



Your 3B Report & Vantage Scores® 3.0

Transunion[®] Experian[®] Equifax[®]

699

710

715

*Vantage Score® 3.0 credit score

***SECURITY FREEZE: THE FOLLOWING CREDIT BUREAUS REPORT THAT YOU HAVE PLACED A
SECURITY FREEZE OR LOCK ON THIS FILE. HOWEVER, THE FILE HAS BEEN DELIVERED TO YOU UNDER THE APPLICABLE EXEMPTION
PROVISIONS (PROVIDING A CONSUMER WITH A COPY OF HIS OR HER CREDIT REPORT UPON THE CONSUMER'S REQUEST):

TRANSUNION

Personal Information

	Transunion [®]	Experian [®]	Equifax [®]
Credit Report Date	5/29/2024	5/29/2024	5/29/2024
Name Also Known As:	ROBERTO KRAUS KRAUS,ROBERTO,EDUARDO KRAUS,ROBERT,EDUARDO	ROBERTO E KRAUS ROBERTO KARUNS E KRAUS ROBERTO	ROBERTO E KRAUS ROBERT EDUARDO KRAUS
Date of Birth	1978	1978	1978
Current Address	821 17TH FORT LAUDERDALE, FL 33315	821 SW 17TH ST FORT LAUDERDALE, FL 333151610	821 SW 17TH ST FORT LAUDERDALE, FL 33315
Previous Address	5608 48TH TAMARAC, FL 33319	5608 NW 48TH WAY TAMARAC, FL 333192839	4560 SW 29TH TER FORT LAUDERDALE, FL 33312
	2321 82ND NORTH LAUDERDALE, FL 33068	2321 SW 82ND TER NORTH LAUDERDALE, FL 330685128	4585 SW 29TH TER FORT LAUDERDALE, FL 33312
Employer	STD INC Date Updated: 11/8/2004	AQUAMAR SERVICES INC Date Updated: 9/1/2021	
		KR P ENTERPRISES Date Updated: 8/1/2013	

Consumer Statement

Transunion[®] NONE REPORTED

Experian® NONE REPORTED

Equifax® NONE REPORTED

Summary

	Transunion [®]	Experian [®]	Equifax ®
Total Accounts	10	9	10
Open Accounts:	4	3	4
Closed Accounts:	6	6	6
Delinquent:	0	0	0
Derogatory:	1	1	1
Balances:	\$1,966	\$1,966	\$1,966
Payments:	\$50	\$50	\$50
Public Records:	1	1	1
Inquiries (2 years):	2	3	2

Account History

At-a-glance viewing of your payment history

	OK	30	60	90	120	150	PP	RF
Unknown	Current	30 Days Late	60 Days Late	90 Days Late	120 Days Late	150+ Days Late	Payment Plan	Repossession Foreclosure

CO

Collection Chargeoff

Revolving Accounts: Accounts with an open-end term

CAPITAL ONE

	Transunion [®]	Experian [®]	Equifax [®]
Account #	515676*****	515676*****	515676*****
High Balance:	\$2,463	\$2,463	\$0
Last Verified:	5/9/2024		
Date of Last Activity:	5/9/2024	5/1/2024	5/1/2024
Date Reported:	5/9/2024	5/9/2024	5/1/2024
Date Opened:	3/10/2024	3/1/2024	3/1/2024
Balance Owed:	\$1,523	\$1,523	\$1,523
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:OpenOpen

Payment Status:CurrentCurrentCurrent

Creditor Remarks: -- Flexible spending credit card

Amount in H/C column is credit

limit

\$0

Payment Amount: \$25 \$25

Last Payment: 5/7/2024 5/7/2024 5/1/2024

Term Length: -- -- --

Past Due Amount: \$0 \$0

Account Type: Flexible spending credit card Credit Card Flexible spending credit card

Payment Frequency: -- -- --

Credit Limit: \$10,000 \$10,000 \$10,000

Two-Year Payment History

Transunion

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

OK

Feb Mar Apr

Experian

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

OK OK

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

i ransunion [®]			Experian®			Equitax®				
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0		

WFBNA CARD

Transunion[®] Experian[®] Equifax[®]

414718**** 414718***** 414718**** Account # **High Balance:** \$3,171 \$3,171 \$0 **Last Verified:** 5/17/2024 **Date of Last Activity:** 5/17/2024 5/1/2024 5/1/2024 **Date Reported:** 5/17/2024 5/17/2024 5/1/2024 **Date Opened:** 9/20/2021 9/1/2021 9/1/2021 **Balance Owed:** \$443 \$443 \$443 **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 \$25 \$25 \$25 **Payment Amount:** 5/17/2024 5/1/2024 **Last Payment:** 5/17/2024 Term Length: **Past Due Amount:** \$0 \$0 \$0 **Account Type:** Credit Card Credit Card Credit Card **Payment Frequency: Credit Limit:** \$6,500 \$6,500 \$6,500 **Two-Year Payment History Transunion** OK Feb Oct May Jun Sep Oct '23 Dec '24 Jul Aug Nov Dec Mar Apr May Jun Jul Aug Sep Nov OK OK Feb Mar Apr **Experian** 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

Equifax

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

Days Late - 7 Year History

Transunion [®]			Experian [®]					
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0

WFBNA CARD

	Transunion [®]	Experian [®]	Equifax [®]
Account #	446542*****	446542***	446542*****
High Balance:	\$2,191	\$2,191	\$1,150
Last Verified:	3/8/2019		
Date of Last Activity:	8/20/2018	12/1/2018	8/1/2018
Date Reported:	3/8/2019	12/7/2018	3/1/2019
Date Opened:	8/9/2013	8/1/2013	8/1/2013
Balance Owed:	\$0	\$0	\$0
Closed Date:	12/4/2018		
Account Rating:	Paid	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	All Banks
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/20/2018	8/20/2018	8/1/2018
Term Length:			
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	
Payment Frequency:			
Credit Limit:	\$1,150	\$1,150	\$0

Two-Year Payment History

Transunion

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

Experian

Equifax

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

Nov Dec '19

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/RMSTGO

	Transunion [®]	Experian [®]	Equifax ®
Account #	601919*******	601919*****	601919*****
High Balance:	\$1,663	\$1,663	\$5,000
Last Verified:	9/15/2016		
Date of Last Activity:	1/20/2016	4/1/2016	1/1/2016
Date Reported:	9/15/2016	4/18/2016	9/1/2016
Date Opened:	8/4/2013	8/1/2013	8/1/2013
Balance Owed:	\$0	\$0	\$0
Closed Date:	4/18/2016		
Account Rating:	Paid	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Furniture and Home/Office Funishings Stores	Bank Credit Cards	Sales Financing
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Payment Amount:	\$0	\$0	\$0

Last Payment:	1/20/2016	1/20/2016	1/1/2016
Term Length:			
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	
Payment Frequency:			
Credit Limit:	\$5,000	\$5,000	\$0

Two-Year Payment History

Transunion

| OK |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Sep | Oct | Nov | Dec | '15 | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | '16 | Feb | Mar | Apr | May |
| | | | | | | | | | | | | | | | | | | | | |
| OK | OK | OK | | | | | | | | | | | | | | | | | | |
| lun | Iul | Aug | | | | | | | | | | | | | | | | | | |

Experian

| OK |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | '15 | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | '16 |
| | | | | | | | | | | | | | | | | | | | | |
| OK | OK | | | | | | | | | | | | | | | | | | | |
| Feb | Mar | Apr | | | | | | | | | | | | | | | | | | |

Equifax

Au	g S	Sep	Oct	Nov	Dec	'15	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'16	Feb	Mar	Apr
Má	ıy .	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

JPMCB CARD

	Transunion [®]	Experian [®]	Equifax [®]
Account #	426684******	426684*****	426684****
High Balance:	\$693	\$693	\$800
Last Verified:	12/9/2018		
Date of Last Activity:	5/18/2017	12/1/2018	5/1/2017
Date Reported:	12/9/2018	12/4/2018	12/1/2018
Date Opened:	5/14/2015	5/1/2015	5/1/2015

Balance Owed: \$0 \$0

Closed Date: 12/4/2018 -- --

Account Rating:PaidPaidPaidPaid

Account Description: Individual Individual Individual

Dispute Status:Account not disputedAccount not disputedAccount not disputed

Creditor Type:Bank Credit CardsBank Credit CardsNational Credit Card

Companies

Account Status:ClosedClosedClosedPayment Status:CurrentCurrentCurrent

Creditor Remarks: Canceled by credit grantor Account has been closed due Closed or paid account/zero

to inactivity. balance

Accounts closed by credit

grantor

Payment Amount: \$0 \$0 \$0

Last Payment: 5/18/2017 5/18/2017 5/1/2017

 Term Length:
 - - -

 Past Due Amount:
 \$0
 \$0
 \$0

 Account Type:
 Credit Card
 Credit Card
 -

 Payment Frequency:
 - - - 50

 Credit Limit:
 \$800
 \$800
 \$0

Two-Year Payment History

Transunion

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

OK OK OK

Sep Oct Nov

Experian

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

OK OK

Oct Nov Dec

Equifax

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

OPENSKY CBNK

	Transunion [®]	Experian [®]	Equifax [®]
Account #	462192*******	462192*******	462192*******
High Balance:	\$406	\$406	\$0
Last Verified:	4/19/2024		
Date of Last Activity:	3/29/2024	5/1/2024	3/1/2024
Date Reported:	4/19/2024	5/19/2024	5/1/2024
Date Opened:	12/31/2020	12/1/2020	12/1/2020
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:	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:	\$0	\$0	\$0
Last Payment:	3/29/2024	3/29/2024	3/1/2024
Term Length:			
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:			
Credit Limit:	\$600	\$600	\$600

Two-Year Payment History

Transunion

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

Experian

																				Feb	
OK																					

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

SYNCB/NETWRK

	Transunion [®]	Experian ®	Equifax ®
Account #	601917******	601917*****	601917*****
High Balance:	\$2,736	\$2,736	\$1,900
Last Verified:	2/11/2019		
Date of Last Activity:	4/6/2018	5/1/2018	4/1/2018
Date Reported:	2/11/2019	5/14/2018	2/1/2019
Date Opened:	11/11/2013	11/1/2013	11/1/2013
Balance Owed:	\$0	\$0	\$0
Closed Date:	5/14/2018		
Account Rating:	Paid	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:	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Payment Amount:	\$0	\$0	\$0
Last Payment:	4/6/2018	4/6/2018	4/1/2018
Term Length:			
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	
Payment Frequency:			
Credit Limit:	\$1,900	\$1,900	\$0

Two-Year Payment History

Transunion

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

Experian

| OK |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Jun | Jul | Aug | Sep | Oct | Nov | Dec | '17 | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | '18 | Feb |
| | | | • | | | | | | | • | - | | | | | | | | | |
| OK | OK | | | | | | | | | | | | | | | | | | | |
| 010 | 011 | | | | | | | | | | | | | | | | | | | |
| Mar | Apr | May | | | | | | | | | | | | | | | | | | |

Equifax

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

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

SETF/WOFC

	Transunion [®]	Experian [®]	Equifax ®
Account #	110000******	110000******	110000*****
High Balance:	\$28,865	\$28,865	\$28,865
Last Verified:	1/28/2016		
Date of Last Activity:	1/28/2016	1/1/2016	1/1/2016
Date Reported:	1/28/2016	1/31/2016	1/1/2016
Date Opened:	1/25/2015	1/1/2015	1/1/2015
Balance Owed:	\$0	\$0	\$0
Closed Date:	1/28/2016		
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Finance	Auto Financing	Auto Financing

Account Status: Closed Closed Closed

Payment Status:CurrentCurrentCurrent

Creditor Remarks: Closed -- Closed or paid account/zero

balance

OK

OK

Payment Amount: \$0 \$0 \$0

Last Payment: 1/28/2016 1/28/2016 1/1/2016

Term Length: 75 Month(s) 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

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

OK

OK

OK

OK OK OK

Oct Nov Dec

Experian

OK OK OK OK OK OK OK OK OK OK

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

OK OK

Nov Dec '16

Equifax

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

SETF/WOFC

Transunion[®] Experian[®] Equifax[®]

High Balance: \$32,963 \$32,963 \$0

Last Verified:	10/19/2023		
Date of Last Activity:	10/19/2023	11/1/2018	11/1/2018
Date Reported:	10/19/2023	11/30/2018	10/1/2023
Date Opened:	1/20/2016	1/1/2016	1/1/2016
Balance Owed:	\$0	\$0	\$0
Closed Date:	10/19/2023		
Account Rating:	Derogatory	Derogatory	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Finance	Auto Financing	Auto Financing
Account Status:	Closed	Closed	Closed
Account Status.			
Payment Status:	Wage Earner Plan	Wage Earner Plan	Wage Earner Plan
Payment Status:	Wage Earner Plan Chapter 13; wage earner plan	Wage Earner Plan Debt included in or discharged through Bankruptcy Chapter	Wage Earner Plan Account involved in Chapter 13 debt adj. Closed or paid account/zero balance
Payment Status: Creditor Remarks:	Wage Earner Plan Chapter 13; wage earner plan account	Wage Earner Plan Debt included in or discharged through Bankruptcy Chapter 13.	Wage Earner Plan Account involved in Chapter 13 debt adj. Closed or paid account/zero balance Included in Chapter 13
Payment Status: Creditor Remarks: Payment Amount:	Wage Earner Plan Chapter 13; wage earner plan account	Wage Earner Plan Debt included in or discharged through Bankruptcy Chapter 13.	Wage Earner Plan Account involved in Chapter 13 debt adj. Closed or paid account/zero balance Included in Chapter 13 \$0
Payment Status: Creditor Remarks: Payment Amount: Last Payment:	Wage Earner Plan Chapter 13; wage earner plan account \$0 10/6/2023	Wage Earner Plan Debt included in or discharged through Bankruptcy Chapter 13. \$0	Wage Earner Plan Account involved in Chapter 13 debt adj. Closed or paid account/zero balance Included in Chapter 13 \$0 11/1/2018
Payment Status: Creditor Remarks: Payment Amount: Last Payment: Term Length:	Wage Earner Plan Chapter 13; wage earner plan account \$0 10/6/2023	Wage Earner Plan Debt included in or discharged through Bankruptcy Chapter 13. \$0 72 Month(s)	Wage Earner Plan Account involved in Chapter 13 debt adj. Closed or paid account/zero balance Included in Chapter 13 \$0 11/1/2018
Payment Status: Creditor Remarks: Payment Amount: Last Payment: Term Length: Past Due Amount:	Wage Earner Plan Chapter 13; wage earner plan account \$0 10/6/2023 \$0	Wage Earner Plan Debt included in or discharged through Bankruptcy Chapter 13. \$0 72 Month(s) \$0	Wage Earner Plan Account involved in Chapter 13 debt adj. Closed or paid account/zero balance Included in Chapter 13 \$0 11/1/2018 \$0

Two-Year Payment History

Transunion

NONE REPORTED

Experian

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

Equifax

Sep Oct Nov Dec '22 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '23 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
00.0	00.0	5010	0010	0010	50.0	00.0	0010	50.0

Other: : Accounts in which the exact category is unknown

SELFRENT

	Transunion [®]	Experian [®]	E quifax [®]
Account #	L8****		L87661*
High Balance:	\$694		\$694
Last Verified:	5/23/2024		
Date of Last Activity:	5/22/2024		5/1/2024
Date Reported:	5/23/2024		5/1/2024
Date Opened:	1/26/2023		1/1/2023
Balance Owed:	\$0		\$0
Closed Date:			
Account Rating:	Open		Open
Account Description:	Individual		Individual
Dispute Status:	Account not disputed		Account not disputed
Creditor Type:	Property Management		Miscellaneous Real Estate and Public Accomodations
Account Status:	Open		Open
Payment Status:	Current		Current
Creditor Remarks:			Rental agreement
Payment Amount:	\$0		\$694
Last Payment:	5/22/2024		5/1/2024
Term Length:			
Past Due Amount:	\$0		\$0
Account Type:	Rental agreement		Rental agreement
Payment Frequency:			
Credit Limit:	\$0		\$0

Two-Year Payment History

Transunion

May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23						OK Dec	
OK	OK	OK													

Feb Mar Apr

Experian

NONE REPORTED

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

Public Information

	Transunion [®]	Experian [®]	Equifax [®]
Туре	Chapter 13 Bankruptcy	Chapter 13 Bankruptcy	Chapter 13 Bankruptcy
Status	Discharged	Discharged	Discharged
Date Filed/Reported	11/30/2018	11/30/2018	11/1/2018
Reference#	1825019	1825019PDR	1825019-DSP-01/24
Closing Date	1/8/2024	1/8/2024	
Asset Amount	\$0	\$0	\$0
Court	U.S. Bankruptcy Court	US BKPT CT FL FT LAUDE	Federal
Liability	\$0	\$0	\$0
Exempt Amount	\$0	\$0	\$0

Inquiries

Creditor Name	Date of Inquiry	Credit Bureau
CREDIT PLUS	1/16/2023	TransUnion
XACTUS-CP	1/16/2023	Experian
XACTUS	1/16/2023	Equifax
DISCOVER FINANCIAL SER	5/10/2024	Experian
CAPITAL ONE	3/10/2024	TransUnion
CAP ONE NA	3/10/2024	Experian
CAPITALONE	3/10/2024	Equifax

Creditor Contacts Show

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Dispute Credit Report

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Debt 101

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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.

ScoreBuilder 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®.