

# Certificate of Electronic Notification

## Recipients

**Robert Stephenson** - Notification transmitted on 01-15-2021 01:52:58 PM.

**RECEIVED**

**Dec 16 2021**

**SC Court of Appeals**

**\*\*\*\*\* IMPORTANT NOTICE - READ THIS INFORMATION \*\*\*\*\***  
**NOTICE OF ELECTRONIC FILING [NEF]**

-

**A filing has been submitted to the court RE:** 2019CP1004502

**Official File Stamp:** 01-15-2021 01:52:54 PM  
**Court:** CIRCUIT COURT  
Common Pleas  
Charleston  
**Case Caption:** Citibank N A VS Erinn M Stampe  
**Document(s) Submitted:** Order/Judgment by Default and Form 4  
Order/Judgment by Default and Form 4  
**Filed by or on behalf of:** Roger M. Young

This notice was automatically generated by the Court's auto-notification system.

-

**The following people were served electronically:**

Robert John Stephenson, IV for Citibank N A

**The following people have not been served electronically by the Court. Therefore, they must be served by traditional means:**

Erinn M Stampe

# Certificate of Electronic Notification

## Recipients

**Robert Stephenson** - Notification transmitted on 10-29-2019 08:19:43 AM.

**RECEIVED**

**Dec 16 2021**

**SC Court of Appeals**

**\*\*\*\*\* IMPORTANT NOTICE - READ THIS INFORMATION \*\*\*\*\***  
**NOTICE OF ELECTRONIC FILING [NEF]**

-

**A filing has been submitted to the court RE:** 2019CP1004502

**Official File Stamp:** 10-29-2019 08:19:31 AM

**Court:** CIRCUIT COURT

Common Pleas

Charleston

**Case Caption:** Citibank N A VS Erinn M Stampe

**Event(s):**

Notice/Notice of Appearance

**Filed by or on behalf of:**

Robert John Stephenson, IV

This notice was automatically generated by the Court's auto-notification system.

-

**The following people were served electronically:**

Robert John Stephenson, IV for Citibank N A

**The following people have not been served electronically by the Court. Therefore, they must be served by traditional means:**

Erinn M Stampe

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Dec 16 2021

SC Court of Appeals

CERTIFICATE OF SERVICE

I certify that on this date I served the forgoing MOTION FOR DEFAULT JUDGMENT including EXHIBIT and proposed ORDER upon the parties named below by means of the United States Postal Service in an envelope with sufficient postage affixed thereto addressed as follows:

ERINN M STAMPE  
1002 BASILDON RD  
MOUNT PLEASANT SC 29466-7143

/S/ Robert J. Stephenson  
Robert J. Stephenson, Esq. SC Bar #012030  
*Attorney for Plaintiff*

Date: 12/30/2020  
Greenville, South Carolina

ELECTRONICALLY FILED - 2021 Jan 14 10:04 AM - CHARLESTON - COMMON PLEAS - CASE#2019CP1004502

RECEIVED

Dec 16 2021

SC Court of Appeals

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?

Table with 2 main rows of judgment information. Each row includes columns for Judgment, BL1, Court name (CHARLESTON CIRCUIT COURT - CHARLESTON/CHARLESTON SC), Docket # (2018CP1005788 and 2019CP1004502), Amount (\$22869 and \$11261), and Status (Filed). Comments include Plaintiff: BRAZOS STUDENT FINANCE CORP Defendant: MS ERINN STAMPE and Plaintiff: CITIBANK N A Defendant: MS ERINN M STAMPE.

Brenna Romaine, MBA
www.brennaromaine.com
843-729-3861

Ask me about Loans for Littles

BRENNA ROMAINE
RMLO / MBA
NMLS #1835196



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**RECEIVED****Dec 16 2021**

30 Court of Appeals



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="#">M4401BXYQJ5817</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>	Telephone <b>29466</b>
<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						

<b>AMERICAN HONDA FINAN</b> 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									
<b>BANK OF AMERICA, N.A</b> 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									
<b>BARCLAYS BANK</b> <b>DELAWARE</b> 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									
<b>BARCLAYS BANK</b> <b>DELAWARE</b> 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									
<b>CAPITAL ONE BANK USA</b> 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									
<b>CITIBANKNA</b> 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									
<b>COMENITY BANK/ANNTYL</b> 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						
<b>COMENITYCAPITAL/WYND</b> 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									
<b>DFS/WEBBANK</b> 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 <b>10/13</b>	Reported <b>06/20</b>	High balance <b>54,571</b>	Reviewed <b>50 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>13</b>	Pastdue <b>-0-</b>	Payment <b>336X \$ ---</b>	Balance <b>-0-</b>
	Last active <b>01/18</b>	*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 <b>10/19</b>	Reported <b>10/21</b>	High balance <b>18,964</b>	Reviewed <b>25 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 [Joint]	High limit ---	Install (I1) Auto						
	Account closed 10/21; Closed; Account paid; Fixed rate									
<a href="#">JPMCB - CARD SERVICE</a> 2508	Opened <b>07/01</b>	Reported <b>03/16</b>	High balance <b>1,065</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>03/16</b>	BX1 BU1 BQ1 [Ind]	High limit <b>1,000</b>	Line of Credit (R1) Line of credit						
	Account closed 03/16; Closed; Account paid									
<a href="#">KIA MOTORS FINANCE</a> 1105214153	Opened <b>05/11</b>	Reported <b>10/13</b>	High balance <b>12,300</b>	Reviewed <b>31 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>08/13</b>	BX1 [Ind]	High limit ---	Install (I) Auto lease						
	Account closed 10/13									
<a href="#">KIA MOTORS FINANCE C</a> 1613428549	Opened <b>06/16</b>	Reported <b>02/21</b>	High balance <b>15,577</b>	Reviewed <b>48 mos</b>	30 <b>2</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Paid</b>	Balance <b>-0-</b>
	Last active <b>01/20</b>	*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 <b>05/11</b>	Reported <b>11/13</b>	High balance <b>24,643</b>	Reviewed <b>30 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>10/13</b>	BU1 BQ1 [Ind]	High limit ---	Install (I1) Auto lease						
	Closed 10/13; Account paid									
<a href="#">MEDICREDIT</a> 1503	Opened <b>03/20</b>	Reported <b>02/21</b>	High balance ---	Reviewed ---	30 -	60 -	90+ -	Pastdue <b>-0-</b>	Payment <b>Collection 08/20 Paid</b>	Balance <b>-0-</b>
	Last active <b>08/20</b>	*BU1 *BQ1 [Ind]	High limit <b>53</b>	Monthly (O9)						
	MEDICAL; Paid collection; Paid; Medical; Closed 08/20									
<a href="#">SYNCB/ASHLEY HOMESTORE</a> 1233	Opened <b>10/21</b>	Reported <b>11/21</b>	High balance ---	Reviewed <b>2 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 ---	BX1 BU1 BQ1 [Ind]	High limit <b>4,500</b>	Revolv (R1) Charge						
<a href="#">SYNCB/CARE CREDIT</a> 2801	Opened <b>07/07</b>	Reported <b>09/16</b>	High balance <b>0</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 ---	BQ1 [Ind]	High limit <b>4,000</b>	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.					
<b>* denotes source(s) of adverse information</b>					
<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		First name Erinn	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

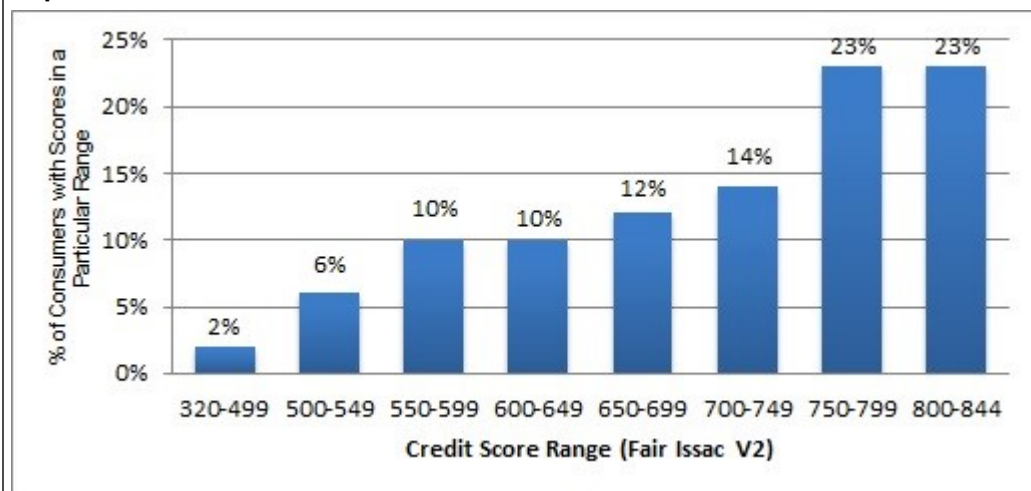
Erinn Marie Stampe  
1002 Basildon Road Condo 222  
Mount Pleasant, SC 29466

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.

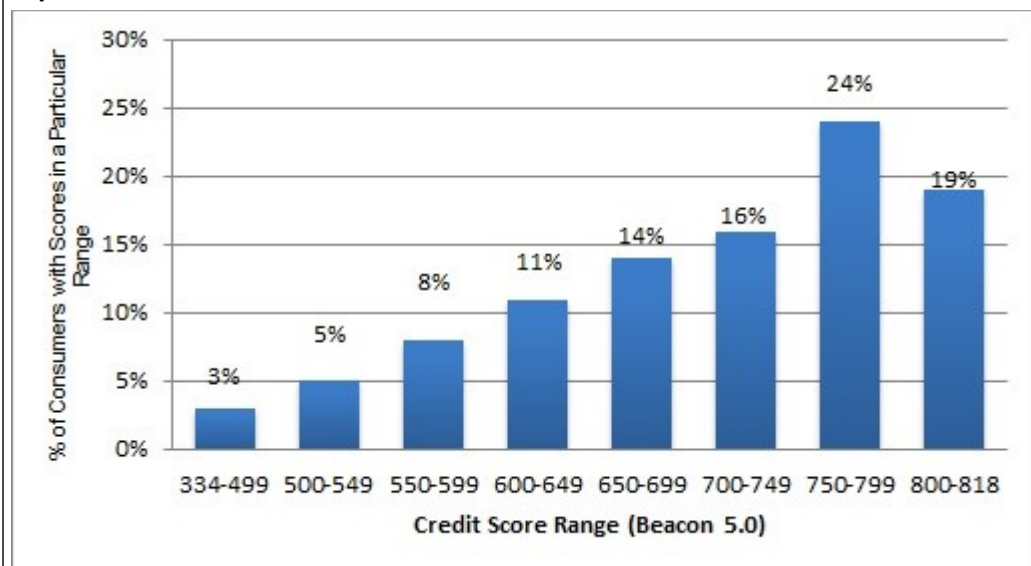
### How your score compares to the scores of other consumers

#### Experian



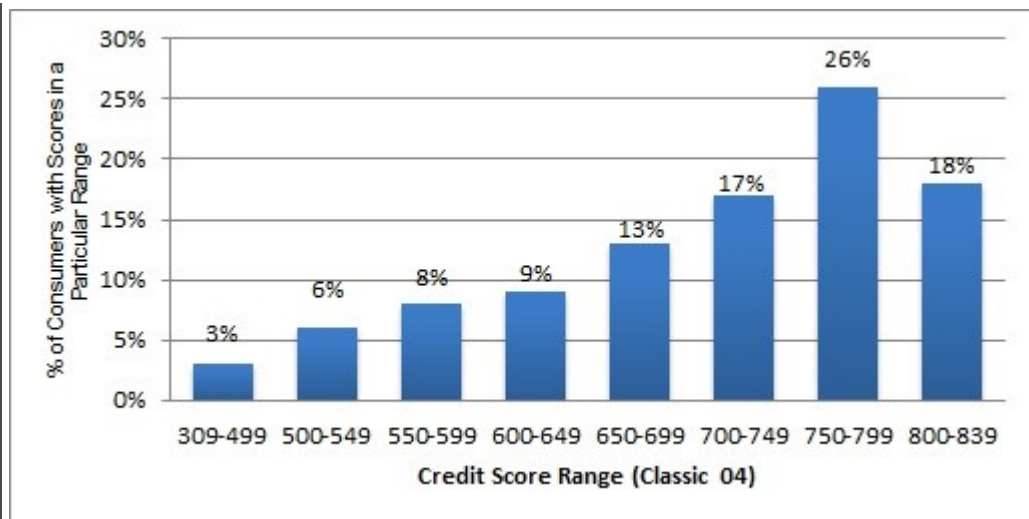
Your credit score ranks higher than [55] percent of U.S. Consumers.

#### 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)

Dec 16 2021

SC Court of Appeals

STATE OF SOUTH CAROLINA )  
 )  
 COUNTY OF CHARLESTON )  
 )  
 CITIBANK N.A. )  
 )  
 PLAINTIFF(S) )  
 VS. )  
 )  
 ERINN M STAMPE )  
 )  
 DEFENDANT(S) )  
 )

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IN THE COURT OF COMMON PLEAS

Case No.: 2019CP1004502

AFFIDAVIT OF DEFAULT  
AND NON-MILITARY STATUS

PERSONALLY APPEARED the undersigned who first being duly sworn states and affirms the following:

1. I am the attorney for the plaintiff in the above-captioned action.
2. The summons and complaint were filed on 08/27/2019; and served on the defendant by means of personal service on 07/23/2020. The affidavit of service appears in the court's record.
3. More than thirty days have elapsed since the date of said service; and no answer or other responsive pleading has been filed or served upon the plaintiff's attorney by the defendant.
4. Upon information and belief, the defendant is in default of the summons and complaint.
5. In compliance with Service Members Civil Relief Act, 50 U.S.C. §521(b), a search was conducted on the website for the Department of Defense Manpower Data Center, and the search results revealed that ERINN M STAMPE has no active duty status as to all branches of the uniformed services.
6. Upon information and belief, the defendant ERINN M STAMPE is not in the Military Service of the United States as contemplated by the Service Members Civil Relief Act.

/S/ Robert J. Stephenson

Robert J. Stephenson, Esq. SC Bar #012030

Attorney for Plaintiff

RAS LaVrar, LLC

220 North Main St. Suite 500

Greenville, SC 29601

800-531-5490 (3226)

SWORN AND SUBSCRIBED before me

This 8th day of January, 2021

K. J. Coleman  
Notary Public for South Carolina

Robert J. Stephenson  
Robert J. Stephenson, Esq.

My Commission expires: 10/1/2022

