

Partnered
with



Your 3B Report & Vantage Scores® 3.0

Transunion®

528

Experian®

506

Equifax®

572

*Vantage Score® 3.0 credit score

Personal Information

	Transunion®	Experian®	Equifax®
Credit Report Date	7/10/2024	7/10/2024	7/10/2024
Name Also Known As:	MARISLEYDIS PENAESPINOSA MARISLEYD PENAESPINOSA ESPINOSA,MARISLEYDIS,PENA MARISLEYDIS PENA	MARISLEYDIS PENA-ESPINOSA ESPINOSA MARISLEYDIS PENA MARISLEYDIS P ESPINOSA PENAESPINOSA MARISLEYDIS	MARISLEYDIS PENA-ESPINOSA MARISLEYDIS PENA MARISLEYD PENA ESPINOSA PENA ESPINOSA MARISLEYDIS MARISLEYDIS PENA ESPINOSA
Date of Birth	1977	1977	1977
Current Address	7979 WESTHEIMER HOUSTON, TX 77063	7979 WESTHEIMER RD APT 1702 HOUSTON, TX 770634527	7335 OSAGE ST HOUSTON, TX 77036
Previous Address	6005 GESSNER HOUSTON, TX 77036	7335 OSAGE ST HOUSTON, TX 770366433	8177 SANDS POINT DR HOUSTON, TX 77036
	7335 OSAGE HOUSTON, TX 77036	8177 SANDS POINT DR HOUSTON, TX 770362761	7979 WESTHEIMER RD APT 1702 HOUSTON, TX 77063
Employer	MARI LIMO Date Updated: 4/6/2023	SELF Date Updated: 12/1/2023	MARI LIMO Date Updated: 7/1/2024
	UBBER Date Updated: 8/9/2021	MARY LIMOUSINE Date Updated: 4/1/2023	MARY LIMOUSINE Date Updated: 7/1/2024
			UBER Date Updated: 7/1/2024

Consumer Statement

Transunion®	NONE REPORTED
Experian®	NONE REPORTED
Equifax®	NONE REPORTED

Summary

	Transunion®	Experian®	Equifax®
Total Accounts	23	13	12
Open Accounts:	4	2	4
Closed Accounts:	19	11	8
Delinquent:	1	0	0
Derogatory:	2	2	1
Balances:	\$45,774	\$33,579	\$38,310
Payments:	\$865	\$109	\$677
Public Records:	0	0	0
Inquiries (2 years):	2	25	37

Account History

At-a-glance viewing of your payment history

Unknown	OK Current	30 30 Days Late	60 60 Days Late	90 90 Days Late	120 120 Days Late	150 150+ Days Late	PP Payment Plan	RF Repossessor Foreclosure
CO Collection Chargeoff								

Revolving Accounts : Accounts with an open-end term

CREDITONEBNK

	Transunion®	Experian®	Equifax®
Account #	444796*****	444796*****	444796*****
High Balance:	\$2,078	\$2,078	\$0
Last Verified:	6/16/2024	--	--
Date of Last Activity:	6/16/2024	3/1/2024	6/1/2024
Date Reported:	6/16/2024	6/16/2024	6/1/2024
Date Opened:	3/4/2018	3/1/2018	3/1/2018
Balance Owed:	\$1,615	\$1,615	\$1,615
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	All Banks
Account Status:	Open	Open	Open

Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	\$81	\$81	\$81
Last Payment:	6/11/2024	6/11/2024	6/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$1,850	\$1,850	\$1,850

Two-Year Payment History

Transunion

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	30	60
Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb
OK	OK	OK																		
Mar	Apr	May																		

Experian

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	30	60	OK
Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar
OK	OK	OK																		
Apr	May	Jun																		

Equifax

																30			30	60
May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24
Feb	Mar	Apr																		

Days Late - 7 Year History

Transunion®				Experian®				Equifax®												
30: 2	60: 1	90: 0	30: 2	60: 1	90: 0	30: 2	60: 1	90: 0	30: 2	60: 1	90: 0	30: 2	60: 1	90: 0	30: 2	60: 1	90: 0	30: 2	60: 1	90: 0

SYNCB/NETWRK

	Transunion®	Experian®	Equifax®
Account #	650172*****	650172*****	650172*****
High Balance:	\$0	\$0	\$2,700

Last Verified:	2/3/2020	--	--
Date of Last Activity:	3/4/2019	3/1/2019	--
Date Reported:	2/3/2020	3/7/2019	2/1/2020
Date Opened:	2/18/2018	2/1/2018	2/1/2018
Balance Owed:	\$0	\$0	\$0
Closed Date:	3/4/2019	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	Sales Financing
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Inactive account	Account has been closed due to inactivity.	Closed or paid account/zero balance Charge
Payment Amount:	\$0	\$0	\$0
Last Payment:	--	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$2,700	\$2,700	\$0

Two-Year Payment History

Transunion

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'19	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
OK	OK	OK																		
Nov	Dec	'20																		

Experian

												OK	OK	OK	OK	OK	OK	OK	OK	OK
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'18	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
OK	OK																			
'19	Feb	Mar																		

Equifax

Jun Jul Aug Sep Oct Nov Dec '23 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24 Feb

90 OK OK

Mar Apr May

Experian

OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK 30 60 90

Jul Aug Sep Oct Nov Dec '23 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24 Feb Mar

OK OK

Apr May Jun

Equifax

30 60

May Jun Jul Aug Sep Oct Nov Dec '23 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24

90

Feb Mar Apr

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 1 60: 1 90: 1 30: 1 60: 1 90: 1 30: 1 60: 1 90: 1

BK OF AMER

	Transunion®	Experian®	Equifax®
Account #	****	****	440066*****
High Balance:	\$2,880	\$2,880	\$0
Last Verified:	6/22/2024	--	--
Date of Last Activity:	6/22/2024	3/1/2024	6/1/2024
Date Reported:	6/22/2024	6/20/2024	6/1/2024
Date Opened:	6/22/2017	6/1/2017	6/1/2017
Balance Owed:	\$711	\$711	\$711
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	National Credit Card Companies
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card

			Amount in H/C column is credit limit																				
Payment Amount:	\$26																						\$26
Last Payment:	6/17/2024																						6/1/2024
Term Length:	--																						--
Past Due Amount:	\$0																						\$0
Account Type:	Credit Card																						Credit Card
Payment Frequency:	--																						--
Credit Limit:	\$1,000																						\$1,000

Two-Year Payment History

Transunion

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60
Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	
OK	OK	OK																			
Mar	Apr	May																			

Experian

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60	OK
Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	
OK	OK	OK																			
Apr	May	Jun																			

Equifax

																				30	60
May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	
Feb	Mar	Apr																			

Days Late - 7 Year History

Transunion®

30: 1	60: 1	90: 0	30: 1	60: 1	90: 0	30: 1	60: 1	90: 0
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Experian®

Equifax®

Installment Accounts : Accounts comprised of fixed terms with regular payments

SECURITY FIN

	Transunion®	Experian®	Equifax®
Account #	6****	--	--
High Balance:	\$1,556	--	--
Last Verified:	8/7/2023	--	--

90: --

SECURITY FIN

	Transunion®	Experian®	Equifax®
Account #	5****	--	--
High Balance:	\$1,055	--	--
Last Verified:	2/5/2020	--	--
Date of Last Activity:	2/5/2020	--	--
Date Reported:	2/5/2020	--	--
Date Opened:	5/7/2019	--	--
Balance Owed:	\$0	--	--
Closed Date:	2/5/2020	--	--
Account Rating:	Closed	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Finance	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Closed	--	--
Payment Amount:	\$0	--	--
Last Payment:	2/5/2020	--	--
Term Length:	12 Month(s)	--	--
Past Due Amount:	\$0	--	--
Account Type:	Unsecured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion

Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '19 Feb Mar Apr May Jun Jul Aug Sep Oct
 OK OK OK OK OK OK
 Nov Dec '20

Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History

30: 0 60: 0

30: --

30: --

60: --

90: --

	Transunion®	Experian®	Equifax®
Account #	478381*	478381*	478381*
High Balance:	\$8,100	\$8,100	\$8,100
Last Verified:	8/12/2023	--	--
Date of Last Activity:	8/12/2023	8/1/2023	7/1/2023
Date Reported:	8/12/2023	8/12/2023	9/1/2023
Date Opened:	8/12/2021	8/1/2021	8/1/2021
Balance Owed:	\$0	\$0	\$0
Closed Date:	8/12/2023	--	--
Account Rating:	Refinanced	Refinanced	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Sales Financing	Personal Loan Companies	Personal Loan Companies
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Account closed due to refinance	Account closed du to refinance.	Closed or paid account/zero balance Refinanced
Payment Amount:	\$0	\$0	\$0
Last Payment:	7/30/2023	7/30/2023	7/1/2023
Term Length:	40 Month(s)	40 Month(s)	40 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Unsecured loan	Unsecured loan	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Transunion

Experian

OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

Sep Oct Nov Dec '22 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '23 Feb Mar Apr May

OK OK

Jun Jul Aug

Equifax

Aug Sep Oct Nov Dec '22 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '23 Feb Mar Apr

May Jun Jul

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0

60: 0

90: 0

30: 0

60: 0

90: 0

30: 0

60: 0

90: 0

CAP ONE AUTO

	Transunion®	Experian®	Equifax®
Account #	620881*****	620881*****	620881*****
High Balance:	\$45,419	\$45,419	\$45,419
Last Verified:	12/6/2021	--	--
Date of Last Activity:	12/6/2021	12/1/2021	12/1/2021
Date Reported:	12/6/2021	12/31/2021	12/1/2021
Date Opened:	8/9/2021	8/1/2021	8/1/2021
Balance Owed:	\$0	\$0	\$0
Closed Date:	12/6/2021	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Joint	Joint	Joint
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Auto Financing	Auto Financing	Auto Financing
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Auto
Payment Amount:	\$0	\$0	\$0
Last Payment:	12/6/2021	12/6/2021	12/1/2021
Term Length:	72 Month(s)	72 Month(s)	72 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	Auto Loan
Payment Frequency:	Monthly (every month)	--	--

Credit Limit:

\$0

\$0

\$0

Two-Year Payment History

Transunion

																				OK
Dec	'20	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug
OK			OK			OK														
Sep			Oct			Nov														

Experian

																			OK	OK
'20	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
OK			OK																	
Oct			Nov			Dec														

Equifax

Nov	Dec	'20	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul
Aug			Sep			Oct														

Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0

Creditor Type:	Miscellaneous Finance	All Banks	--
Account Status:	Closed	Closed	--
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	--
Creditor Remarks:	Charged off as bad debt Profit and loss write-off	Unpaid balance reported as a loss by the credit grantor.	--
Payment Amount:	\$0	\$0	--
Last Payment:	11/15/2023	11/15/2023	--
Term Length:	43 Month(s)	43 Month(s)	--
Past Due Amount:	\$5,926	\$5,926	--
Account Type:	Unsecured loan	Unsecured loan	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	--

Two-Year Payment History

Transunion

NONE REPORTED

Experian

																	OK	OK	OK	OK	30	60	90
Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb			
CO	CO	CO																					
Mar	Apr	May																					

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: 0	60: 0	90: 0	30: 1	60: 1	90: 1	30: --	60: --	90: --

SECURITY FIN

	Transunion®	Experian®	Equifax®
Account #	6****	--	--
High Balance:	\$1,556	--	--
Last Verified:	5/31/2024	--	--
Date of Last Activity:	5/31/2024	--	--
Date Reported:	5/31/2024	--	--
Date Opened:	8/7/2023	--	--
Balance Owed:	\$1,538	--	--

Closed Date:	--	--	--
Account Rating:	Open	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Finance	--	--
Account Status:	Open	--	--
Payment Status:	Late 120 Days	--	--
Creditor Remarks:	--	--	--
Payment Amount:	\$188	--	--
Last Payment:	12/7/2023	--	--
Term Length:	12 Month(s)	--	--
Past Due Amount:	\$776	--	--
Account Type:	Unsecured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion

																		OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24			
30	60	90																					
Feb	Mar	Apr																					

Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 1	60: 1	90: 1	30: --	60: --	90: --	30: --	60: --	90: --
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AMER HONDA

	Transunion®	Experian®	Equifax®
Account #	459634***	459634***	459634***
High Balance:	\$57,526	\$57,526	\$57,526
Last Verified:	8/26/2022	--	--
Date of Last Activity:	8/26/2022	9/1/2022	8/1/2022

Date Reported:	8/26/2022	9/22/2022	10/1/2022
Date Opened:	11/6/2021	11/1/2021	11/1/2021
Balance Owed:	\$0	\$0	\$0
Closed Date:	8/26/2022	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Joint	Joint	Joint
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Auto Finance	Auto Financing	Auto Financing
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Auto
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/26/2022	8/26/2022	8/1/2022
Term Length:	72 Month(s)	72 Month(s)	72 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	Auto Loan
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

															OK	OK	OK	OK	OK	OK
Aug	Sep	Oct	Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr
OK	OK	OK																		
May	Jun	Jul																		

Experian

														OK	OK	OK	OK	OK	OK	OK	OK
Oct	Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	
OK	OK																				
Jul	Aug	Sep																			

Equifax

Sep	Oct	Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May
Jun	Jul	Aug																		

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0

60: 0

90: 0

30: 0

60: 0

90: 0

30: 0

60: 0

90: 0

SECURITY FIN

	Transunion®	Experian®	Equifax®
Account #	4****	--	4****
High Balance:	\$1,055	--	\$1,055
Last Verified:	1/8/2019	--	--
Date of Last Activity:	1/8/2019	--	1/1/2019
Date Reported:	1/8/2019	--	1/1/2019
Date Opened:	3/19/2018	--	3/1/2018
Balance Owed:	\$0	--	\$0
Closed Date:	1/8/2019	--	--
Account Rating:	Closed	--	Paid
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Miscellaneous Finance	--	Personal Loan Companies
Account Status:	Closed	--	Closed
Payment Status:	Current	--	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Unsecured
Payment Amount:	\$0	--	\$0
Last Payment:	--	--	1/1/2019
Term Length:	12 Month(s)	--	12 Month(s)
Past Due Amount:	\$0	--	\$0
Account Type:	Unsecured loan	--	Unsecured loan
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

Transunion

[illegible]

Experian

NONE REPORTED

Equifax

Dec '17 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '18 Feb Mar Apr May Jun Jul Aug

Sep Oct Nov

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0

60: 0

90: 0

30: --

60: --

90: --

30: 0

60: 0

90: 0

OPORTUNPROG

	Transunion®	Experian®	Equifax®
Account #	239898*	--	--
High Balance:	\$4,100	--	--
Last Verified:	11/23/2018	--	--
Date of Last Activity:	11/23/2018	--	--
Date Reported:	11/23/2018	--	--
Date Opened:	9/24/2017	--	--
Balance Owed:	\$0	--	--
Closed Date:	11/23/2018	--	--
Account Rating:	Refinanced	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Sales Financing	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Account closed due to refinance	--	--
Payment Amount:	\$0	--	--
Last Payment:	11/23/2018	--	--
Term Length:	29 Month(s)	--	--
Past Due Amount:	\$0	--	--
Account Type:	Unsecured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion

	Transunion®	Experian®	Equifax®
Account #	121894**	121894**	121894**
High Balance:	\$19,939	\$19,939	\$19,939
Last Verified:	11/19/2021	--	--
Date of Last Activity:	11/19/2021	11/1/2021	--
Date Reported:	11/19/2021	11/19/2021	7/1/2024
Date Opened:	9/26/2019	9/1/2019	9/1/2019
Balance Owed:	\$0	\$0	\$0
Closed Date:	11/19/2021	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Savings and Loan Companies	Personal Loan Companies	Auto Financing
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Too New to Rate
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Auto
Payment Amount:	\$0	\$0	\$0
Last Payment:	11/19/2021	11/19/2021	--
Term Length:	60 Month(s)	60 Month(s)	60 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	Auto Loan
Payment Frequency:	Monthly (every month)	--	--

Credit Limit:

\$0

\$0

\$0

Two-Year Payment History

Transunion

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Nov	Dec	'20	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul
OK	OK	OK																		
Aug	Sep	Oct																		

Experian

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Dec	'20	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug
OK	OK																			
Sep	Oct	Nov																		

Equifax

Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb
Mar	Apr	May																		

Days Late - 7 Year History

Transunion®				Experian®									Equifax®							
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0						

SECURITY FIN

	Transunion®	Experian®	Equifax®
Account #	5****	--	--
High Balance:	\$1,202	--	--
Last Verified:	2/3/2023	--	--
Date of Last Activity:	2/3/2023	--	--
Date Reported:	2/3/2023	--	--
Date Opened:	5/20/2022	--	--
Balance Owed:	\$0	--	--
Closed Date:	2/3/2023	--	--
Account Rating:	Closed	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--

Two-Year Payment History

[illegible]

NONE REPORTED

NONE REPORTED

Transunion®			Experian®			Equifax®		
30: 0	60: 0	90: 0	30: --	60: --	90: --	30: --	60: --	90: --

	Transunion®	Experian®	Equifax®
Account #	194086*	194086*	--
High Balance:	\$1,070	\$1,070	--
Last Verified:	8/1/2017	--	--
Date of Last Activity:	8/1/2017	8/1/2017	--
Date Reported:	8/1/2017	8/1/2017	--
Date Opened:	11/1/2016	11/1/2016	--
Balance Owed:	\$0	\$0	--
Closed Date:	8/1/2017	--	--

Account Rating:	Closed	Paid	--
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	--
Creditor Type:	Sales Financing	Personal Loan Companies	--
Account Status:	Closed	Closed	--
Payment Status:	Current	Current	--
Creditor Remarks:	Closed	--	--
Payment Amount:	\$0	\$0	--
Last Payment:	8/1/2017	8/1/2017	--
Term Length:	9 Month(s)	9 Month(s)	--
Past Due Amount:	\$0	\$0	--
Account Type:	Unsecured loan	Unsecured loan	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	--

Two-Year Payment History

Transunion

															OK	OK	OK	OK	OK	OK
Jul	Aug	Sep	Oct	Nov	Dec	'16	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'17	Feb	Mar
OK	OK	OK																		
Apr	May	Jun																		

Experian

															OK	OK	OK	OK	OK	OK
Aug	Sep	Oct	Nov	Dec	'16	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'17	Feb	Mar	Apr
OK	OK																			
May	Jun	Jul																		

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: --	60: --	90: --
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SANTANDER

	Transunion®	Experian®	Equifax®
Account #	300002*****	300002*****	300002*****
High Balance:	\$24,044	\$24,044	\$24,044

Last Verified:	3/26/2021	--	--
Date of Last Activity:	3/26/2021	3/1/2021	--
Date Reported:	3/26/2021	3/27/2021	8/1/2021
Date Opened:	8/5/2019	8/1/2019	8/1/2019
Balance Owed:	\$0	\$0	\$0
Closed Date:	3/26/2021	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Joint	Joint	Joint
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Auto Financing	Personal Loan Companies	Auto Financing
Account Status:	Closed	Closed	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	--
Payment Amount:	\$0	\$0	\$0
Last Payment:	3/26/2021	3/26/2021	--
Term Length:	75 Month(s)	75 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

[illegible]

Experian

[illegible]

Equifax

Jul Aug Sep Oct Nov Dec '20 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '21 Feb Mar

Apr May Jun

Days Late - 7 Year History

Transunion®

30: 1

60: 0

90: 0

Experian®

30: 1

60: 0

90: 0

Equifax®

30: 0

60: 0

90: 0

OportunProg

	Transunion®	Experian®	Equifax®
Account #	315424*	315424*	--
High Balance:	\$6,600	\$6,600	--
Last Verified:	6/23/2021	--	--
Date of Last Activity:	6/23/2021	6/1/2021	--
Date Reported:	6/23/2021	6/23/2021	--
Date Opened:	11/23/2018	11/1/2018	--
Balance Owed:	\$0	\$0	--
Closed Date:	6/23/2021	--	--
Account Rating:	Closed	Paid	--
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	--
Creditor Type:	Sales Financing	Personal Loan Companies	--
Account Status:	Closed	Closed	--
Payment Status:	Current	Current	--
Creditor Remarks:	Closed	--	--
Payment Amount:	\$0	\$0	--
Last Payment:	6/23/2021	6/23/2021	--
Term Length:	37 Month(s)	37 Month(s)	--
Past Due Amount:	\$0	\$0	--
Account Type:	Unsecured loan	Unsecured loan	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	--

Two-Year Payment History

Transunion

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Jun	Jul	Aug	Sep	Oct	Nov	Dec	'20	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'21	Feb
OK	OK	OK																		
Mar	Apr	May																		

Experian

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Jul	Aug	Sep	Oct	Nov	Dec	'20	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'21	Feb	Mar

OK OK

Apr May Jun

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0 60: 0 90: 0 30: 0 60: 0 90: 0 30: -- 60: -- 90: --

PFS

	Transunion®	Experian®	Equifax®
Account #	177200*****	--	1772-1*****
High Balance:	\$13,175	--	\$13,175
Last Verified:	6/30/2024	--	--
Date of Last Activity:	6/30/2024	--	6/1/2024
Date Reported:	6/30/2024	--	6/1/2024
Date Opened:	4/13/2023	--	4/1/2023
Balance Owed:	\$10,657	--	\$10,657
Closed Date:	--	--	--
Account Rating:	Open	--	Open
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Miscellaneous Finance	--	Personal Loan Companies
Account Status:	Open	--	Open
Payment Status:	Current	--	Current
Creditor Remarks:	--	--	Auto Secured
Payment Amount:	\$568	--	\$568
Last Payment:	6/13/2024	--	6/1/2024
Term Length:	48 Month(s)	--	--
Past Due Amount:	\$0	--	\$0
Account Type:	Auto Loan	--	Auto Loan
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

Transunion

OK OK OK OK OK OK OK OK OK OK OK

Jun Jul Aug Sep Oct Nov Dec '23 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24 Feb

OK OK OK
Mar Apr May

Experian

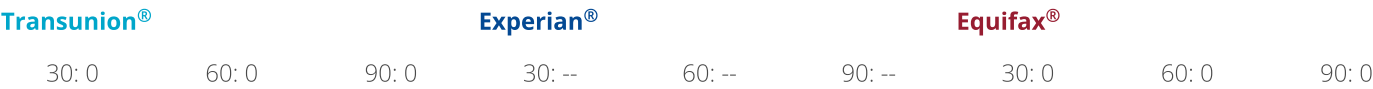
NONE REPORTED

Equifax

May Jun Jul Aug Sep Oct Nov Dec '23 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24

Feb Mar Apr

Days Late - 7 Year History



SECURITY FIN

	Transunion®	Experian®	Equifax®
Account #	5****	--	--
High Balance:	\$1,055	--	--
Last Verified:	12/10/2020	--	--
Date of Last Activity:	12/10/2020	--	--
Date Reported:	12/10/2020	--	--
Date Opened:	2/5/2020	--	--
Balance Owed:	\$0	--	--
Closed Date:	12/10/2020	--	--
Account Rating:	Closed	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Finance	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Closed	--	--
Payment Amount:	\$0	--	--
Last Payment:	12/10/2020	--	--
Term Length:	12 Month(s)	--	--
Past Due Amount:	\$0	--	--

Payment Amount:	\$0	\$0	\$0
Last Payment:	6/29/2023	6/29/2023	6/1/2023
Term Length:	72 Month(s)	72 Month(s)	72 Month(s)
Past Due Amount:	\$25,325	\$25,325	\$25,325
Account Type:	Auto Loan	Auto Loan	Auto Loan
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion
NONE REPORTED

Experian																					
				OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60	90				CO	CO	CO
Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	
CO	CO	CO																			
Mar	Apr	May																			

Equifax																							
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec			
'24	Feb	Mar																					

Days Late - 7 Year History

Transunion®				Experian®				Equifax®			
30: 0	60: 0	90: 0	30: 1	60: 1	90: 1	30: 0	60: 0	90: 5			

RBF AUTO

	Transunion®	Experian®	Equifax®
Account #	538000*****	--	--
High Balance:	\$16,942	--	--
Last Verified:	9/16/2019	--	--
Date of Last Activity:	9/16/2019	--	--
Date Reported:	9/16/2019	--	--
Date Opened:	6/24/2019	--	--
Balance Owed:	\$0	--	--
Closed Date:	9/16/2019	--	--
Account Rating:	Closed	--	--

ALLYFINANC	3/4/2023	Equifax
CAP ONE AF	3/4/2023	Equifax
700/BAYWAY CADILLAC OF	8/13/2022	Experian
BAYWAYCADI	8/13/2022	Equifax
PATHWARD NA/OPORTUN	6/14/2023	Experian
NOWCOM/RBF AUTO	2/18/2023	Experian
SOUTHERN HILLS ACCEPTA	2/18/2023	Experian
UNITED AUTO CREDIT CO	2/18/2023	Experian
CREDIT REPORTING SVC I	2/18/2023	Experian
AUTONATION FINANCE/DS	2/18/2023	Experian
CBC/VEROS CREDIT LLC	2/18/2023	Experian
NCCINC/ROBBINS NISSAN	4/6/2023	Experian
CAPITAL ONE AUTO FIN	4/6/2023	Experian
EXETER FINANCE LLC/WCG	4/6/2023	Experian
SANTANDER CONSUMER USA	4/6/2023	Experian
ALLY FINANCIAL	4/6/2023	Experian
GLOBAL LENDING SERVICE	4/6/2023	Experian
NOWCOM/WESTLAKE FINANC	4/6/2023	Experian
CUAC	4/6/2023	Equifax
CRDT HUMAN	4/6/2023	Equifax
GLOBALLEND	4/6/2023	Equifax
SAFCO	4/6/2023	Equifax
CAP ONE AF	4/6/2023	Equifax
ALLYFINANC	4/6/2023	Equifax
ROBBINS	4/6/2023	Equifax
PFS AUTO FIN	4/12/2023	TransUnion
PFS AUTO	4/12/2023	Equifax
ALLYFINANC	4/12/2023	Equifax
CAP ONE AF	4/12/2023	Equifax
PATHWARD NA/OPORTUN	8/12/2023	Experian
ALLYFINANC	4/13/2023	Equifax
CBC/VEROS CREDIT LLC	7/8/2022	Experian
CONTLCREDT	2/3/2023	Equifax
CAPITAL ONE AUTO FIN	10/7/2022	Experian
ALLY FINANCIAL	10/7/2022	Experian
SANTANDER CONSUMER USA	10/7/2022	Experian
NOWCOM/WESTLAKE FINANC	10/7/2022	Experian
EXETER FINANCE LLC/WCG	10/7/2022	Experian
1STCOMMCU	10/7/2022	Equifax
WFDS	10/7/2022	Equifax

CUAC	10/7/2022	Equifax
BAYWAYCADI	10/7/2022	Equifax
GMFINANCIA	10/7/2022	Equifax
ALLYFINANC	10/7/2022	Equifax
CAP ONE AF	10/7/2022	Equifax
EECU	10/7/2022	Equifax
GMFNANCIAL	10/7/2022	Equifax
ALLY FINANCIAL	10/8/2022	Experian
CAPITAL ONE AUTO FIN	10/8/2022	Experian
GLOBALLEND	10/8/2022	Equifax
CAP ONE AF	10/8/2022	Equifax
CBC	10/8/2022	Equifax
700 CREDIT/GRUBBS VOLV	8/10/2022	Experian
GRUBBSAUTO	8/10/2022	Equifax
ODE	8/10/2022	Equifax
PATHWARD NA/OPORTUN	4/24/2023	Experian
GILLMAN SUBA	11/15/2023	TransUnion
CRDT HUMAN	3/3/2023	Equifax
CENTRALHOU	3/3/2023	Equifax
GLOBALLEND	3/3/2023	Equifax
AMERICREDI	3/3/2023	Equifax
CAP ONE AF	3/3/2023	Equifax
ALLYFINANC	3/3/2023	Equifax

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1 The estimated calculation was obtained from the [FICO®](#) calculator to determine savings from starting credit score to credit score before the above-mentioned financing occurred. Our calculation is subject to change without notice.

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