

# Credit Report

Credit reports are key to helping you confidently protect and manage your identity. You can rest assured - reviewing your report does not negatively impact your standing or score.

Financial institutions, employers and insurers use credit reports to gain insight into your financial profile. Because they provide a record of your present and past credit use, credit reports may determine whether or not you will be offered credit, and on what terms. Inaccurate or fraudulent account information on credit reports can result in denial of credit, higher loan and insurance rates and even rejection for employment. The Federal Trade Commission (FTC) has prepared [A Summary of Your Rights Under the Fair Credit Reporting Act](#), you may also find additional information on their website [www.FTC.gov/credit](http://www.FTC.gov/credit).

Understanding your credit score and the factors that impact it will prepare you to make the best possible decisions for your financial future. Want help reading your report? We've prepared a quick educational guide for you: [How to Read, Use and Act on Your Credit Report](#). If you find inaccurate information on your report, you may contact one of our [Credit Specialists](#) to help dispute this information directly with the credit reporting agencies.

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Report History: 09/14/2024 - 3B

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## Three Bureau Credit Report

Reference #: M57831825

Report Date: 09/14/2024

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## 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:	09/14/2024	09/14/2024	09/14/2024
Name:	CRISTINA LLUBERESSOSA SOSA,LLUBERES,C SOSA,CRISTINA,LLUBERES CRISTINA LLUBERRESSOSA	CRISTINA LLUBERES CRISTINA LLUBERRESSOSA LLUBERES C SOSA	CHRISTINA LLUBERES/SOSA
Also Known As:			
Former:	-	-	CRISTINA LLUBERES-SOSA CRISTINA LLUBERES CRISTINA LLUBERES/SOSA
Date of Birth:	1/8/1970	1970	1/8/1970
Current Address(es):	15 SICKLES ST 3E NEW YORK, NY 10040	15 SICKLES ST NEW YORK, NY 10040-1638 09/2024	15 SICKLES ST APT 3E NEW YORK, NY 10040
Previous Address(es):	0 ST 17B CANOVANAS, PR 00729	OC8 CALLE 17B VILLAS DE LOIZA CANOVANAS, PR 00729-4241 09/2024	OC8 CALLE 17B VILLAS DE LOIZA CANOVANAS, PR 00729
	0 O C 8 CALLE 17 B CANOVANAS, PR 00729	1422 CALLE FERIA SANTURCE, PR 00909-2647 09/2024	1422 CALLE FERIA URB HIPODROMO SAN JUAN, PR 00909
Employers:	CENESENCE HOME CARE SENECCENCIA HOME CARE	HOSPITAL METROPOLITANO DEPTO PEDIATRIA 1ER PISO GUAYNABO, PR, DEPARTAMENTO DE EDUCACION ESC JUANA RODRIGUEZ MUNDO CANOVA	-

## Credit Score

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 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
Credit Score:	688	686	696
Lender Rank:	Good	Good	Good
Score Scale:	300-850	300-850	300-850

### Risk Factors

- Total of all balances on bankcard or revolving accounts is too high [\[+\]](#)
- Lack of sufficient relevant real estate account information [\[+\]](#)
- The date that you opened your oldest account is too recent [\[+\]](#)
- Available credit on your open bankcard or revolving accounts is too low [\[+\]](#)

### Experian:

Total of all balances on bankcard or revolving accounts is too high

Lack of sufficient relevant real estate account information  
The date that you opened your oldest account is too recent  
Available credit on your open bankcard or revolving accounts is too low

#### Equifax:

The score(s) on your IdentityIQ credit report (using the VantageScore® 3.0 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. IdentityIQ 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 VantageScore® 3.0. 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.

IdentityIQ 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

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

	TransUnion	Experian	Equifax
<b>Total Accounts:</b>	17	18	18
<b>Open Accounts:</b>	7	9	6
<b>Closed Accounts:</b>	10	9	12
<b>Delinquent:</b>	0	0	0
<b>Derogatory:</b>	0	0	0
<b>Collection:</b>	0	0	0
<b>Balances:</b>	\$71,999.00	\$72,309.00	\$71,999.00
<b>Payments:</b>	\$2,059.00	\$2,288.00	\$2,059.00
<b>Public Records:</b>	0	0	0
<b>Inquiries(2 years):</b>	2	2	0

## Account History

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

#### CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	517805808048****		
Account Type:	Revolving		
Account Type - Detail:	Credit Card		
Bureau Code:	Terminated		
Account Status:	Open		
Monthly Payment:	\$0.00		
Date Opened:	05/08/2019		
Balance:	\$0.00		
No. of Months (terms):	0		
High Credit:	\$79.00		
Credit Limit:	\$300.00		
Past Due:	\$0.00		
Payment Status:	Current		
Last Reported:	07/03/2019		
Comments:	-		
Date Last Active:	07/03/2019		
Date of Last Payment:	06/22/2019		

#### Two-Year payment history

Legend

Month	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Year	19	19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17
TransUnion	OK																							
Experian																								
Equifax																								

#### BK OF AMER

	TransUnion	Experian	Equifax
Account #:	440066231045****	20**	440066231045****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	Credit Card
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$382.00	\$382.00	\$382.00
Date Opened:	01/23/2023	01/01/2023	01/01/2023
Balance:	\$11,904.00	\$11,904.00	\$11,904.00
No. of Months (terms):	0	0	0

High Credit:	\$13,425.00	\$13,425.00	\$0.00
Credit Limit:	\$19,000.00	\$19,000.00	\$19,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/28/2024	08/26/2024	08/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	08/28/2024	08/01/2024	08/01/2024
Date of Last Payment:	08/20/2024	08/20/2024	08/01/2024

## Two-Year payment history

## Legend

SYNCB/EMPBER

	TransUnion	Experian	Equifax
Account #:	603461008908****	60346100****	603461008908****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Charge account	Charge account	Charge account
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	06/03/2021	06/01/2021	06/01/2021
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$2,898.00	\$2,898.00	\$0.00
Credit Limit:	\$6,000.00	\$6,000.00	\$6,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	09/02/2024	08/02/2024	09/01/2024
Comments:	-	-	Amount in H/C column is credit limit
Date Last Active:	05/17/2023	08/01/2024	05/01/2023
Date of Last Payment:	05/17/2023	05/17/2023	05/01/2023

## Two-Year payment history

## Legend

Month	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	
Year	24	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22

TransUnion	OK																							
Experian	OK																							
Equifax	OK																							

## CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	517805776808****	51780577****	51780577****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	Credit Card
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$116.00	\$121.00	\$116.00
Date Opened:	12/09/2016	12/01/2016	12/01/2016
Balance:	\$3,199.00	\$3,285.00	\$3,199.00
No. of Months (terms):	0	0	0
High Credit:	\$3,418.00	\$3,418.00	\$0.00
Credit Limit:	\$5,000.00	\$4,750.00	\$5,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	09/09/2024	08/10/2024	09/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	09/09/2024	08/01/2024	09/01/2024
Date of Last Payment:	09/03/2024	08/01/2024	09/01/2024

## Two-Year payment history

Legend

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

## AMEX

	TransUnion	Experian	Equifax
Account #:	349992647785****	349992647785****	-349992647785****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	Credit Card
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$319.00	\$319.00	\$319.00
Date Opened:	12/16/2018	12/01/2018	12/01/2018

Balance:	\$8,517.00	\$8,517.00	\$8,517.00
No. of Months (terms):	0	0	0
High Credit:	\$8,517.00	\$8,517.00	\$0.00
Credit Limit:	\$15,000.00	\$15,000.00	\$15,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/26/2024	08/26/2024	08/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	08/26/2024	08/01/2024	08/01/2024
Date of Last Payment:	-	-	08/01/2024

## Two-Year payment history

Legend

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

## TOYOTA CR PR

	TransUnion	Experian	Equifax
Account #:	7040406224249***	7040406224249***	7040406224249***
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Joint	Joint	Joint
Account Status:	Open	Open	Open
Monthly Payment:	\$546.00	\$546.00	\$546.00
Date Opened:	11/12/2020	11/01/2020	11/01/2020
Balance:	\$19,836.00	\$19,836.00	\$19,836.00
No. of Months (terms):	84	84	0
High Credit:	\$39,376.00	\$39,376.00	\$39,376.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/30/2024	08/30/2024	08/01/2024
Comments:	-	-	Auto Fixed rate
Date Last Active:	08/30/2024	08/01/2024	08/01/2024
Date of Last Payment:	08/09/2024	08/09/2024	08/01/2024

## Two-Year payment history

Legend

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

#### TELECOM SELFREPORTED

	TransUnion	Experian	Equifax
Account #:	DB1EEB0ECD6D4E12AEF193F8AC06****		
Account Type:		Installment	
Account Type - Detail:		Unknown - credit extension, review, or collection	
Bureau Code:		Individual	
Account Status:		Open	
Monthly Payment:		\$30.00	
Date Opened:		-	
Balance:		\$30.00	
No. of Months (terms):		1	
High Credit:		\$30.00	
Credit Limit:		\$0.00	
Past Due:		\$0.00	
Payment Status:		Current	
Last Reported:		08/26/2024	
Comments:		-	
Date Last Active:		08/01/2024	
Date of Last Payment:		08/26/2024	

#### Two-Year payment history

Legend

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

#### BP-AUTO

	TransUnion	Experian	Equifax
Account #:	8220013292145****	8220013292145****	8220013292145****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$696.00	\$696.00	\$696.00

Date Opened:	06/07/2021	06/01/2021	06/01/2021
Balance:	\$28,543.00	\$28,543.00	\$28,543.00
No. of Months (terms):	66	66	0
High Credit:	\$48,156.00	\$48,156.00	\$48,156.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	07/31/2024	07/31/2024	07/01/2024
Comments:	Balloon payment	-	Auto
Date Last Active:	07/31/2024	07/01/2024	07/01/2024
Date of Last Payment:	07/10/2024	07/10/2024	07/01/2024

## Two-Year payment history

## Legend

## TELECOM SELFREPORTED

	TransUnion	Experian	Equifax
Account #:		33652470CA384FC591E1FF25F672****	
Account Type:		Installment	
Account Type - Detail:		Unknown - credit extension, review, or collection	
Bureau Code:		Individual	
Account Status:		Open	
Monthly Payment:		\$194.00	
Date Opened:		-	
Balance:		\$194.00	
No. of Months (terms):		1	
High Credit:		\$194.00	
Credit Limit:		\$0.00	
Past Due:		\$0.00	
Payment Status:		Current	
Last Reported:		08/19/2024	
Comments:		-	
Date Last Active:		08/01/2024	
Date of Last Payment:		08/19/2024	

## Two-Year payment history

## Legend

Month Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep

Year	24	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	22	22	22	22
TransUnion																						
Experian	OK																					
Equifax																						

#### INSURANCE SELFREPORTED

	TransUnion	Experian	Equifax
Account #:		500F5B4266B8461B9E52A57973FC****	
Account Type:		Unknown	
Account Type - Detail:		Unknown - credit extension, review, or collection	
Bureau Code:		Individual	
Account Status:		Open	
Monthly Payment:		\$0.00	
Date Opened:		-	
Balance:		\$0.00	
No. of Months (terms):		1	
High Credit:		\$0.00	
Credit Limit:		\$0.00	
Past Due:		\$0.00	
Payment Status:		Current	
Last Reported:		08/08/2024	
Comments:		-	
Date Last Active:		08/01/2024	
Date of Last Payment:		08/08/2024	

#### Two-Year payment history

Legend

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

#### BRCLYSBANKDE

	TransUnion	Experian	Equifax
Account #:	00049830472****	00049830472****	4983****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Flexible spending credit card	Credit Card	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Closed	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	02/22/2023	02/01/2023	02/01/2023

Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$99.00	\$99.00	\$2,000.00
Credit Limit:	\$2,000.00	\$2,000.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	04/14/2023	04/20/2023	04/01/2023
Comments:	Account closed by consumer	Credit line closed - consumer request - reported by subscriber.	Account closed at consumer's request Closed or paid account/zero balance
Date Last Active:	04/14/2023	04/01/2023	03/01/2023
Date of Last Payment:	-	-	03/01/2023

## Two-Year payment history

Legend

Month	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Year	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21	21	21	21	21	21
TransUnion	OK	OK																						
Experian	OK	OK																						
Equifax	OK	OK																						

## ISLAND FINAN

	TransUnion	Experian	Equifax
Account #:	341010369****		341010369****
Account Type:	Installment		Installment
Account Type - Detail:	Unsecured loan		Unsecured loan
Bureau Code:	Individual		Individual
Account Status:	Closed		Paid
Monthly Payment:	\$0.00		\$0.00
Date Opened:	11/05/2014		11/01/2014
Balance:	\$0.00		\$0.00
No. of Months (terms):	37		37
High Credit:	\$5,106.00		\$5,106.00
Credit Limit:	\$0.00		\$0.00
Past Due:	\$0.00		\$0.00
Payment Status:	Current		Current
Last Reported:	11/15/2017		04/01/2020
Comments:	Closed		Closed or paid account/zero balance Unsecured
Date Last Active:	11/15/2017		11/01/2017
Date of Last Payment:	11/15/2017		11/01/2017

## Two-Year payment history

Legend

Month	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	
Year	20	20	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	18	18	18	18	18	18	18
TransUnion																									
Experian																									
Equifax	OK	OK																							

## WESTLAKE FIN

	TransUnion	Experian	Equifax
Account #:	1168****	1168****	1168****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Closed	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	07/19/2019	07/01/2019	07/01/2019
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	42	42	42
High Credit:	\$6,623.00	\$6,623.00	\$6,623.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	06/24/2021	07/01/2021	01/01/2022
Comments:	Closed	-	Closed or paid account/zero balance Auto
Date Last Active:	06/24/2021	07/01/2021	06/01/2021
Date of Last Payment:	06/24/2021	06/24/2021	06/01/2021

## Two-Year payment history

Legend

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
Year	21	21	21	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20	20	20
TransUnion													OK											
Experian													OK											
Equifax	OK																							

## SANTANDERFIN

	TransUnion	Experian	Equifax
Account #:	151010047****		151010047****
Account Type:	Installment		Installment
Account Type - Detail:	Unsecured loan		-

Bureau Code:	Individual	Individual
Account Status:	Closed	Paid
Monthly Payment:	\$0.00	\$0.00
Date Opened:	09/08/2009	09/01/2009
Balance:	\$0.00	\$0.00
No. of Months (terms):	84	84
High Credit:	\$10,000.00	\$10,000.00
Credit Limit:	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00
Payment Status:	Current	Current
Last Reported:	11/14/2014	05/01/2017
Comments:	Closed	Closed or paid account/zero balance
Date Last Active:	11/14/2014	11/01/2014
Date of Last Payment:	11/05/2014	11/01/2014

## Two-Year payment history

Legend

Month	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Year	17	17	17	17	16	16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15
TransUnion																								
Experian																								
Equifax	OK																							

## DEPTEDNELNET

	TransUnion	Experian	Equifax
Account #:	90000023847***	90000023847***	90000023847***
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Educational	Educational	Educational
Bureau Code:	Individual	Individual	Individual
Account Status:	Closed	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	05/03/2011	05/01/2011	05/01/2011
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	240	240	240
High Credit:	\$5,500.00	\$5,500.00	\$5,500.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	12/31/2023	02/29/2024	02/01/2024
Comments:	Closed	-	Closed or paid account/zero balance Student loan
Date Last Active:	12/31/2023	02/01/2024	02/01/2024

Date of Last Payment: 02/28/2024 02/28/2024 02/01/2024

## Two-Year payment history

[Legend](#)

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

## MONEY EXPRES

	TransUnion	Experian	Equifax
Account #:	3416****	3416****	3416****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Unsecured loan	Unsecured loan	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Closed	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	05/28/2013	05/01/2013	05/01/2013
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	60	60	60
High Credit:	\$4,999.00	\$4,999.00	\$4,999.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	05/05/2017	06/28/2017	07/01/2017
Comments:	Closed	-	Closed or paid account/zero balance
Date Last Active:	05/05/2017	06/01/2017	05/01/2017
Date of Last Payment:	05/05/2017	05/05/2017	05/01/2017

## Two-Year payment history

[Legend](#)

Month	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Year	17	17	17	17	17	17	16	16	16	16	16	16	16	16	16	16	16	16	16	16	15	15	15	15
TransUnion		OK																						
Experian		OK	OK	OK		OK	OK	OK	OK	OK	OK		OK											
Equifax		OK	OK	OK		OK	OK	OK	OK	OK	OK		OK											

## CREDITONEBNK

	TransUnion	Experian	Equifax
Account #:	444796234855****	444796234855****	444796234855****
Account Type:	Revolving	Revolving	Revolving

Account Type - Detail:	Credit Card	Credit Card	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Paid	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	04/13/2017	04/01/2017	04/01/2017
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$425.00	\$425.00	\$900.00
Credit Limit:	\$900.00	\$900.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	11/24/2019	11/24/2019	11/01/2019
Comments:	Account closed by consumer	Credit line closed - consumer request - reported by subscriber.	Account closed at consumer's request Closed or paid account/zero balance
Date Last Active:	11/03/2019	11/01/2019	11/01/2019
Date of Last Payment:	11/03/2019	11/03/2019	11/01/2019

## Two-Year payment history

Legend

Month	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	
Year	19	19	19	19	19	19	19	19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	17
TransUnion	OK																								
Experian	OK																								
Equifax	OK																								

BBY/CBNA

	TransUnion	Experian	Equifax
Account #:	700119195635****	700119195635****	700119195635****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Charge account	Charge account	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Paid	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	01/21/2012	01/01/2012	01/01/2012
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$2,715.00	\$2,715.00	\$1,950.00
Credit Limit:	\$1,950.00	\$1,950.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	12/11/2019	06/09/2018	12/01/2019

Comments:	Account closed by consumer	Credit line closed - consumer request - reported by subscriber.	Account closed at consumer's request Closed or paid account/zero balance
Date Last Active:	06/04/2018	06/01/2018	06/01/2018
Date of Last Payment:	06/04/2018	06/04/2018	06/01/2018

## Two-Year payment history

## Legend

SYNCB/NETWRK

	TransUnion	Experian	Equifax
Account #:	650172231669****	65017223****	65017223****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Charge account	Charge account	Charge account
Bureau Code:	Individual	Individual	Individual
Account Status:	Paid	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	12/22/2016	12/01/2016	12/01/2016
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$1,649.00	\$1,649.00	\$3,500.00
Credit Limit:	\$3,500.00	\$3,500.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	01/18/2022	10/19/2021	01/01/2022
Comments:	Inactive account	Account has been closed due to inactivity.	Closed or paid account/zero balance Charge
Date Last Active:	09/06/2018	10/01/2021	09/01/2018
Date of Last Payment:	09/06/2018	09/06/2018	09/01/2018

## Two-Year payment history

## Legend

## MACYS/CBNA

	TransUnion	Experian	Equifax
Account #:	603534007155****	603534007155****	603534007155****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Charge account	Charge account	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Paid	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	01/05/2018	01/01/2018	01/01/2018
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$241.00	\$241.00	\$600.00
Credit Limit:	\$600.00	\$600.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	12/22/2021	09/21/2021	12/01/2021
Comments:	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Date Last Active:	03/13/2019	09/01/2021	03/01/2019
Date of Last Payment:	03/13/2019	03/13/2019	03/01/2019

## Two-Year payment history

Legend

Month	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Year	21	21	21	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20	20	19
TransUnion	OK																							
Experian				OK																				
Equifax	OK																							

## ORIENTAL BANK

	TransUnion	Experian	Equifax
Account #:		96173112030****	96173112030****
Account Type:		Installment	Installment
Account Type - Detail:		Auto Loan	-
Bureau Code:		Individual	Individual
Account Status:		Paid	Paid
Monthly Payment:		\$0.00	\$0.00
Date Opened:		07/01/2010	07/01/2010
Balance:		\$0.00	\$0.00
No. of Months (terms):		78	78
High Credit:		\$19,894.00	\$19,894.00

Credit Limit:	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00
Payment Status:	Current	Current
Last Reported:	04/29/2017	06/01/2017
Comments:	-	Closed or paid account/zero balance
Date Last Active:	04/01/2017	04/01/2017
Date of Last Payment:	04/21/2017	04/01/2017

## Two-Year payment history

## Legend

SYNCB/SAMS

	TransUnion	Experian	Equifax
Account #:			60459920****
Account Type:			Revolving
Account Type - Detail:			-
Bureau Code:			Individual
Account Status:			Paid
Monthly Payment:			\$0.00
Date Opened:			02/01/2006
Balance:			\$0.00
No. of Months (terms):			0
High Credit:			\$754.00
Credit Limit:			\$0.00
Past Due:			\$0.00
Payment Status:			Current
Last Reported:			06/01/2017
Comments:		Account closed at consumer's request Closed or paid account/zero balance	
Date Last Active:			08/01/2007
Date of Last Payment:			08/01/2007

## Two-Year payment history

## Legend

Experian																			
Equifax	OK																		

## Inquiries

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 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
GS BANK	Bank Credit Cards	09/02/2024	TransUnion
CBC/FORDHAM TOYOTA	Internet Prequalification Services	12/15/2023	Experian
BRCLYSBANKDE	Commercial Banks	02/22/2023	TransUnion
BK OF AMER	Bank Credit Cards	01/22/2023	Experian

## Public Information

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 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

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

Creditor Name	Address	Phone Number
BARCLAYS BANK DELAWARE	PO BOX 8803 WILMINGTON, DE 19899	(866) 370-5931
APPLE CARD/GS BANK	PO BOX 45400 SALT LAKE CITY, UT 84145	(877) 255-5923
SYNCB/EMPRESAS BERRIOS	PO BOX 71757 PHILADELPHIA, PA 19176	(866) 396-8254
SYNCHRONY NETWORKS	PO BOX 71757 PHILADELPHIA, PA 19176	(866) 396-8254
CREDIT ONE BANK	PO BOX 98872 LAS VEGAS, NV 89193	(877) 825-3242

BANCO POPULAR P. R.	PO BOX 71589 SAN JUAN, PR 00902	(787) 751-9800
ISLAND FINANCE LLC	PO BOX 71504 SAN JUAN, PR 00939	(866) 262-4985
DEPT OF ED / NELNET	PO BOX 82561 LINCOLN, NE 68501	(888) 486-4722
SANTANDER FINANCIAL	POB 71504 SAN JUAN, PR 00936	-
MACYS/CITIBANK, N.A.	PO BOX 6789 SIOUX FALLS, SD 57117	-
BEST BUY/CBNA	PO BOX 6497 SIOUX FALLS, SD 57117	-
AMERICAN EXPRESS	P.O. BOX 981537 EL PASO, TX 79998	(800) 874-2717
BARCLAYS BANK DELAWARE	P.O. BOX 8803 WILMINGTON, DE 19899	(888) 232-0780
WESTLAKE FINANCIAL SERVI	4751 WILSHIRE BLVD LOS ANGELES, CA 90010	(323) 692-8800
TOYOTA CREDIT DE PR	PO BOX 9786 CEDAR RAPIDS, IA 52409	(800) 469-5214
CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
MONEY EXPRESS	PRISCILLA REYES PO BOX 9146 SAN JUAN, PR 00908	(809) 313-2743
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
WESTLAKE FINANCIAL SVC	4751 WILSHIRE BLVD STE 1 LOS ANGELES, CA 90010	(888) 739-9192
TRANSUNION INTERACTIVE	100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	(844) 580-6816
TOYOTA MOTOR CREDIT CO	PO BOX 9786 CEDAR RAPIDS, IA 52409	-
TELECOM SELFREPORTED	PO BOX 4500 ALLEN, TX 75013	(855) 891-2743
SYNCB/NTWK	PO BOX 965036 ORLANDO, FL 32896	(866) 396-8254
SYNCB/EMPRESAS BERRIOS	950 FORRER BLVD KETTERING, OH 45420	(937) 534-6950
ORIENTAL BANK	254 MUÑOZ RIVERA AVENUE SAN JUAN, PR 00918	(787) 620-0000
MACYS/CBNA	PO BOX 8218 MASON, OH 45040	(800) 243-6552
INSURANCE SELFREPORTED	PO BOX 4500 ALLEN, TX 75013	(855) 891-2743

FIRST BANK PUERTO RICO	PONCE DE LEON AV STOP 23 SAN JUAN, PR 00901	(787) 729-8200
DEPT OF EDUCATION/NELN	121 S 13TH ST LINCOLN, NE 68508	(888) 486-4722
CREDIT ONE BANK NA	PO BOX 98875 LAS VEGAS, NV 89193	(702) 269-1000
CBC/FORDHAM TOYOTA	236 W FORDHAM RD BRONX, NY 10468	(800) 407-1153
CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
BK OF AMER	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
BEST BUY/CBNA	50 NORTHWEST POINT ROAD ELK GROVE VILLAGE, IL 60007	-
BARCLAYS BANK DELAWARE	PO BOX 8803 WILMINGTON, DE 19899	(888) 232-0780
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
BANCO POPULAR DE PUERT	209 MUÑOZ RIVERA AVE SAN JUAN, PR 00918	(787) 724-3659
AMEX	PO BOX 297871 FORT LAUDERDALE, FL 33329	(800) 874-2717

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