

Partnered
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Your 3B Report & Vantage Scores® 3.0

Transunion®

518

Experian®

550

Equifax®

528

*Vantage Score® 3.0 credit score

Personal Information

	Transunion®	Experian®	Equifax®
Credit Report Date	1/17/2025	1/17/2025	1/17/2025
Name Also Known As:	MONICA AREVALO	MONICA AREVALO AREVALO MONICA	MONICA AREVALO
Date of Birth	1978	1978	1978
Current Address	8780 98TH DORAL, FL 33178	10441 MAHOGANY KEY CIR APT 105 MIAMI, FL 331962406	10441 MAHOGANY KEY CIR APT 105 MIAMI, FL 33196
Previous Address	10600 88TH DORAL, FL 33178 215 SHERIDAN ROSELLE PARK, NJ 07204	215 SHERIDAN AVE ROSELLE PARK, NJ 072042422 8780 NW 98TH AVE DORAL, FL 331782583	8780 NW 98TH AVE DORAL, FL 33178 10600 NW 88TH ST APT 105 MIAMI, FL 33178
Employer	--	BKJ BUSINESS LLC Date Updated: 8/1/2024 NA Date Updated: 9/1/2021	--

Consumer Statement

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

Summary

	Transunion®	Experian®	Equifax®
Total Accounts	16	15	14
Open Accounts:	10	9	10

Closed Accounts:	6	6	4
Delinquent:	0	0	0
Derogatory:	5	5	3
Balances:	\$51,011	\$50,968	\$46,954
Payments:	\$940	\$920	\$940
Public Records:	0	0	0
Inquiries (2 years):	4	8	3

Account History

At-a-glance viewing of your payment history

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

Revolving Accounts : Accounts with an open-end term

MERRICK BK

	Transunion®	Experian®	Equifax®
Account #	542539*****	542539*****	542539*****
High Balance:	\$631	\$631	\$0
Last Verified:	1/2/2025	--	--
Date of Last Activity:	1/2/2025	1/1/2025	1/1/2025
Date Reported:	1/2/2025	1/2/2025	1/1/2025
Date Opened:	11/15/2019	11/1/2019	11/1/2019
Balance Owed:	\$511	\$511	\$511
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	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:	\$42	\$42	\$42
Last Payment:	12/27/2024	12/27/2024	1/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	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	OK	OK	OK
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
OK	OK	OK																		
Oct	Nov	Dec																		

Experian

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
OK	OK	OK																		
Nov	Dec	'25																		

Equifax

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

Days Late - 7 Year History

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

CRDT FIRST

	Transunion®	Experian®	Equifax®
Account #	599054***	599054***	599054***
High Balance:	\$1,431	\$1,431	\$0
Last Verified:	11/5/2019	--	--
Date of Last Activity:	11/24/2015	11/1/2019	11/1/2015
Date Reported:	11/5/2019	11/5/2019	11/1/2019

Date Opened:	8/25/2011	8/1/2011	8/1/2011
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:	Miscellaneous Automotive	TBA Stores, Tire Dealers	TBA Stores, Tire Dealers
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	Inactive account	Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	11/24/2015	11/24/2015	11/1/2015
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	--
Payment Frequency:	--	--	--
Credit Limit:	\$2,200	\$2,200	\$2,200

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

CAPITAL ONE

	Transunion®	Experian®	Equifax®
Account #	400344*****	400344*****	--
High Balance:	\$3,697	\$0	--
Last Verified:	12/17/2024	--	--
Date of Last Activity:	2/23/2019	3/1/2019	--
Date Reported:	12/17/2024	12/17/2024	--
Date Opened:	2/3/2016	2/1/2016	--
Balance Owed:	\$3,697	\$3,697	--
Closed Date:	2/23/2019	--	--
Account Rating:	Derogatory	Derogatory	--
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	--
Creditor Type:	Bank Credit Cards	Bank Credit Cards	--
Account Status:	Closed	Closed	--
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	--
Creditor Remarks:	Charged off as bad debt Dispute resolved; reported by grantor	Account was in dispute - now resolved - reported by subscriber. Unpaid balance reported as a loss by the credit grantor.	--
Payment Amount:	\$0	\$0	--
Last Payment:	7/16/2018	7/16/2018	--
Term Length:	--	--	--
Past Due Amount:	\$3,697	\$3,697	--
Account Type:	Credit Card	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	\$3,000	\$3,000	--

Two-Year Payment History

Transunion

NONE REPORTED

Experian

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

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: 0	60: 0	90: 0	30: 1	60: 1	90: 3	30: --	60: --	90: --

CREDITONEBNK

	Transunion®	Experian®	Equifax®
Account #	370310*****	370310*****	370310*****
High Balance:	\$391	\$391	\$0
Last Verified:	1/3/2025	--	--
Date of Last Activity:	1/3/2025	1/1/2025	1/1/2025
Date Reported:	1/3/2025	1/3/2025	1/1/2025
Date Opened:	11/20/2023	11/1/2023	11/1/2023
Balance Owed:	\$282	\$282	\$282
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	All Banks
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	\$30	\$30	\$30
Last Payment:	12/29/2024	12/29/2024	1/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$300	\$300	\$300

Two-Year Payment History

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

[illegible]

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

30

Sep Oct Nov

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

	Transunion®	Experian®	Equifax®
Account #	510875*****	510875*****	510875*****
High Balance:	\$541	\$541	\$0
Last Verified:	12/18/2024	--	--
Date of Last Activity:	12/18/2024	12/1/2024	12/1/2024
Date Reported:	12/18/2024	12/18/2024	12/1/2024
Date Opened:	9/30/2024	9/1/2024	9/1/2024
Balance Owed:	\$478	\$478	\$478
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	All Banks
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	\$29	\$29	\$29
Last Payment:	12/9/2024	12/9/2024	12/1/2024
Term Length:	--	--	--

Account Rating:	Derogatory	Derogatory	Derogatory
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:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Creditor Remarks:	Charged off as bad debt Dispute resolved; reported by grantor	Account was in dispute - now resolved - reported by subscriber. Unpaid balance reported as a loss by the credit grantor.	Charged off account Accounts closed by credit grantor
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/11/2018	8/11/2018	10/1/2018
Term Length:	--	--	--
Past Due Amount:	\$4,079	\$4,079	\$4,079
Account Type:	Credit Card	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	\$3,250	\$3,250	\$0

Two-Year Payment History

Transunion

NONE REPORTED

Experian

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

Equifax

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

Days Late - 7 Year History

Transunion®																					
30: 0																					
	60: 0																				
		90: 0																			
			30: 1																		
				60: 1																	
					90: 3																
						30: 1															
							60: 1														
								90: 73													

CREDITONEBNK

	Transunion®	Experian®	Equifax®
Account #	444796*****	444796*****	444796*****
High Balance:	\$435	\$435	\$0
Last Verified:	12/25/2024	--	--
Date of Last Activity:	12/25/2024	12/1/2024	12/1/2024
Date Reported:	12/25/2024	12/25/2024	12/1/2024
Date Opened:	8/14/2019	8/1/2019	8/1/2019
Balance Owed:	\$304	\$304	\$304
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 Amount in H/C column is credit limit
Payment Amount:	\$30	\$30	\$30
Last Payment:	12/22/2024	12/22/2024	12/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$300	\$300	\$300

Two-Year Payment History

Transunion

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

Experian

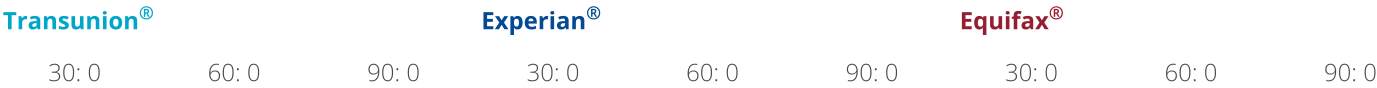
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
OK	OK	OK																		
Oct	Nov	Dec																		

Equifax

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

Aug Sep Oct

Days Late - 7 Year History



CAPITAL ONE

	Transunion®	Experian®	Equifax®
Account #	552342*****	552342*****	552342*****
High Balance:	\$667	\$667	\$0
Last Verified:	1/2/2025	--	--
Date of Last Activity:	1/2/2025	12/1/2024	1/1/2025
Date Reported:	1/2/2025	12/2/2024	1/1/2025
Date Opened:	1/4/2023	1/1/2023	1/1/2023
Balance Owed:	\$617	\$574	\$617
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 Amount in H/C column is credit limit
Payment Amount:	\$48	\$28	\$48
Last Payment:	11/23/2024	11/23/2024	1/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$500	\$500	\$500

Two-Year Payment History



OKOKOK

OctNovDec

Experian

OK

'23FebMarAprMayJunJulAugSepOctNovDec'24FebMarAprMayJunJulAugSep

OKOKOK

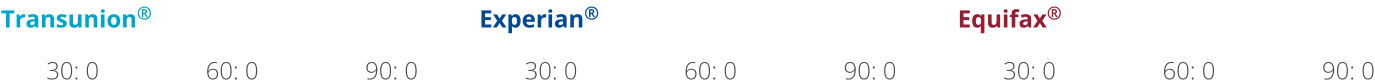
OctNovDec

Equifax

Dec'23FebMarAprMayJunJulAugSepOctNovDec'24FebMarAprMayJunJulAug

SepOctNov

Days Late - 7 Year History



BESTEGG

	Transunion®	Experian®	Equifax®
Account #	494286*****	494286*****	494286*****
High Balance:	\$3,950	\$3,950	\$0
Last Verified:	12/18/2024	--	--
Date of Last Activity:	12/18/2024	12/1/2024	12/1/2024
Date Reported:	12/18/2024	12/18/2024	12/1/2024
Date Opened:	1/4/2023	1/1/2023	1/1/2023
Balance Owed:	\$3,726	\$3,726	\$3,726
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:	Miscellaneous Finance	Bank Credit Cards	Personal Loan 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:	\$105	\$105	\$105
Last Payment:	12/14/2024	12/14/2024	12/1/2024

Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$3,750	\$3,750	\$3,750

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

Days Late - 7 Year History

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

WEBBANK/FINGERHUT

	Transunion®	Experian®	Equifax®
Account #	--	636992*****	636992*****
High Balance:	--	\$395	\$0
Last Verified:	--	--	--
Date of Last Activity:	--	8/1/2018	9/1/2014
Date Reported:	--	8/24/2018	11/1/2018
Date Opened:	--	9/1/2011	9/1/2011
Balance Owed:	--	\$0	\$0

Closed Date:	--	--	--
Account Rating:	--	Open	Paid
Account Description:	--	Individual	Individual
Dispute Status:	--	Account not disputed	Account not disputed
Creditor Type:	--	Credit Card - Dept. Store	Mail Order Firms
Account Status:	--	Open	Closed
Payment Status:	--	Current	Current
Creditor Remarks:	--	Inactive account	Closed or paid account/zero balance Amount in H/C column is credit limit
Payment Amount:	--	\$0	\$0
Last Payment:	--	9/18/2014	9/1/2014
Term Length:	--	--	--
Past Due Amount:	--	\$0	\$0
Account Type:	--	Charge account	--
Payment Frequency:	--	--	--
Credit Limit:	--	\$1,000	\$1,000

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

Equifax

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

Days Late - 7 Year History

Transunion®																				
30: --	60: --	90: --																		

CAPITAL ONE

Two-Year Payment History

NONE REPORTED

[illegible]

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

Aug Sep Oct

Transunion®

60: 0

Experian®

60: 1

Equifax®

60: 1

90: 72

BORROWERSFIR

	Transunion®	Experian®	Equifax®
Account #	210010*****	--	--
High Balance:	\$5,250	--	--
Last Verified:	2/22/2017	--	--
Date of Last Activity:	2/22/2017	--	--
Date Reported:	2/22/2017	--	--
Date Opened:	5/12/2016	--	--
Balance Owed:	\$0	--	--
Closed Date:	2/22/2017	--	--
Account Rating:	Transferred	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Finance	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Purchased by another lender	--	--
Payment Amount:	\$0	--	--
Last Payment:	12/14/2016	--	--
Term Length:	36 Month(s)	--	--
Past Due Amount:	\$0	--	--
Account Type:	Unsecured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	--

Transunion

[illegible]

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: --

FA BRWR1ST

	Transunion®	Experian®	Equifax®
Account #	--	--	102105*****
High Balance:	--	--	\$5,250
Last Verified:	--	--	--
Date of Last Activity:	--	--	--
Date Reported:	--	--	12/1/2024
Date Opened:	--	--	5/1/2016
Balance Owed:	--	--	\$0
Closed Date:	--	--	--
Account Rating:	--	--	Paid
Account Description:	--	--	Individual
Dispute Status:	--	--	Account not disputed
Creditor Type:	--	--	Miscellaneous Finance
Account Status:	--	--	Open
Payment Status:	--	--	Current
Creditor Remarks:	--	--	Fixed rate Unsecured
Payment Amount:	--	--	\$0
Last Payment:	--	--	--
Term Length:	--	--	36 Month(s)
Past Due Amount:	--	--	\$0
Account Type:	--	--	Unsecured loan
Payment Frequency:	--	--	--
Credit Limit:	--	--	\$0

Two-Year Payment History

Transunion

NONE REPORTED

Experian**NONE REPORTED****Equifax**

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

Aug Sep Oct

Days Late - 7 Year History

Transunion®**Experian®****Equifax®**

30: --

60: --

90: --

30: --

60: --

90: --

30: 0

60: 0

90: 0

PROSPER

	Transunion®	Experian®	Equifax®
Account #	23****	23****	23****
High Balance:	\$10,000	\$10,000	\$10,000
Last Verified:	12/12/2016	--	--
Date of Last Activity:	12/12/2016	12/1/2016	12/1/2016
Date Reported:	12/12/2016	12/31/2016	11/1/2017
Date Opened:	11/14/2014	11/1/2014	11/1/2014
Balance Owed:	\$0	\$0	\$0
Closed Date:	12/12/2016	--	--
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	Miscellaneous Finance	Miscellaneous Personal Services Other Than Medical
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance
Payment Amount:	\$0	\$0	\$0
Last Payment:	12/12/2016	12/12/2016	12/1/2016
Term Length:	60 Month(s)	60 Month(s)	60 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	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	OK	OK
Dec	'15	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'16	Feb	Mar	Apr	May	Jun	Jul	Aug
OK	OK	OK																		
Sep	Oct	Nov																		

Experian

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

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: 0	60: 0	90: 0

CHRYSLERCAP

	Transunion®	Experian®	Equifax®
Account #	300002*****	300002*****	300002*****
High Balance:	\$23,988	\$23,988	\$23,988
Last Verified:	12/31/2024	--	--
Date of Last Activity:	12/31/2024	12/1/2024	12/1/2024
Date Reported:	12/31/2024	12/31/2024	12/1/2024
Date Opened:	7/10/2024	7/1/2024	7/1/2024
Balance Owed:	\$24,390	\$24,390	\$24,390
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:	Auto Financing	Auto Financing	Auto Financing
Account Status:	Open	Open	Open

Two-Year Payment History

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

OK OK OK

Sep Oct Nov

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

OK OK OK
Oct Nov Dec

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

Transunion® **Experian®** **Equifax®**

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

	Transunion®	Experian®	Equifax®
Account #	6****	--	--
High Balance:	\$2,600	--	--
Last Verified:	11/17/2016	--	--

Date of Last Activity:	11/17/2016	--	--
Date Reported:	11/17/2016	--	--
Date Opened:	6/20/2016	--	--
Balance Owed:	\$0	--	--
Closed Date:	11/17/2016	--	--
Account Rating:	Closed	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Sales Financing	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Closed	--	--
Payment Amount:	\$0	--	--
Last Payment:	11/17/2016	--	--
Term Length:	22 Month(s)	--	--
Past Due Amount:	\$0	--	--
Account Type:	Unsecured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

30: 0

60: 0

90: 0

Experian®

30: --

60: --

90: --

Equifax®

30: --

60: --

90: --

Other: : Accounts in which the exact category is unknown

MIDLANDCRE

	Transunion®	Experian®	Equifax®
Account #	--	--	301283***
High Balance:	--	--	\$7,597

Last Verified:	--	--	--
Date of Last Activity:	--	--	8/1/2018
Date Reported:	--	--	1/1/2025
Date Opened:	--	--	4/1/2019
Balance Owed:	--	--	\$7,597
Closed Date:	--	--	--
Account Rating:	--	--	Derogatory
Account Description:	--	--	Individual
Dispute Status:	--	--	Account disputed
Creditor Type:	--	--	Factoring Companies
Account Status:	--	--	Open
Payment Status:	--	--	Late 120 Days
Creditor Remarks:	--	--	Consumer disputes this account information Collection account
Payment Amount:	--	--	\$0
Last Payment:	--	--	8/1/2018
Term Length:	--	--	--
Past Due Amount:	--	--	\$7,597
Account Type:	--	--	Collection
Payment Frequency:	--	--	--
Credit Limit:	--	--	\$0

Two-Year Payment History

Transunion
NONE REPORTED

Experian
NONE REPORTED

Equifax

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

Days Late - 7 Year History

Transunion®	Experian®	Equifax®
30: --	60: --	90: --
30: --	60: --	90: --
30: 0	60: 0	90: 21

Collection

I C SYSTEM

	Transunion®	Experian®	Equifax®
Account #	163119***	163119***	--
High Balance:	\$360	\$360	--
Last Verified:	1/12/2025	--	--
Date of Last Activity:	1/12/2025	2/1/2024	--
Date Reported:	1/12/2025	1/12/2025	--
Date Opened:	2/11/2024	2/1/2024	--
Balance Owed:	\$360	\$360	--
Closed Date:	--	--	--
Account Rating:	Derogatory	Derogatory	--
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	--
Creditor Type:	Other Collection Agencies	Other Collection Agencies	--
Account Status:	Open	Closed	--
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	--
Creditor Remarks:	Placed for collection	--	--
Original Creditor	01 BANFIELD PET HOSPITAL	BANFIELD PET HOSPITAL	--
Last Payment:	--	--	--
Past Due Amount:	--	--	--
Account Type:	--	--	--

Two-Year Payment History

Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

30: --

60: --

90: --

Experian®

30: --

60: --

90: --

Equifax®

30: --

60: --

90: --

MIDLAND CRED

	Transunion®	Experian®	Equifax®
Account #	301283***	301283***	--
High Balance:	\$7,597	\$7,597	--
Last Verified:	1/10/2025	--	--
Date of Last Activity:	1/10/2025	4/1/2019	--
Date Reported:	1/10/2025	1/10/2025	--
Date Opened:	4/22/2019	4/1/2019	--
Balance Owed:	\$7,597	\$7,597	--
Closed Date:	--	--	--
Account Rating:	Derogatory	Derogatory	--
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	--
Creditor Type:	Other Collection Agencies	Other Collection Agencies	--
Account Status:	Open	Closed	--
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	--
Creditor Remarks:	Account information disputed by consumer, meets FCRA requirements	Customer disputed account - reported by subscriber.	--
Original Creditor	01 CITIBANK N A	CITIBANK N.A.	--
Last Payment:	--	--	--
Past Due Amount:	--	--	--
Account Type:	--	--	--

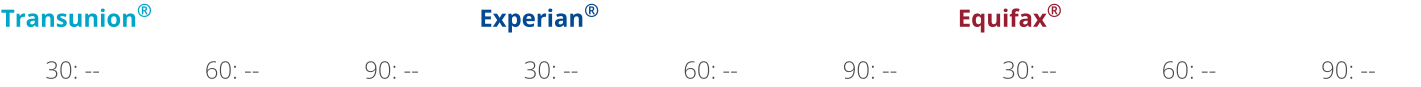
Two-Year Payment History

Transunion
NONE REPORTED

Experian
NONE REPORTED

Equifax
NONE REPORTED

Days Late - 7 Year History



Public Information

None Reported

Inquiries

Creditor Name	Date of Inquiry	Credit Bureau
SPITZER CDJR	7/10/2024	TransUnion
JPMCB AUTO	7/10/2024	Experian
CHRYSLER CAPITAL	7/10/2024	Experian
700 CREDIT/SPITZER CHR	7/10/2024	Experian
STELLANTIS	7/10/2024	Equifax
SPITZERAUT	7/10/2024	Equifax
CREDIT ONE BANK NA	11/19/2023	Experian
FIRST PREMIE	12/9/2024	TransUnion
TESLA FINANC	7/11/2024	TransUnion
SANTANDER CONSUMER USA	7/11/2024	Experian
ALLY FINANCIAL	7/11/2024	Experian
ALLY FINANCIAL	7/11/2024	Experian
CAPITAL ONE	9/30/2024	TransUnion
CAPITALONE	9/30/2024	Experian
CAPITALONE	9/30/2024	Equifax

Creditor Contacts [Show](#)

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