

Report Details

Report ID: 2a34261b8a7f

John Homeowner
123 Main St
ST LOUIS, MO 63199

Report Type: Verification of Assets
Report Time Period: 10/11/2016 - 03/29/2017
Requester:

Total Asset Summary (All Accounts)

| Assets | |
|---|-------------|
| Total Value of Assets (Current) | \$14,292.07 |
| Total Value of assets (2 Month average) | \$11,382.41 |
| Total Value of assets (6 Month average) | \$10,403.75 |

Asset Summary by Account

| Financial Institution | Account Name | Account Number | Account Type | Current Balance | Beginning Balance | Average Monthly Bal. |
|-----------------------|--------------------|----------------|--------------|-----------------|-------------------|----------------------|
| Chase | CHASE PREMIER | ... 0123 | Checking | \$13,591.11 | \$0.00 | \$43,981.17 |
| Chase | CHASE PLUS SAVINGS | ... 3984 | Savings | \$700.96 | \$0.00 | \$598.62 |

Transaction History by Account

CHASE PREMIER Account # ... 0123 - John Homeowner

| Transaction Date | Amount | Description | Category |
|------------------|-------------|----------------------------------|----------------|
| 03/29/2017 | -\$40.00 | CONSUMER ONLINE USD WIRE FE | Fees & Charges |
| 03/29/2017 | -\$5,415.70 | WIRE DEBIT A/C: BA | Uncategorized |
| 03/29/2017 | \$40.00 | Online Transfer from CHK ...8528 | Transfer |
| 03/29/2017 | \$5,415.70 | Online Transfer from CHK ...8528 | Transfer |
| 03/27/2017 | -\$800.00 | VENMO PAYMENT 4608 | Transfer |

| Transaction Date | Amount | Description | Category |
|------------------|-------------|----------------------------------|-----------------|
| 03/24/2017 | -\$25.00 | CHECK 8291 | Uncategorized |
| 03/24/2017 | -\$292.90 | CHECK 8290 | Check |
| 03/22/2017 | -\$100.00 | VENMO PAYMENT 4588 | Transfer |
| 03/20/2017 | -\$100.00 | VENMO PAYMENT 4538 | Gas & Fuel |
| 03/17/2017 | \$3,081.64 | ACME PAYROLL | Paycheck |
| 03/16/2017 | \$0.08 | INTEREST PAYMENT | Interest Income |
| 03/15/2017 | -\$100.00 | 00030: AMER CENT INVESTMENT 0000 | Investments |
| 03/15/2017 | -\$189.50 | MONY LIFE AMER INS. PREM. | Life Insurance |
| 03/14/2017 | -\$50.00 | CHECK 8288 | Uncategorized |
| 03/14/2017 | -\$60.98 | CHECK 8279 | Uncategorized |
| 03/14/2017 | -\$2,061.96 | CHECK 8278 | Check |
| 03/14/2017 | \$172.90 | ATM CHECK DEPOSIT 03/14 145 E 13 | Cash & ATM |
| 03/13/2017 | -\$52.56 | CHECK 8282 | Check |
| 03/13/2017 | -\$267.96 | CHECK 8283 | Uncategorized |
| 03/13/2017 | -\$581.26 | CHECK 8284 | Uncategorized |
| 03/13/2017 | -\$3,000.00 | CHECK 8286 | Check |
| 03/13/2017 | -\$6,000.00 | CHECK 8285 | Check |
| 03/13/2017 | \$21.87 | ATM CHECK DEPOSIT 03/13 145 E 13 | Cash & ATM |
| 03/10/2017 | -\$300.00 | ATM WITHDRAWAL | Cash & ATM |
| 03/09/2017 | -\$134.55 | CHECK 8280 | Check |
| 03/07/2017 | -\$100.00 | 1868 MOD 12-14 INVESTMENT | Investments |
| 03/07/2017 | -\$1,154.00 | CHECK 8277 | Check |
| 03/07/2017 | \$16,000.00 | ATM CHECK DEPOSIT 03/07 145 E 13 | Cash & ATM |

| Transaction Date | Amount | Description | Category |
|------------------|-------------|----------------------------------|-----------------|
| 03/06/2017 | -\$5.50 | PAYPAL INST XFER MUSI | Music |
| 03/06/2017 | -\$33.38 | PAYPAL INST XFER SHEE | Shopping |
| 03/06/2017 | -\$100.00 | VENMO PAYMENT 4387 | Shopping |
| 03/03/2017 | \$3,081.64 | ACME PAYROLL | Paycheck |
| 02/28/2017 | -\$50.00 | VENMO PAYMENT 4341 | Auto Insurance |
| 02/28/2017 | -\$133.00 | CHECK 8275 | Uncategorized |
| 02/28/2017 | -\$1,090.10 | CHECK 8276 | Check |
| 02/27/2017 | -\$50.50 | PAYPAL INST XFER DOG | Shopping |
| 02/22/2017 | -\$302.90 | CHECK 8274 | Check |
| 02/21/2017 | -\$54.59 | CHECK 8271 | Check |
| 02/21/2017 | -\$389.30 | CHECK 8272 | Check |
| 02/21/2017 | -\$452.27 | CHECK 8273 | Check |
| 02/17/2017 | \$3,202.79 | ACME PAYROLL | Paycheck |
| 02/16/2017 | \$0.06 | INTEREST PAYMENT | Interest Income |
| 02/15/2017 | -\$100.00 | 00030: AMER CENT INVESTMENT 0000 | Investments |
| 02/15/2017 | -\$189.50 | MONY LIFE AMER INS. PREM. | Life Insurance |
| 02/14/2017 | -\$25.00 | CHECK 8268 | Check |
| 02/14/2017 | -\$417.63 | CHECK 8269 | Check |
| 02/14/2017 | -\$3,000.00 | CHECK 8270 | Check |
| 02/14/2017 | \$248.00 | ATM CHECK DEPOSIT 02/14 145 E 13 | Cash & ATM |
| 02/13/2017 | -\$1,400.00 | CHECK 8267 | Check |
| 02/08/2017 | -\$40.00 | CONSUMER ONLINE USD INTL WIRE FE | Fees & Charges |
| 02/08/2017 | -\$2,300.00 | WIRE DEBIT A/C: BA | Uncategorized |

| Transaction Date | Amount | Description | Category |
|------------------|------------|----------------------------------|----------|
| 02/08/2017 | \$2,300.00 | Online Transfer from CHK ...8528 | Transfer |

CHASE PLUS SAVINGS Account # ●●● ●●● 3984 - JOHN HOMEOWNER OR SALLY HOMEOWNER

| Transaction Date | Amount | Description | Category |
|------------------|---------|--------------------------|-----------------|
| 03/16/2017 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 02/16/2017 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 01/19/2017 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 12/16/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 11/17/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 10/19/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 09/19/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 08/16/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 07/19/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 06/16/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 05/17/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 04/18/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 03/16/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 02/17/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 01/25/2016 | \$78.00 | DEPOSIT ID NUMBER 686411 | Income |
| 01/20/2016 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 12/16/2015 | \$0.01 | INTEREST PAYMENT | Interest Income |

| Transaction Date | Amount | Description | Category |
|------------------|--------|------------------|-----------------|
| 11/18/2015 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 10/19/2015 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 09/17/2015 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 08/18/2015 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 07/16/2015 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 06/16/2015 | \$0.01 | INTEREST PAYMENT | Interest Income |
| 05/18/2015 | \$0.02 | INTEREST PAYMENT | Interest Income |
| 04/16/2015 | \$0.02 | INTEREST PAYMENT | Interest Income |

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you must tell you - and give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate information.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

| TYPE OF BUSINESS: | CONTACT |
|---|--|
| 1.a. Banks, savings associations, and credit unions with total assets over \$10 | a. Bureau of Consumer Financial Protection |

billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau

2.a. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air Carriers

4. Creditors Subject to Surface Transportation Board

5. Creditors subject to the Packers and Stockyards Act, 1921

6. Small Business Investment Companies

1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission
Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach
(DCCO)
1775 Duke Street
Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement
Proceedings Aviation
Consumer Protection Division Department of
Transportation
1200 New Jersey Avenue SE
Washington, DC 20590

Office of Proceedings, Surface Transportation
Board
Department of Transportation
395 E Street, SW
Washington, DC 20423

Department of Agriculture
Office of Deputy Administrator - GIPSA
Washington, DC 20250
1-202-720-7051

Associate Deputy Administrator for Capital
Access

United States Small Business Administration