

APPENDIX 6B - EXCESSIVE DEBT WRITE-OFFS BY THE THREE MAJOR CREDIT BUREAUS

CONSUMER COMPLAINT AGAINST THE EXCESSIVE AND INCORRECT DEBT WRITE-OFFS BY THE THREE MAJOR CREDIT BUREAUS								
Credit Card Accounts	Balance at Acct. Closing	Settlement of Acct. & Fees	Net Acct. Write-Off & Fees	Current Acct. Balance	Experian Write-Off	TransUnion Write-Off	Equifax Write-Off	Comments
Lender-1 Credit Card Payoffs from 2019:								
BOA WorldPoints-7562	\$1,988.43	\$1,427.27	\$561.16	\$0.00	\$1,988.00	Charged Off	\$1,988.00	Settlement of 72% not included in write-off
Capital One Venture-7783	\$3,557.28	\$2,507.17	\$1,050.11	\$0.00	\$3,557.00	Charged Off	\$3,557.00	Settlement of 70% not included in write-off
Capital One Business-0405	\$3,728.84	\$2,595.37	\$1,133.47	\$0.00	\$3,728.00	Charged Off	\$3,728.00	Settlement of 70% not included in write-off
Exxon-Mobil-9318	\$3,047.39	\$1,555.37	\$1,492.02	\$0.00	\$3,047.00	Charged Off	\$3,047.00	Settlement of 51% not included in write-off
Chase Slate Card-7460	\$4,902.55	\$0.00	\$0.00	\$4,902.55	Blocked	Blocked	Blocked	Timed Out. Settlement made for 42% (10/24)
Chase Freedom Card-8247	\$4,862.85	\$0.00	\$0.00	\$4,862.85	Blocked	Blocked	Blocked	Timed Out. Settlement set up for 42% (10/24)
Home Depot-Edward-9075	\$5,803.81	\$3,876.40	\$1,927.41	\$0.00	\$5,803.00	Charged Off	\$5,803.00	Settlement of 67% not included in write-off
Macy's 20-Flex-8675	\$5,758.61	\$5,290.04	\$468.57	\$0.00	\$5,758.00	Charged Off	\$5,758.00	Settlement of 92% not included in write-off
NTB Credit Plan-7945	\$2,412.50	\$1,586.86	\$825.64	\$0.00	\$2,412.00	Charged Off	\$2,412.00	Settlement of 66% not included in write-off
Shell Oil Company-878	\$2,613.26	\$1,439.96	\$1,173.30	\$0.00	\$1,439.96	Settled	\$1,439.96	
Chevron-6917	\$2,377.25	\$1,411.00	\$966.25	\$966.25	\$1,411.00	Paying OK	Paying OK	
Phillips 66-1850	\$133.68	\$0.00	\$0.00	\$0.00	\$0.00	Paid Off OK	Paid Off OK	
Sub-Total Credit Card Payoffs	\$41,186.45	\$21,689.44	\$9,597.93	\$10,731.65	\$29,143.96	Charged Off	\$37,496.96	Net write-off and fees only \$9597.93
Lender-2 Credit Card Payoffs from 2018:								
Home Depot-Wanda-5357	\$4,028.89	\$2,088.00	\$1,940.89	\$2,088.00	\$2,088.00	Paying OK	Paying OK	
Neiman Marcus-5272	\$1,288.92	\$873.60	\$415.32	\$0.00	\$1,288.00	Charged Off	\$1,288.00	Settlement of 68% not included in write-off
Saks Fifth Avenue-0296	\$3,258.93	\$2,269.66	\$989.27	\$0.00	N/A	Charged Off	N/A	Settlement of 70% not included in write-off
BOA 12-Month 0%-8804	\$12,280.90	\$11,943.75	\$337.15	\$0.00	\$12,280.00	Charged Off	\$12,280.00	Settlement of 97% not included in write-off
BOA 12-Month 0%-2168	\$8,584.56	\$8,142.35	\$442.21	\$0.00	\$8,584.00	Charged Off	\$8,584.00	Settlement of 95% not included in write-off
BOA 18-Month 0%-7474	\$8,830.48	\$6,576.06	\$2,254.42	\$0.00	\$8,830.00	Charged Off	\$8,830.00	Settlement of 74% not included in write-off
Dillard's-15689	\$2,980.48	\$1,690.31	\$1,290.17	\$0.00	\$2,980.00	Charged Off	\$2,980.00	Settlement of 57% not included in write-off
Sub-Total Credit Card Payoffs	\$41,253.16	\$33,583.73	\$7,669.43	\$2,088.00	\$36,050.00	Charged Off	\$33,962.00	Net write-off and fees only \$7,669.43
Other Credit Card Payoffs from 2018:								
Best Buy-6455	\$8,614.53	\$7,121.92	\$1,492.61	\$0.00	N/A	N/A	N/A	Credit card account not in three bureaus
Sub-Total	\$8,614.53	\$7,121.92	\$1,492.61	\$0.00	\$0.00	\$0.00	\$0.00	Net write-off and fee only \$1,492.61
Grand Total Credit Card Payoffs	\$91,054.14	\$62,395.09	\$18,759.97	\$12,819.65	\$65,193.96	Charged Off	\$71,458.96	Net write-off and fees only \$18,759.97

<u>Credit Card Accounts</u>	Balance at Acct. Closing	Settlement of Acct. & Fees	Net Acct. Write-Off & Fees	Current Acct. Balance	Experian Write-Off	TransUnion Write-Off	Equifax Write-Off	Comments
<u>Mortgage/Commercial Loans</u>	Original Balance	Total Paydown of Loan	Net Acct. Write-Off & Fees	Current Balance	Experian Disposition	TransUnion Disposition	Equifax Disposition	Comments
Renasant Bank Loan Paydown from 2018:	\$75,000.00	\$22,868.35	\$0.00	\$52,131.65	N/A	N/A	N/A	Loan account not included in three bureaus
Newrez/Nationstar Paydown from 2016:	\$120,000.00	\$16,308.00	\$0.00	\$103,692.00	Late Pymts	Late Pymts	Late Pymts	Late Pymt due to chng in banks/escrow
Rocket Mortgage Paydown from 2018:	\$71,250.00	\$42,583.00	\$0.00	\$28,667.00	Late Pymts	Late Pymts	Late Pymts	Late Pymts due to escrow increase
Grand Total Mrtg/Cmmrcl Payoffs	\$266,250.00	\$81,759.35	\$0.00	\$184,490.65	\$0.00	\$0.00	\$0.00	Pymt not accepted due to escrow increase
Grand Total All Credit Card/Loan Accts.	\$357,304.14	\$144,154.44	\$18,759.97	\$197,310.30	\$65,193.96	Charged Off	\$71,458.96	Total write-off and fees only \$18,759.97
Note: BOA = Bank of America; NTB = National Tire and Battery								