

Three Bureau Credit Report

Reference # M55634712

Report Date: 06/19/2024

Personal Information



Below is your personal information as it appears in your credit file. This information includes your legal name, current and previous addresses, employment information and other details.

	TransUnion	Experian	Equifax
Credit Report Date:	06/19/2024	06/19/2024	06/19/2024
Name:	MANUEL EMILIO GARCIASREYES	MANUEL EMILIO GARCIA	MANUEL GARCIAREYES
Also Known As:	REYES,MANUEL,EGARCIA	MANUEL EGARCIA REYES REYES MANUEL GARCIA MANUEL E GARCIA MANUEL GARCIA GARCIA	MANUEL EMILIO GARCIA-REYES/REYES MANUEL E-GARCIA REYES MANUEL EMILIO GARCIA REYES MANUEL EMILIO GARCIA-REYES MANUEL EMILIO E GARCIA REYES MANUEL EMILIO GARCIAS REYES
Former:	-	-	-
Date of Birth:	1987	1987	1987
Current Address(es):	2104 KIRKSEY DR C AUSTIN, TX 78741 08/2023	2104 KIRKSEY DR APT C AUSTIN, TX 78741-4844 01/2024	2104 KIRKSEY DR APT C AUSTIN, TX 78741 06/2024
Previous Address(es):	-	5305 GULFWAY DR APT 65 GROVES, TX 77619-3313 12/2023 5232 6TH ST PORT ARTHUR, TX 77642-1105 06/2023	X CANCEL LOS ANGELES, CA 04/2024 1348 JEFFERSON DR APT 47 PORT ARTHUR, TX 77642 06/2024 5008 8TH ST PORT ARTHUR, TX 77642 06/2024
Employers:	BRANDSAFWAY SOLUTIONS ATL	BRANDSAFWAY SOLUTIONS ATL TURNER INDUSTRIES	TURNER INDUSTRIES

FICO® Score



Your Credit Score is a representation of your overall credit health. Most lenders utilize some form of credit scoring to help determine your credit worthiness.

	TransUnion	Experian	Equifax
FICO® Score 8:	788	748	769

Lender Rank:	Very Good	Very Good	Very Good
FICO® Score 8 Scale:	300-850	300-850	300-850
		Industry Score	
FICO® Auto Score 2:	-	767	-
FICO® Auto Score 8:	-	750	-
FICO® Score 2:	-	751	-
FICO® Bankcard Score 2:	-	753	-
FICO® Score 3:	-	758	-
FICO® Bankcard Score 8:	-	764	-

Score Factors

TransUnion:	FICO® Score 8: [-] [+]
	Too few credit cards.
	You have too few credit cards.
	You have fewer revolving credit card accounts than other consumers who have a similar age of credit history. Actively and responsibly managing a moderate number of credit cards is generally considered less risky by most lenders.
	Consumer finance accounts.
Experian:	You have a consumer finance account on your credit report.
	The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.
	New account.
	You opened a new credit account relatively recently.
	The FICO® Score considers how recently a new credit account was opened. People who recently opened a credit account are generally more risky to lenders compared to people with no recently opened accounts.
	Short revolving history.
	You have not established a long revolving credit history.
	People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving account and/or the average age of your revolving accounts is relatively low.
	-
	FICO® Score 8: [-] [+]
	Seeking credit.
	You've recently been looking for credit.
	Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.
	Short revolving history.
	You have not established a long revolving credit history.
	People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving account and/or the average age of your revolving accounts is relatively low.
	Consumer finance accounts.
	You have a consumer finance account on your credit report.
	The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

FICO® Auto Score 2: [-] [+]**Seeking credit.**

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Many new accounts.

You've recently opened too many new credit accounts.

The FICO® Score considers the number of recent credit account openings. Opening several credit accounts in a short time period is reflective of greater risk – especially for people with shorter credit histories.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

FICO® Auto Score 8: [-] [+]**Short revolving history.**

You have not established a long revolving credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving account and/or the average age of your revolving accounts is relatively low.

Loan balances.

The remaining balance on your mortgage or nonmortgage installment loans is too high.

FICO® Scores weigh the balances of mortgage and nonmortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

FICO® Score 2: [-] [+]**Seeking credit.**

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Many new accounts.

You've recently opened too many new credit accounts.

The FICO® Score considers the number of recent credit account openings. Opening several credit accounts in a short time period is reflective of greater risk – especially for people with shorter credit histories.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

FICO® Bankcard Score 2: [-] [+]**Short loan history.**

You have not established a long installment credit history.

People who have longer credit histories and do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest installment loan and/or the average age of your installment loans is relatively low.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Many new accounts.

You've recently opened too many new credit accounts.

The FICO® Score considers the number of recent credit account openings. Opening several credit accounts in a short time period is reflective of greater risk – especially for people with shorter credit histories.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

FICO® Score 3: [-] [+]**Seeking credit.**

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

Short revolving history.

You have not established a long revolving credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving account and/or the average age of your revolving accounts is relatively low.

New account.

You opened a new credit account relatively recently.

The FICO® Score considers how recently a new credit account was opened. People who recently opened a credit account are generally more risky to lenders compared to people with no recently opened accounts.

FICO® Bankcard Score 8: [-] [+]

Accounts with balances.

You have too many credit accounts with balances.

The FICO® Score considers the number of accounts on a credit report showing a balance. Generally speaking, carrying fewer accounts with balances is considered less risky. For credit cards, your credit report may still show a balance on those cards – even if they are paid off in full each month. The total balance on the last statement is generally the amount that is shown on a credit report.

Loan balances.

The remaining balance on your mortgage or nonmortgage installment loans is too high.

FICO® Scores weigh the balances of mortgage and nonmortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

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FICO® Score 8: [-] [+]

Credit cards with balances.

You have too many credit cards carrying balances.

FICO® Scores consider the number of credit cards being reported with a balance. Generally speaking, high FICO® Score achievers carry fewer credit cards with balances.

Seeking credit.

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Consumer finance accounts.

You have a consumer finance account on your credit report.

The presence of a consumer finance company loan on a credit report generally represents a higher risk to lenders compared to having no consumer finance company loans reported. Even if this account is reported as closed, it can still impact the score.

Short account history.

You have a short credit history.

People with longer credit histories who do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.


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Equifax:

The score(s) on your MyScoreIQ credit report (using the FICO® Score model) are provided as a tool to help you understand how lenders may view the data contained in your credit reports and evaluate your credit risk. We provide these scores solely for educational purposes. MyScoreIQ does not offer credit; delivery of these scores does not qualify you for any loan. The scoring model your lender uses may be different than the FICO® Score. As a result, the score and score factors we have delivered may show differences when compared to the score and score factors produced by your lender's scoring model. Please also understand that lenders use multiple sources of information when underwriting a loan and making lending decisions. Credit scores are just one factor that may be used and each lender will have different criteria they consider.


MyScoreIQ provides informational materials along with your credit report(s) and score(s) these materials are educational in nature and intended to broaden your understanding of how credit scoring works. They should not be construed as advice in handling your financial problems or making financial decisions. If you are having trouble keeping up with your bill payments or experiencing other financial difficulties, please contact a non-profit credit counseling service for assistance. These materials are for educational purposes only.

Summary

 Below is an overview of your present and past credit status including open and closed accounts and balance information.

	TransUnion	Experian	Equifax
Total Accounts:	23	22	25
Open Accounts:	15	15	21
Closed Accounts:	6	7	3
Delinquent:	-	-	-
Derogatory:	-	-	-
Collection:	-	-	-
Balances:	\$67,108.00	\$67,176.00	\$61,308.00
Payments:	\$1,861.00	\$2,231.00	\$1,598.00
Public Records:	-	-	-
Inquiries(2 years):	3	5	10

Account History

 Information on accounts you have opened in the past is displayed below.


Legend

[illegible]

Legend

[illegible]

	TransUnion	Experian	Equifax
Account #:	510660XXXXXX	510660XXXXXX	510660XXXXXX
Account Type:	Installment account	INSTALLMENT	Installment
Account Type - Detail:	Installment account	Auto Loan	Installment
Bureau Code:	Individual account	Individual	Individual Account
Account Status:	Open	Open	Open
Monthly Payment:	\$1,357.00	\$1,357.00	\$1,357.00
Date Opened:	01/30/2023	01/30/2023	01/30/2023
Balance:	\$56,371.00	\$56,371.00	\$56,371.00
No. of Months (terms):	Monthly	75 Months	Monthly (due every month)
High Credit:	\$78,403.00	\$78,403.00	\$78,403.00
Credit Limit:	\$0.00	-	-
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	Pays account as agreed
Last Reported:	05/21/2024	05/31/2024	05/31/2024
Comments:	-	-	AUTO
Date Last Active:	05/21/2024	05/01/2024	05/31/2024
Date of Last Payment:	-	-	-

Two-Year payment history																								 Legend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK										
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK										
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK							

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	TransUnion	Experian	Equifax
Account #:	494239X	494239X	494239X
Account Type:	Installment account	INSTALLMENT	Installment
Account Type - Detail:	Installment account	Unsecured Loan	Installment
Bureau Code:	Individual account	Individual	Individual Account
Account Status:	Closed	Closed	Closed
Monthly Payment:	\$0.00	-	-
Date Opened:	10/22/2021	10/22/2021	10/22/2021
Balance:	\$0.00	-	\$0.00
No. of Months (terms):	Monthly	24 Months	Biweekly (due every 2 weeks)
High Credit:	\$4,100.00	\$4,100.00	\$4,100.00
Credit Limit:	\$0.00	-	-
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Paid satisfactorily	Pays account as agreed
Last Reported:	10/19/2023	10/19/2023	01/31/2024
Comments:	Closed	-	PAID ACCOUNT / ZERO BALANCE
Date Last Active:	10/19/2023	10/01/2023	01/31/2024
Date of Last Payment:	-	-	-

Two-Year payment history

[illegible]

Legend

[illegible]

[illegible]

[illegible]

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	517805XXXXXX	517805XXXXXX	517805XXXXXX
Account Type:	Revolving account	REVOLVING	Revolving
Account Type - Detail:	Revolving account	Credit Card	Revolving
Bureau Code:	Individual account	Individual	Individual Account
Account Status:	Open	Open	Open
Monthly Payment:	\$0.00	\$25.00	\$25.00
Date Opened:	07/02/2021	07/02/2021	07/02/2021
Balance:	\$0.00	\$100.00	-
No. of Months (terms):	-	Revolving	Monthly (due every month)
High Credit:	\$5,573.00	\$5,573.00	\$2,254.00
Credit Limit:	\$5,850.00	\$5,850.00	\$5,000.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	Pays account as agreed
Last Reported:	06/14/2024	05/15/2024	02/12/2022
Comments:	-	-	CREDIT CARD
Date Last Active:	06/14/2024	05/01/2024	02/12/2022
Date of Last Payment:	-	-	-

Two-Year payment history

[illegible]

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	400344XXXXXX	-	400344XXXXXX
Account Type:	Revolving account	-	Revolving
Account Type - Detail:	Revolving account	-	Revolving
Bureau Code:	Authorized account	-	Authorized User
Account Status:	Open	-	Open
Monthly Payment:	\$0.00	-	-
Date Opened:	04/10/2016	-	04/10/2016
Balance:	\$0.00	-	\$0.00
No. of Months (terms):	-	-	Monthly (due every month)
High Credit:	\$2,108.00	-	\$2,108.00
Credit Limit:	\$2,200.00	-	\$2,200.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	-	Pays account as agreed
Last Reported:	06/11/2024	-	06/11/2024
Comments:	Dispute resolved reported by grantor		CREDIT CARD
Date Last Active:	06/11/2024	-	06/11/2024
Date of Last Payment:	-	-	-

Two-Year payment history

[illegible]

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	517805XXXXXX	517805XXXXXX	517805XXXXXX
Account Type:	Revolving account	REVOLVING	Revolving
Account Type - Detail:	Revolving account	Credit Card	Revolving
Bureau Code:	Individual account	Individual	Individual Account
Account Status:	Open	Open	Open
Monthly Payment:	\$0.00	\$0.00	-
Date Opened:	09/12/2022	09/12/2022	09/12/2022
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	-	Revolving	Monthly (due every month)
High Credit:	\$5,622.00	\$5,622.00	\$699.00
Credit Limit:	\$5,600.00	\$5,600.00	\$600.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	Pays account as agreed
Last Reported:	06/06/2024	06/06/2024	10/07/2023
Comments:	-	-	CREDIT CARD
Date Last Active:	06/06/2024	06/01/2024	10/07/2023
Date of Last Payment:	-	-	-

Two-Year payment history


[illegible]

	TransUnion	Experian	Equifax
Account #:	578097XXXXXX	578097XXXXXXXXXX	578097XXXXXXXXXXXX
Account Type:	Revolving account	REVOLVING	Revolving
Account Type - Detail:	Revolving account	Charge Card	Revolving
Bureau Code:	Individual account	Individual	Individual Account
Account Status:	Open	Open	Open
Monthly Payment:	\$0.00	\$0.00	-
Date Opened:	12/19/2021	12/19/2021	12/19/2021
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	-	Revolving	Monthly (due every month)
High Credit:	\$2,854.00	\$2,854.00	\$2,854.00
Credit Limit:	\$8,800.00	\$8,800.00	\$8,800.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	Pays account as agreed
Last Reported:	05/24/2024	05/24/2024	05/24/2024
Comments:	-	-	CHARGE
Date Last Active:	05/24/2024	05/01/2024	05/24/2024
Date of Last Payment:	-	-	-

Two-Year payment history

[illegible]

	TransUnion	Experian	Equifax
Account #:	552869XXXXXX	552869XXXXXX	552869XXXXXX
Account Type:	Revolving account	REVOLVING	Revolving
Account Type - Detail:	Revolving account	Business Credit Card	Revolving
Bureau Code:	Individual account	Individual	Individual Account
Account Status:	Open	Open	Open
Monthly Payment:	\$15.00	\$15.00	\$15.00
Date Opened:	01/03/2023	01/03/2023	01/03/2023
Balance:	\$104.00	\$104.00	\$104.00
No. of Months (terms):	-	Revolving	Monthly (due every month)
High Credit:	\$2,362.00	\$2,362.00	\$2,362.00
Credit Limit:	\$2,200.00	\$2,200.00	\$2,200.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	Pays account as agreed
Last Reported:	05/18/2024	05/18/2024	05/18/2024
Comments:	Dispute resolved reported by grantor	Account previously in dispute — now resolved, reported by data furnisher (To be used for FCRA or FCBA disputes)	
Date Last Active:	05/18/2024	05/01/2024	05/18/2024
Date of Last Payment:	-	-	-

Two-Year payment history																								 Legend
Month	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
Year	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK								
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK							
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK							

Legend

[illegible]

	TransUnion	Experian	Equifax
Account #:	552225XXXXXX	XXXX	225000XXXXXXXX
Account Type:	Revolving account	REVOLVING	Revolving
Account Type - Detail:	Revolving account	Secured Credit Card	Revolving
Bureau Code:	Individual account	Individual	Individual Account
Account Status:	Open	Open	Open
Monthly Payment:	\$0.00	\$0.00	-
Date Opened:	07/25/2020	07/25/2020	07/25/2020
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	-	Revolving	Monthly (due every month)
High Credit:	\$479.00	\$479.00	\$479.00
Credit Limit:	\$500.00	\$500.00	\$500.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	Pays account as agreed
Last Reported:	05/31/2024	05/31/2024	05/31/2024
Comments:	-	-	-
Date Last Active:	05/31/2024	05/01/2024	05/31/2024
Date of Last Payment:	-	-	-

Two-Year payment history

[illegible]

[illegible]

Legend

[illegible]

Legend

[illegible]


CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	517805XXXXXX	517805XXXXXX	-
Account Type:	Revolving account	REVOLVING	-
Account Type - Detail:	Revolving account	Credit Card	-
Bureau Code:	Account relationship terminated	Terminated	-
Account Status:	Closed	Closed	-
Monthly Payment:	\$0.00	\$355.00	-
Date Opened:	10/17/2016	10/17/2016	-
Balance:	\$0.00	-	-
No. of Months (terms):	-	Revolving	-
High Credit:	\$13,045.00	\$13,045.00	-
Credit Limit:	\$8,050.00	\$8,050.00	-
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	-
Last Reported:	09/18/2023	09/18/2023	-
Comments:	Canceled by credit grantor	-	-
Date Last Active:	09/18/2023	09/01/2023	-
Date of Last Payment:	-	-	-


Two-Year payment history

[illegible]

CAPITAL ONE

TransUnion												Experian						Equifax								
Account #:			515676XXXXXX									515676XXXXXX						515676XXXXXX								
Account Type:			Revolving account									REVOLVING						Revolving								
Account Type - Detail:			Revolving account									Credit Card						Revolving								
Bureau Code:			Account relationship terminated									Terminated						Authorized User								
Account Status:			Closed									Closed						Open								
Monthly Payment:			\$0.00									\$25.00						-								
Date Opened:			12/05/2019									12/05/2019						12/05/2019								
Balance:			\$0.00									-						\$0.00								
No. of Months (terms):			-									Revolving						Monthly (due every month)								
High Credit:			\$2,233.00									\$2,233.00						\$1,246.00								
Credit Limit:			\$1,200.00									\$1,200.00						\$1,200.00								
Past Due:			-									-						-								
Payment Status:			Paid or paying as agreed									Current						Pays account as agreed								
Last Reported:			09/16/2023									09/16/2023						08/18/2023								
Comments:			Canceled by credit grantor									-						-								
Date Last Active:			09/16/2023									09/01/2023						08/18/2023								
Date of Last Payment:			-									-						-								
Two-Year payment history																									 Legend	
Month	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct		
Year	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21		
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Equifax			OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

Inquiries

 Below are the names of people and/or organizations who have obtained a copy of your Credit Report. Inquiries such as these can remain on your credit file for up to two years.

Creditor Name	Type of Business	Date of inquiry	Credit Bureau
JPMCB CARD	Bank Credit Cards	06/06/2024	Experian
US BANK	Banks and S&Ls	05/03/2024	TransUnion
NECHES FCU	Credit Unions	09/21/2023	Equifax
CITIBANK NA., BEST B	Television & Radio	09/03/2023	Equifax
CREDIT UNION ACCEPTA	Credit Unions	01/30/2023	Equifax

WELLS FARGO DEALER S	Auto Financing	01/30/2023	Equifax
ALLY FINANCIAL	Auto Financing	01/30/2023	Equifax
GM FINANCIAL	Auto Financing	01/30/2023	Equifax
CAPITAL ONE BANK USA	All Banks	01/03/2023	Equifax
CAP ONE NA	Bank Credit Cards	01/03/2023	Experian
CAPITAL ONE	Banks and S&Ls	01/03/2023	TransUnion
JPMCB CARD SERVICES	National Credit Card Cos.	12/15/2022	Equifax
CAPITAL ONE BANK USA	All Banks	09/12/2022	Equifax
CAP ONE NA	Bank Credit Cards	09/12/2022	Experian
BK OF AMER	Bank Credit Cards	09/12/2022	Experian
DISCOVER FINANCIAL SER	Bank Credit Cards	09/12/2022	Experian
CAPITAL ONE	Banks and S&Ls	09/12/2022	TransUnion
COMENITYCAPITAL/IDD	Jewelers	08/13/2022	Equifax

Public Information



Below is an overview of your public records and can include details of bankruptcy filings, court records, tax liens and other monetary judgments. Public records typically remain on your Credit Report for 7 - 10 years.

None Reported

Creditor Contacts



Information about how to contact people and/or organizations that appear on this credit report is listed below.

Creditor Name	Address	Phone Number
AMEX	PO BOX 297871 FORT LAUDERDALE, FL 33329	(800) 874-2717
AMERICAN EXPRESS	P.O. BOX 981537 EL PASO, TX 79998	(800) 874-2717
ALLY FINANCIAL	500 WOODWARD AVENUE DETROIT, MI 48226	(800) 200-4622
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
BK OF AMER	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110

CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
CONN APPLIANCES INC	1401 RANKIN RD STE 300 HOUSTON, TX 77073	(877) 358-1252
COMENITYCB/IDDEAL	PO BOX 182120 COLUMBUS, OH 43218	-
CAP ONE NA	PO BOX 30281 SALT LAKE CITY, UT 84130	(800) 227-4825
COMENITYCAPITAL/IDDE	PO BOX 182120 COLUMBUS, OH 43218	MAIL ONLY
CONN CREDIT CORP	2755 LIBERTY ST BEAUMONT, TX 77702-1899	(877) 358-1252
CITIBANK NA., BEST B	CITI SUPPLYCHAIN 8800 HIDDEN RIVER PARKWAY FL-2 TAMPA, FL 33637	MAIL ONLY
CREDIT UNION ACCEPTA	9601 JONES RD, SUITE 108 HOUSTON, TX 77065	(281) 970-2822
CAPITAL ONE BANK USA	15000 CAPITAL ONE DRIVE PO# US364401 RICHMOND, VA 23238	MAIL ONLY
COMENITYCAPITAL/IDD	PO BOX 182120 COLUMBUS, OH 43218	MAIL ONLY
DISCOVER BANK	PO BOX 30939 SALT LAKE CITY, UT 84130	(800) 347-2683
DISCOVER FINANCIAL SER	12 READS WAY NEW CASTLE, DE 19720	BYMAILONLY
ELAN FINANCIAL SERVICE	PO BOX 108 SAINT LOUIS, MO 63166	(800) 755-4080
ELAN FINANCIAL SERVI	PO BOX 108 ST LOUIS, MO 63166	(999) 999-9999
FNB OMAHA	PO BOX 3412 OMAHA, NE 68103	-
GM FINANCIAL	801 CHERRY ST STE 3600 FT WORTH, TX 76102	MAIL ONLY
JPMCB CARD	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
JPMCB CARD SERVICES	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
KIKOFF LENDING LLC	PO BOX 40070 RENO, NV 89504	(775) 993-6992
LENDINGPOINT LLC	1201 ROBERTS BLVD NW STE KENNESAW, GA 30144	(844) 885-8713
NECHES FCU	776 MAGNOLIA AVE PORT NECHES, TX 77651	(409) 722-1174
OPORTUN/PROGRESO FINAN	3201 DALLAS PKWY STE 700 FRISCO, TX 75034	(866) 488-6090
OPORTUN, INC	2 CIRCLE STAR WAY SAN CARLOS, CA 94070	(650) 381-4025
SAFCO	413 E ATLANTIC BLVD POMPANO BEACH, FL 33060	(407) 243-6150
WFBNA AUTO	PO BOX 71092 CHARLOTTE, NC 28272	(800) 289-8004

WELLS FARGO AUTO

P.O.BOX 1697 CREDIT BUREAU DISPUTES
WINTERVILLE, NC 28590

MAIL ONLY

WELLS FARGO DEALER S

1100 CORPORATE CENTER DRIVE, BLDG B, RMC-B03
RALEIGH, NC 27607-5066

MAIL ONLY