

Partnered
with



Your 3B Report & Vantage Scores® 3.0

Transunion®

Experian®

Equifax®

772

773

774

*Vantage Score® 3.0 credit score

Personal Information

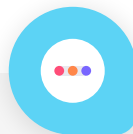
	Transunion®	Experian®	Equifax®
Credit Report Date	9/13/2024	9/13/2024	9/13/2024
Name Also Known As:	RICARDO MONTALVO RICARDO MONTALVOTORRES	RICARDO MONTALVO	RICARDO MONTALVO/TORRES RICARDO MONTALVO- TORRES TORRES RICARDO MONTALVO RICARDO MONTALVO TORRES
Date of Birth	1990	1990	1990
Current Address	2450 135TH NORTH MIAMI, FL 33181	2450 NE 135TH ST APT 908 NORTH MIAMI, FL 331813535	2450 NE 135TH ST APT 908 NORTH MIAMI, FL 33181
Previous Address	--	155 AVE ARTERIAL HOSTOS SAN JUAN, PR 009182987 HC 2 BOX 6696 ADJUNTAS, PR 006019295	--
Employer	--	--	--

Consumer Statement

Transunion® NONE REPORTED

Experian® NONE REPORTED

Equifax® NONE REPORTED

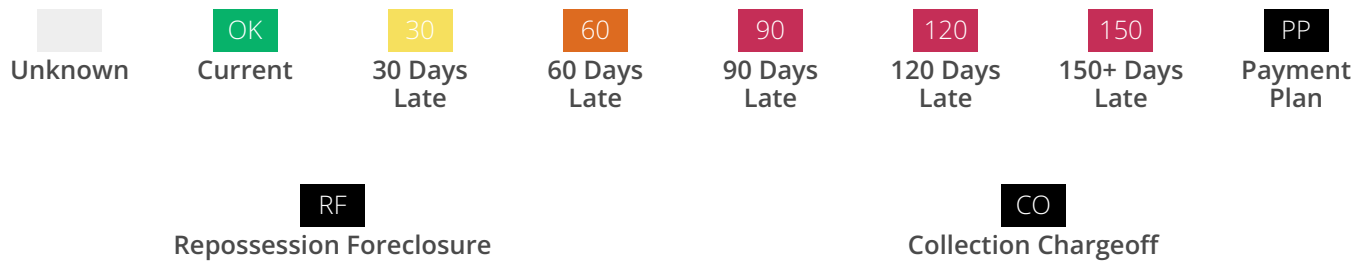


Summary

Total Accounts	26	23	24
Open Accounts:	18	18	17
Closed Accounts:	8	5	7
Delinquent:	0	0	0
Derogatory:	0	0	0
Balances:	\$47,364	\$46,071	\$45,870
Payments:	\$649	\$807	\$1,125
Public Records:	0	0	0
Inquiries (2 years):	1	1	0

Account History

At-a-glance viewing of your payment history



Revolving Accounts : Accounts with an open-end term

JPMCB CARD

	Transunion®	Experian®	Equifax®
Account #	414740*****	414740*****	414740*****
High Balance:	\$644	\$644	\$0
Last Verified:	9/10/2024	--	--

Date of Last Activity:	9/10/2024	9/1/2024	8/1/2024
Date Reported:	9/10/2024	9/6/2024	9/1/2024
Date Opened:	9/7/2020	9/1/2020	9/1/2020
Balance Owed:	\$0	\$0	\$0
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:	--	--	Flexible spending credit card Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	9/10/2024	8/31/2024	8/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Flexible spending credit card	Credit Card	Flexible spending credit card
Payment Frequency:	--	--	--
Credit Limit:	\$500	\$500	\$500

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

DISCOVERBANK

	Transunion®	Experian®	Equifax®
Account #	601101*****	601101*****	601101*****
High Balance:	\$6,228	\$6,228	\$0
Last Verified:	9/10/2024	--	--
Date of Last Activity:	9/10/2024	9/1/2024	9/1/2024
Date Reported:	9/10/2024	9/10/2024	9/1/2024
Date Opened:	8/22/2023	8/1/2023	8/1/2023
Balance Owed:	\$5,400	\$5,400	\$5,400
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:	Dispute resolved; reported by grantor	Account was in dispute - now resolved - reported by subscriber.	Credit card Amount in H/C column is credit limit
Payment Amount:	\$108	\$108	\$108
Last Payment:	9/5/2024	9/5/2024	9/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$12,000	\$12,000	\$12,000

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

GS BANK USA

	Transunion®	Experian®	Equifax®
Account #	****	130011*****	130011*****
High Balance:	\$3,538	\$3,538	\$0
Last Verified:	8/31/2024	--	--
Date of Last Activity:	8/31/2024	8/1/2024	8/1/2024
Date Reported:	8/31/2024	8/31/2024	8/1/2024
Date Opened:	11/22/2023	11/1/2023	11/1/2023
Balance Owed:	\$3,046	\$3,046	\$3,046
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	All Banks	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:	\$87	\$87	\$87
Last Payment:	8/31/2024	8/31/2024	8/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$9,500	\$9,500	\$9,500

Two-Year Payment History

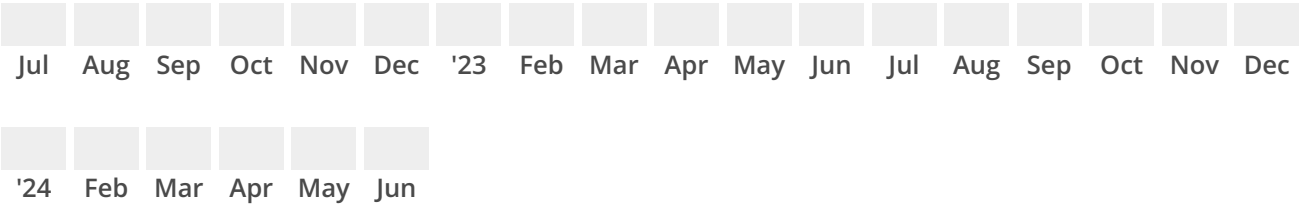
Transunion

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

Experian



Equifax



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

BP-VISA

	Transunion®	Experian®	Equifax®
Account #	454901*****	454901*****	454901*****
High Balance:	\$1,256	\$1,256	\$0
Last Verified:	8/21/2024	--	--
Date of Last Activity:	3/9/2024	8/1/2024	3/1/2024
Date Reported:	8/21/2024	8/21/2024	8/1/2024
Date Opened:	1/27/2011	1/1/2011	1/1/2011
Balance Owed:	\$0	\$0	\$0
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	All Banks	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:	\$0	\$0	\$0
Last Payment:	3/9/2024	3/9/2024	3/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$1,000	\$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
Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24
OK	OK	OK	OK	OK	OK												
Feb	Mar	Apr	May	Jun	Jul												

Experian

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

Equifax

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

COMENITYBANK/PACSUNWR

	Transunion®	Experian®	Equifax®
Account #	--	600594****	60****
High Balance:	--	\$140	\$200
Last Verified:	--	--	--
Date of Last Activity:	--	2/1/2018	11/1/2011
Date Reported:	--	2/24/2018	9/1/2017
Date Opened:	--	12/1/2010	12/1/2010
Balance Owed:	--	\$0	\$0
Closed Date:	--	--	--
Account Rating:	--	Paid	Paid
Account Description:	--	Individual	Individual
Dispute Status:	--	Account not disputed	Account not disputed
Creditor Type:	--	Specialty Clothing	General Clothing Store
Account Status:	--	Closed	Closed
Payment Status:	--	Current	Current
Creditor Remarks:	--	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Payment Amount:	--	\$0	\$0
Last Payment:	--	11/5/2011	11/1/2011
Term Length:	--	--	--
Past Due Amount:	--	\$0	\$0
Account Type:	--	Charge account	--
Payment Frequency:	--	--	--
Credit Limit:	--	\$200	\$0

Two-Year Payment History

Transunion

NONE REPORTED

Experian

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

OK	OK	OK	OK	OK	
Sep	Oct	Nov	Dec	'18	Feb

Equifax

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

Feb	Mar	Apr	May	Jun	Jul

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

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

DISCOVERBANK

	Transunion®	Experian®	Equifax®
Account #	601101*****	601101*****	601101*****
High Balance:	\$30,386	\$30,386	\$0
Last Verified:	8/12/2024	--	--
Date of Last Activity:	8/12/2024	9/1/2024	9/1/2024
Date Reported:	8/12/2024	9/12/2024	9/1/2024
Date Opened:	12/30/2015	12/1/2015	12/1/2015
Balance Owed:	\$39	\$39	\$39
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Authorized User	Authorized User	Authorized User
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:	Dispute resolved; reported by grantor	Account was in dispute - now resolved - reported by subscriber.	Credit card Amount in H/C column is credit limit
Payment Amount:	\$35	\$35	\$35
Last Payment:	7/10/2024	9/8/2024	9/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$53,300	\$53,300	\$53,300

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

DISCOVERBANK

	Transunion®	Experian®	Equifax®
Account #	601100*****	601100*****	--
High Balance:	\$17,288	\$17,288	--
Last Verified:	7/7/2020	--	--
Date of Last Activity:	7/7/2020	7/1/2020	--
Date Reported:	7/7/2020	7/7/2020	--
Date Opened:	12/30/2015	12/1/2015	--
Balance Owed:	\$0	\$0	--
Closed Date:	--	--	--
Account Rating:	Open	Open	--
Account Description:	Terminated	Terminated	--
Dispute Status:	Account not disputed	Account not disputed	--
Creditor Type:	Bank Credit Cards	Bank Credit Cards	--
Account Status:	Open	Open	--
Payment Status:	Current	Current	--
Creditor Remarks:	--	Inactive account	--
Payment Amount:	\$0	\$198	--
Last Payment:	7/7/2020	7/7/2020	--
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	--
Account Type:	Credit Card	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	\$42,300	\$42,300	--

Two-Year Payment History

Transunion

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

Experian

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

BRCLYSBANKDE

	Transunion®	Experian®	Equifax®
Account #	000346*****	000346*****	346765**
High Balance:	\$2,732	\$2,732	\$0
Last Verified:	8/25/2024	--	--
Date of Last Activity:	8/25/2024	8/1/2024	8/1/2024
Date Reported:	8/25/2024	8/25/2024	8/1/2024
Date Opened:	5/13/2020	5/1/2020	5/1/2020
Balance Owed:	\$738	\$738	\$738
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:	Miscellaneous Banks	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:	\$27	\$27	\$27

Last Payment:	8/22/2024	8/22/2024	8/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$8,600	\$8,600	\$8,600

Two-Year Payment History

Transunion

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

OK	OK	OK	OK	OK	OK
Feb	Mar	Apr	May	Jun	Jul

Experian

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

OK	OK	OK	OK	OK	OK
Mar	Apr	May	Jun	Jul	Aug

Equifax

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

'24 Feb Mar Apr May Jun

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

MACYS/CBNA

	Transunion®	Experian®	Equifax®
Account #	60524*****	60524*****	60524*****

Account #	603534^^^^^^^^^^	603534^^^^^^^^^^	603534^^^^^^^^^^
High Balance:	\$1,422	\$1,422	\$0
Last Verified:	8/12/2024	--	--
Date of Last Activity:	7/4/2024	9/1/2024	7/1/2024
Date Reported:	8/12/2024	9/12/2024	9/1/2024
Date Opened:	8/7/2013	8/1/2013	8/1/2013
Balance Owed:	\$0	\$0	\$0
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:	Complete Department Stores - Clothing	Miscellaneous Department and Variety Stores	Complete Department Stores - Clothing
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Charge Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	7/4/2024	7/4/2024	7/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$5,700	\$5,700	\$5,700

Two-Year Payment History

Transunion

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

Experian

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

OK	OK	OK	OK	OK	OK
Apr	May	Jun	Jul	Aug	Sep

Equifax

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

SYNCB/EMPBER

	Transunion®	Experian®	Equifax®
Account #	603461*****	603461*****	603461*****
High Balance:	\$1,149	\$1,149	\$0
Last Verified:	1/26/2020	--	--
Date of Last Activity:	2/17/2016	3/1/2019	2/1/2016
Date Reported:	1/26/2020	3/27/2019	1/1/2020
Date Opened:	8/6/2013	8/1/2013	8/1/2013
Balance Owed:	\$0	\$0	\$0
Closed Date:	3/27/2019	--	--
Account Rating:	Paid	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Finance	Sales Financing	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 Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	2/17/2016	2/17/2016	2/1/2016
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	--
Payment Frequency:	--	--	--
Credit Limit:	\$3,500	\$3,500	\$3,500

Two-Year Payment History

Transunion

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

Experian

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	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	
OK	OK	OK	OK	OK														
Oct	Nov	Dec	'19	Feb	Mar													

Equifax

Dec	'18	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'19	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: 0	60: 0	90: 0	30: 0	60: 0	90: 0
-------	-------	-------	-------	-------	-------	-------	-------	-------

JPMCB CARD

	Transunion®	Experian®	Equifax®
Account #	426684*****	426684*****	426684*****
High Balance:	\$2,980	\$2,980	\$0
Last Verified:	9/10/2024	--	--
Date of Last Activity:	9/10/2024	8/1/2024	8/1/2024
Date Reported:	9/10/2024	8/9/2024	8/1/2024
Date Opened:	8/21/2016	8/1/2016	8/1/2016
Balance Owed:	\$1,494	\$0	\$0
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:	\$40	\$0	\$0
Last Payment:	9/10/2024	8/7/2024	8/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$4,900	\$4,900	\$4,900

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

PENTAGON FCU

	Transunion®	Experian®	Equifax®
Account #	430679*****	430679*****	430679*****
High Balance:	\$5,280	\$5,280	\$0
Last Verified:	8/20/2024	--	--
Date of Last Activity:	3/14/2024	8/1/2024	3/1/2024
Date Reported:	8/20/2024	8/20/2024	8/1/2024
Date Opened:	7/26/2015	7/1/2015	7/1/2015
Balance Owed:	\$0	\$0	\$0
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:	Credit Unions	Credit Card - Credit Union	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:	\$0	\$0	\$0
Last Payment:	3/14/2024	3/14/2024	3/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$5,000	\$5,000	\$5,000

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

PENTAGON FCU

	Transunion®	Experian®	Equifax®
Account #	376900*****	--	--
High Balance:	\$4,769	--	--
Last Verified:	11/20/2017	--	--
Date of Last Activity:	6/6/2016	--	--
Date Reported:	11/20/2017	--	--
Date Opened:	7/26/2015	--	--
Balance Owed:	\$0	--	--
Closed Date:	6/6/2016	--	--
Account Rating:	Closed	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Credit Unions	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Credit card lost or stolen	--	--
Payment Amount:	\$0	--	--
Last Payment:	--	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	--	--
Account Type:	Credit Card	--	--

Payment Frequency:	--	--	--
Credit Limit:	\$5,000	--	--

Two-Year Payment History

Transunion

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

Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

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

SYNCB/SUNGLH

	Transunion®	Experian®	Equifax®
Account #	601918*****	601918*****	601918*****
High Balance:	\$641	\$641	\$2,500
Last Verified:	11/14/2023	--	--
Date of Last Activity:	7/8/2019	8/1/2023	7/1/2019
Date Reported:	11/14/2023	8/16/2023	11/1/2023
Date Opened:	7/1/2016	7/1/2016	7/1/2016
Balance Owed:	\$0	\$0	\$0
Closed Date:	8/16/2023	--	--
Account Rating:	Paid	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed

Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Finance	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:	7/8/2019	7/8/2019	7/1/2019
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$2,500	\$2,500	\$0

Two-Year Payment History

Transunion

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

Experian

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
OK	OK	OK	OK	OK													
Mar	Apr	May	Jun	Jul	Aug												

Equifax

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

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

SYNCB/PPC

	Transunion®	Experian®	Equifax®
Account #	604419*****	604419*****	604419*****
High Balance:	\$3,973	\$3,973	\$0
Last Verified:	9/6/2024	--	--
Date of Last Activity:	9/6/2024	8/1/2024	9/1/2024
Date Reported:	9/6/2024	8/7/2024	9/1/2024
Date Opened:	6/28/2012	6/1/2012	6/1/2012
Balance Owed:	\$1,340	\$1,541	\$1,340
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	Bank Credit Cards
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	\$41	\$41	\$41
Last Payment:	9/1/2024	8/1/2024	9/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$9,150	\$6,100	\$9,150

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

BBY/CBNA

	Transunion®	Experian®	Equifax®
Account #	700106*****	700106*****	700106*****
High Balance:	\$700	\$700	\$700
Last Verified:	5/28/2021	--	--
Date of Last Activity:	1/30/2019	1/1/2021	1/1/2019
Date Reported:	5/28/2021	1/28/2021	5/1/2021
Date Opened:	6/17/2013	6/1/2013	6/1/2013
Balance Owed:	\$0	\$0	\$0
Closed Date:	1/27/2021	--	--

Account Rating:	Paid	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Home Electronics Sales and Service	Retail, Not Elsewhere Classified	Television/Radio Sales and Service
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:	1/30/2019	1/30/2019	1/1/2019
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$700	\$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
May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'20	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
OK	OK	OK	OK	OK	OK												
Nov	Dec	'21	Feb	Mar	Apr												

Experian

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

Equifax

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

CITI

	Transunion®	Experian®	Equifax®
Account #	410039*****	410039*****	410039*****
High Balance:	\$3,040	\$3,040	\$0
Last Verified:	8/22/2024	--	--
Date of Last Activity:	8/22/2024	8/1/2024	8/1/2024
Date Reported:	8/22/2024	8/22/2024	8/1/2024
Date Opened:	3/22/2022	3/1/2022	3/1/2022
Balance Owed:	\$2,461	\$2,461	\$2,461
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Authorized User	Authorized User	Authorized User
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Commercial Banks	All Banks	All Banks
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Flexible spending credit card Amount in H/C column is credit limit
Payment Amount:	\$69	\$69	\$69
Last Payment:	8/15/2024	8/15/2024	8/1/2024
Term Length:	--	--	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Flexible spending credit card	Credit Card	Flexible spending credit card
Payment Frequency:	--	--	--
Credit Limit:	\$9,900	\$9,900	\$9,900

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

Installment Accounts : Accounts comprised of fixed terms with regular payments

DEPTEDNELNET

	Transunion®	Experian®	Equifax®
•	•	•	•

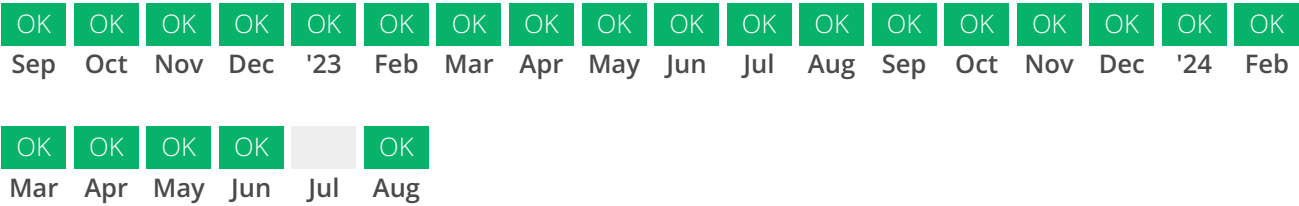
Account #	900000*****	900000*****	900000*****
High Balance:	\$5,500	\$5,500	\$5,500
Last Verified:	8/31/2024	--	--
Date of Last Activity:	8/31/2024	8/1/2024	7/1/2024
Date Reported:	8/31/2024	8/31/2024	7/1/2024
Date Opened:	4/1/2013	4/1/2013	4/1/2013
Balance Owed:	\$6,017	\$6,017	\$6,017
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Education	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	Payment deferred	Student loan - payment deferred.	Student loan - payment deferred
Payment Amount:	\$0	\$0	\$114
Last Payment:	8/28/2024	8/28/2024	7/1/2024
Term Length:	120 Month(s)	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	Educational
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

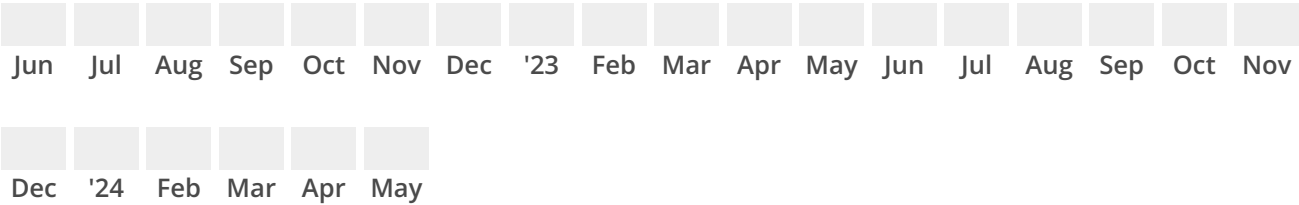
Transunion

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

Experian



Equifax



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
-------	-------	-------	-------	-------	-------	-------	-------	-------

DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	900000*****	900000*****
High Balance:	\$4,500	\$4,500	\$4,500
Last Verified:	8/31/2024	--	--
Date of Last Activity:	8/31/2024	8/1/2024	7/1/2024
Date Reported:	8/31/2024	8/31/2024	7/1/2024
Date Opened:	10/18/2010	10/1/2010	10/1/2010
Balance Owed:	\$4,964	\$4,964	\$4,964
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:	Miscellaneous Education	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current

Creditor Remarks:	Payment deferred	Student loan - payment deferred.	Student loan - payment deferred
Payment Amount:	\$0	\$0	\$93
Last Payment:	8/28/2024	8/28/2024	7/1/2024
Term Length:	120 Month(s)	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	Educational
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
Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24
OK	OK	OK	OK	OK													
Feb	Mar	Apr	May	Jun	Jul												

Experian

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	900000*****	900000*****
High Balance:	\$8,500	\$8,500	\$8,500
Last Verified:	8/31/2024	--	--
Date of Last Activity:	8/31/2024	8/1/2024	7/1/2024
Date Reported:	8/31/2024	8/31/2024	7/1/2024
Date Opened:	10/14/2014	10/1/2014	10/1/2014
Balance Owed:	\$11,154	\$11,154	\$11,154
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:	Miscellaneous Education	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	Payment deferred	Student loan - payment deferred.	Student loan - payment deferred
Payment Amount:	\$0	\$0	\$197
Last Payment:	8/28/2024	8/28/2024	7/1/2024
Term Length:	120 Month(s)	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	Educational
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
Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24
OK	OK	OK	OK	OK													
Feb	Mar	Apr	May	Jun	Jul												

Experian

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

RELIABLEAUTO

	Transunion®	Experian®	Equifax®
Account #	228228*****	--	228228*****
High Balance:	\$23,858	--	\$23,858
Last Verified:	8/5/2015	--	--
Date of Last Activity:	8/5/2015	--	8/1/2015
Date Reported:	8/5/2015	--	8/1/2015
Date Opened:	12/3/2011	--	12/1/2011
Balance Owed:	\$0	--	\$0
Closed Date:	8/5/2015	--	--

Account Rating:	Closed	--	Paid
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Auto Finance	--	Auto Financing
Account Status:	Closed	--	Closed
Payment Status:	Current	--	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance
Payment Amount:	\$0	--	\$0
Last Payment:	8/5/2015	--	8/1/2015
Term Length:	72 Month(s)	--	72 Month(s)
Past Due Amount:	\$0	--	\$0
Account Type:	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	OK	OK	OK	OK	OK	OK	OK
Aug	Sep	Oct	Nov	Dec	'14	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'15
OK	OK	OK	OK	OK	OK												
Feb	Mar	Apr	May	Jun	Jul												

Experian

NONE REPORTED

Equifax

Jul	Aug	Sep	Oct	Nov	Dec	'14	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
'15	Feb	Mar	Apr	May	Jun												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

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

DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	900000*****	900000*****
High Balance:	\$5,500	\$5,500	\$5,500
Last Verified:	8/31/2024	--	--
Date of Last Activity:	8/31/2024	8/1/2024	7/1/2024
Date Reported:	8/31/2024	8/31/2024	7/1/2024
Date Opened:	11/28/2011	11/1/2011	11/1/2011
Balance Owed:	\$5,915	\$5,915	\$5,915
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:	Miscellaneous Education	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	Payment deferred	Student loan - payment deferred.	Student loan - payment deferred
Payment Amount:	\$0	\$0	\$112
Last Payment:	8/28/2024	8/28/2024	7/1/2024
Term Length:	120 Month(s)	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	Educational
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
Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24
OK	OK	OK	OK	OK													
Feb	Mar	Apr	May	Jun	Jul												

Experian

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

BP-PERSUN

	Transunion®	Experian®	Equifax®
Account #	101001*****	101001*****	101001*****
High Balance:	\$10,000	\$10,000	\$10,000
Last Verified:	3/25/2024	--	--
Date of Last Activity:	3/25/2024	3/1/2024	3/1/2024
Date Reported:	3/25/2024	3/25/2024	3/1/2024
Date Opened:	8/11/2017	8/1/2017	8/1/2017
Balance Owed:	\$0	\$0	\$0
Closed Date:	3/25/2024	--	--

Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Banks	All Banks	All Banks
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Unsecured
Payment Amount:	\$0	\$0	\$0
Last Payment:	3/25/2024	3/25/2024	3/1/2024
Term Length:	72 Month(s)	72 Month(s)	72 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Unsecured loan	Unsecured loan	Unsecured 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
Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	
OK	OK	OK	OK	OK	OK													
Sep	Oct	Nov	Dec	'24	Feb													

Experian

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

Equifax

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

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

PNC BANK

	Transunion®	Experian®	Equifax®
Account #	400100*****	400100*****	400100*****
High Balance:	\$10,000	\$10,000	\$10,000
Last Verified:	8/30/2024	--	--
Date of Last Activity:	8/30/2024	8/1/2024	8/1/2024
Date Reported:	8/30/2024	8/30/2024	8/1/2024
Date Opened:	8/6/2019	8/1/2019	8/1/2019
Balance Owed:	\$998	\$998	\$998
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:	Miscellaneous Banks	Installment Loans	All Banks
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Fixed rate Unsecured
Payment Amount:	\$242	\$242	\$242
Last Payment:	8/30/2024	8/30/2024	8/1/2024
Term Length:	61 Month(s)	61 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Unsecured loan	Unsecured loan	Unsecured 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
Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24

OK	OK	OK	OK	OK	OK
Feb	Mar	Apr	May	Jun	Jul

Experian

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

OK	OK	OK	OK	OK	OK
Mar	Apr	May	Jun	Jul	Aug

Equifax

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

'24	Feb	Mar	Apr	May	Jun

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
-------	-------	-------	-------	-------	-------	-------	-------	-------

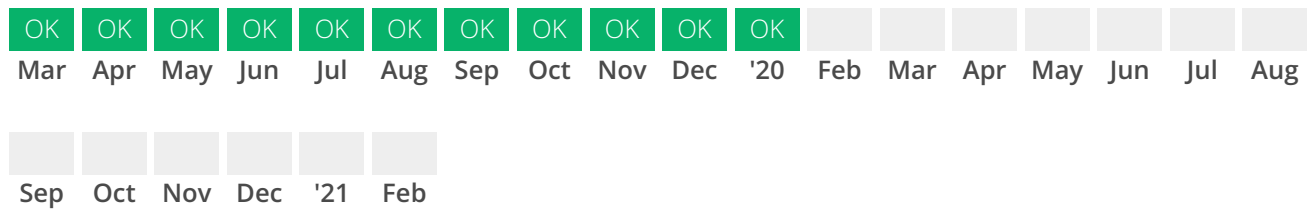
C LOMA VERDE

	Transunion®	Experian®	Equifax®
Account #	348230*****	--	--
High Balance:	\$27,495	--	--
Last Verified:	4/1/2021	--	--
Date of Last Activity:	4/1/2021	--	--
Date Reported:	4/1/2021	--	--
Date Opened:	7/16/2015	--	--
Balance Owed:	\$0	--	--
Closed Date:	4/1/2021	--	--

Account Rating:	Closed	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Credit Unions	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Affected by natural disaster	--	--
Payment Amount:	\$0	--	--
Last Payment:	4/1/2021	--	--
Term Length:	72 Month(s)	--	--
Past Due Amount:	\$0	--	--
Account Type:	Auto Loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion



Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

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

BP-PERSUN

	Transunion®	Experian®	Equifax®
Account #	101001*****	--	101001*****
High Balance:	\$4,500	--	\$4,500
Last Verified:	8/11/2017	--	--
Date of Last Activity:	8/11/2017	--	8/1/2017
Date Reported:	8/11/2017	--	11/1/2017
Date Opened:	7/9/2015	--	7/1/2015
Balance Owed:	\$0	--	\$0
Closed Date:	8/11/2017	--	--
Account Rating:	Closed	--	Paid
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Miscellaneous Banks	--	All Banks
Account Status:	Closed	--	Closed
Payment Status:	Current	--	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance
Payment Amount:	\$0	--	\$0
Last Payment:	8/11/2017	--	8/1/2017
Term Length:	36 Month(s)	--	36 Month(s)
Past Due Amount:	\$0	--	\$0
Account Type:	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
Aug	Sep	Oct	Nov	Dec	'16	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'17
OK	OK	OK	OK	OK	OK												
Feb	Mar	Apr	May	Jun	Jul												

Experian

NONE REPORTED

Equifax

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

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

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

Other: : Accounts in which the exact category is unknown

AMEX

	Transunion®	Experian®	Equifax®
Account #	349992*****	349992*****	-34999*****
High Balance:	\$15,711	\$15,711	\$15,711
Last Verified:	9/3/2024	--	--
Date of Last Activity:	9/3/2024	9/1/2024	9/1/2024
Date Reported:	9/3/2024	9/3/2024	9/1/2024
Date Opened:	12/16/2015	12/1/2015	12/1/2015
Balance Owed:	\$3,798	\$3,798	\$3,798
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Authorized User	Authorized User	Authorized User
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
Payment Amount:	\$0	\$0	\$0
Last Payment:	--	--	9/1/2024
Term Length:	--	1 Month(s)	--
Next Due Amount:	\$0	\$0	\$0

Fast Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
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
Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb
OK	OK	OK	OK	OK	OK												
Mar	Apr	May	Jun	Jul	Aug												

Experian

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

Equifax

Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24
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		30: 0	60: 0	90: 0			

Public Information

None Reported

Inquiries

Creditor Name	Date of Inquiry	Credit Bureau
GS BANK	11/22/2023	TransUnion
DISCOVER FINANCIAL SER	8/22/2023	Experian

Creditor Contacts [Show](#)





Company

- About Us
- Partner with Us
- Affiliates
- FAQ
- Contact Us

Resources

- Credit Report
- Credit Scores
- Credit Monitoring
- Identity Theft Insurance

[Dispute Credit Report](#)

[Credit 101](#)

[Debt 101](#)

[Who's Looking](#)

[Credit & Financial Glossary](#)

[Blog](#)

[Service Agreement](#) | [Terms of Use](#) | [Security](#) | [Privacy Policy](#) |

© smartcredit.com® - Powered by the ConsumerDirect® Platform - All Rights Reserved

IMPORTANT DISCLAIMER: Any credit scores, score changes or available plus points shown or inferred are estimates only. Individual results may vary, and results are not guaranteed.

¹The 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.

²Calculation Methodology: Our savings estimates are derived from historical internal data, analyzing subscribers' credit reports for increased scores in two categories: new auto and new mortgage financings. Assumptions include precise credit score reporting, consistent correlations between score ranges and financing rates, uniform loan terms (except interest rates), steady interest rates over the loan term, and consistent borrowing behaviors. Note that our estimates rely on accurate credit reporting, average loan data, and current interest rates, but may not account for individual interest rate variations or significant shifts in borrowing and repayment habits. We assumed a conversion from VantageScore® v3.0 to FICO® v8.0, verified by an official FICO® v8.0 calculator. Our calculation is subject to change without notice.

³ScoreBuilder is an individual communications tool using our patented Action button where all requests taken by an individual are sent direct-to-creditor customer service. ScoreBoost is a payment and spending simulation based on credit utilization from TransUnion®, Experian® and Equifax®.

