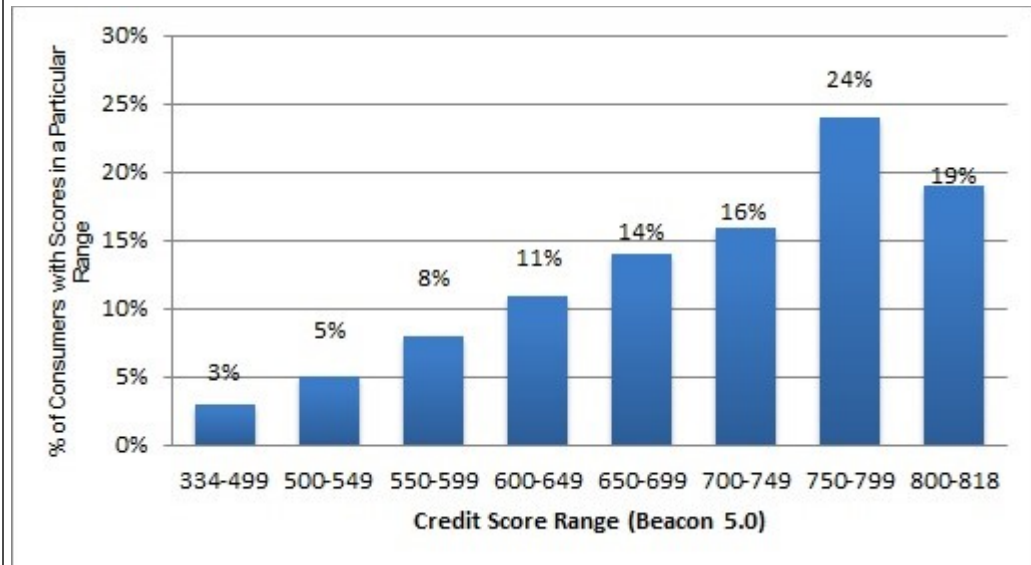
**How your score compares to the scores of other consumers**

**Experian**



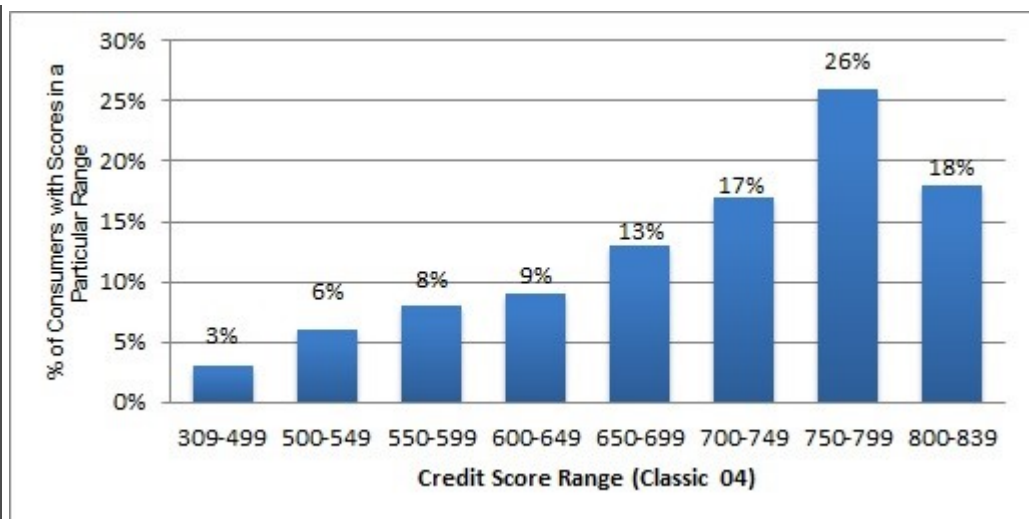
Your credit score ranks higher than [55] percent of U.S. Consumers.

**Equifax**



Your credit score ranks higher than [38] percent of U.S. Consumers.

**TransUnion**



Your credit score ranks higher than [31] percent of U.S. Consumers.

## Understanding Your Credit Score

### Key factors that adversely affected your credit score

#### Experian

- 08 Too many inquiries last 12 months
- 18 Number of accounts with delinquency
- 24 No recent revolving balances
- 09 Too many accounts recently opened

#### Equifax

- 38 Serious delinquency, and derogatory public record or collection filed
- 18 Number of accounts with delinquency
- 08 Too many inquiries last 12 months
- 20 Length of time since derogatory public record or collection is too short

#### TransUnion

- 038 Serious delinquency, and public record or collection filed
  - 008 Too many inquiries last 12 months
  - 020 Length of time since derogatory public record or collection is too short
  - 013 Time since delinquency is too recent or unknown
- Facta: inquiries impacted the credit score.

## Checking Your Credit Report

### What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

<b>How can you obtain a copy of your credit report?</b>	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>

## Notice to Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Experian Consumer Relations  
PO Box 2002  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

Equifax Consumer Relations  
PO Box 740241  
Atlanta, GA 30374  
(800) 685-1111  
[www.equifax.com/fcra](http://www.equifax.com/fcra)

TransUnion Consumer Relations  
PO Box 1000  
Chester, PA 19016-1000  
(800) 916-8800  
[www.transunion.com/myoptions](http://www.transunion.com/myoptions)

## New Credit Report

From: Brenna Romaine (brenna@pnlending.com)  
To: erinmariestampe@yahoo.com  
Date: Wednesday, December 8, 2021, 03:59 PM EST

Hi there!

These new judgments showed up on your credit report. Do you know what they are?

Erinn Marie Stampe					
Judgment	BL1	Judgment	Docket # <b>2018CP1005788</b>	Amount	Status <b>Filed</b>
		Court name <b>CHARLESTON CIRCUIT COURT - CHARLESTON/CHARLESTON SC</b>	Filed <b>03/28/2019</b>	<b>\$22869</b>	Status date <b>08/20</b>
		Comments <b>Plaintiff: BRAZOS STUDENT FINANCE CORP Defendant: MS ERINN STAMPE</b>			
Judgment	BL1	Judgment	Docket # <b>2019CP1004502</b>	Amount	Status <b>Filed</b>
		Court name <b>CHARLESTON CIRCUIT COURT - CHARLESTON/CHARLESTON SC</b>	Filed <b>01/15/2021</b>	<b>\$11261</b>	Status date <b>04/21</b>
		Comments <b>Plaintiff: CITIBANK N A Defendant: MS ERINN M STAMPE</b>			
Information Sources					

Brenna Romaine, MBA

[www.brennaromaine.com](http://www.brennaromaine.com)

843-729-3861

Ask me about [Loans for Littles](#)

### BRENNA ROMAINE

RMLO / MBA  
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F. 843.486.2078

BRENNA@PNLENDING.COM

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## New Credit Report

From: Brenna Romaine (brenna@pnlending.com)  
To: erinnmariestampe@yahoo.com  
Date: Wednesday, December 8, 2021, 03:59 PM EST

Hi there!

These new judgments showed up on your credit report. Do you know what they are?

Erinn Marie Stampe					
Judgment	BL1	Judgment	Docket # <b>2018CP1005788</b>	Amount <b>\$22869</b>	Status <b>Filed</b>
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