

PRIVACY & SECURITY PROTECTED





Dashboard > Credit Report

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.

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.

See Less

PURCHASE REPORT

Report History: 08/27/2024 - 3B ▼

Print this page
Download this report

Three Bureau Credit Report

Reference # M57522655 **Report Date:** 08/27/2024

Quick Links: Credit Score / Summary / Account History / Inquiries / Creditor Contacts

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:	08/27/2024	08/27/2024	08/27/2024
Name:	MANUEL EMILIO GARCIASREYES	MANUEL EMILIO GARCIA- REYES	MANUEL GARCIAREYES
Also Known As:	-	REYES MANUEL GARCIA MANUEL E GARCIA MANUEL REYES MANUEL GARCIA GARCIA- REYES	MANUEL EMILIO GARCIA- REYES/REYES MANUEL E-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	5232 6TH ST PORT ARTHUR, TX 77642-1105 06/2024	2104 KIRKSEY DR APT C AUSTIN, TX 78741 08/2024
Previous Address(es):	5232 6TH ST PRT ARTHUR, TX 77642 07/2024	2104 KIRKSEY DR APT C AUSTIN, TX 78741-4844 01/2024 5305 GULFWAY DR APT 65 GROVES, TX 77619-3313 12/2023	X CANCEL LOS ANGELES, CA 08/2024 1348 JEFFERSON DR APT 47 PORT ARTHUR, TX 77642 08/2024 5008 8TH ST PORT ARTHUR, TX 77642 08/2024
Employers:	BRANDSAFWAY SOLUTIONS ATL	BRANDSAFWAY SOLUTIONS ATL TURNER INDUSTRIES	TURNER INDUSTRIES

FICO® Score ↑ Back to Top

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:	801	753	772
Lender Rank:	Exceptional	Very Good	Very Good
FICO® Score 8 Scale:	300-850	300-850	300-850
		Industry Score	
FICO® Auto Score 2:	-	777	-
FICO® Auto Score 8:	-	760	-
FICO® Score 2:	-	762	-
FICO® Bankcard Score 2:	-	768	-
FICO® Score 3:	-	785	-
FICO® Bankcard Score 8:	-	770	-

Score Factors

TransUnion: FICO® Score 8: [+]

FICO® Score 8: [+]

FICO® Auto Score 2: [+]

FICO® Auto Score 8: [+]

Experian: FICO® Score 2: [+]

FICO® Bankcard Score 2: [+]

FICO® Bankcard Score 8: [+]

Equifax: FICO® Score 8: [+]

The score(s) on your MyScorelQ 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. MyScorelQ 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.

MyScorelQ 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

↑ Back to Top

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	24
Open Accounts:	15	15	20
Closed Accounts:	6	7	3
Delinquent:	-	-	-
Derogatory:	-	-	-
Collection:	-	-	-
Balances:	\$64,291.00	\$63,948.00	\$61,637.00
Payments:	\$1,898.00	\$2,208.00	\$1,600.00
Public Records:	-	-	-
Inquiries(2 years):	3	4	9

Account History

**Back to Top

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

LENDINGPOINT LLC

	TransUnion	Experian	Equifax
Account #:	LAI004XXXXX	LAI004XXXXX	-
Account Type:	Installment account	INSTALLMENT	-
Account Type - Detail:	Installment account	Unsecured Loan	-
Bureau Code:	Individual account	Individual	-
Account Status:	Open	Open	-
Monthly Payment:	\$308.00	\$308.00	-
Date Opened:	12/06/2021	12/06/2021	-
Balance:	\$4,478.00	\$4,478.00	-
No. of Months (terms):	Monthly	48 Months	-
High Credit:	\$9,449.00	\$9,449.00	-
Credit Limit:	\$0.00	-	-
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	-
Last Reported:	07/31/2024	07/31/2024	-
Comments:	-	-	
Date Last Active:	07/31/2024	07/01/2024	-
Date of Last Payment:	-	-	-

Two-Year payment history

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

NECHES FCU

							Tran	sUn	ion					Ехр	erian	1				E	Equif	ax		
		Acc	ount	#:		3	0913	5XXX	ххх				30	9135	ххх	ХХ				30	9135	xxx		
	Ac	coun	t Typ	e:		Inst	allm	ent a	ccou	ınt			IN	STAL	.LME	NT				Ins	stalln	nent		
Accou	nt Ty	/pe -	Deta	ail:		Inst	allm	ent a	ccou	ınt			Uns	ecu	red L	oan				Ins	stalln	nent		
	В	ıreau	ı Coc	le:		Ind	lividu	ıal ad	ccou	nt				Indiv	idua	I			In	divid	dual	Acco	unt	
	Acco	unt	Statu	ıs:			C	pen						Op	en						Ope	n		
М	onthl	y Pa	ymeı	nt:			\$1	19.00)					\$119	9.00					:	\$119.0	00		
	Da	te O	pene	d:			09/2	21/20	23				(09/21	/202:	3				09	9/21/2	2023		
		В	aland	:e:			\$4,	601.0	00					\$4,6	01.00)				\$4	4,699	0.00		
No. of	Mon	ths (term	s):			Мо	onthi	У				•	50 M	onth	s		M	Iontl	nly (c	lue e	very	mon	th)
	ŀ	ligh	Cred	it:			\$5,0	000.0	00					\$5,0	00.00)				\$!	5,000	0.00		
	C	redi	t Lim	it:			\$	0.00							-						-			
		Pa	st Du	ıe:				-							-						-			
ı	Paym	ent	Statu	ıs:	P	aid o	r pay	ing a	as ag	reed	k			Cur	rent				Pay	s acc	ount	as a	gree	d
	Las	t Re _l	oorte	d:			07/0	01/20	24				(07/01	/202	4				05	5/01/2	2024		
	•	Com	men	ts:				-							-					FIX	(ED F	RATE		
	Date	Last	Activ	/e:			07/0	01/20	24				(07/01	/202	4				05	5/01/2	2024		
Date o	of Las	t Pa	ymei	nt:				-							-						-			
Two-Year p	aym	ent h	nisto	ry																		ا≣ا	.egei	nd
Month	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Au
Year	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22
TransUnion		ОК	ОК	ОК	ок	ОК	ОК	ОК	ОК	ок														
Experian	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК														
-	-				ОК	ОК	ОК	ОК				-							-		-			-

WFBNA AUTO

	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:	\$54,448.00	\$54,448.00	\$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:	07/21/2024	07/21/2024	05/31/2024
Comments:	-	-	-
Date Last Active:	07/21/2024	07/01/2024	05/31/2024
Date of Last Payment:	-	-	-

Two-Year p	aym	ent h	nistor	у																		Ħ۱	.eger	nd
Month	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
Year	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22
TransUnion		ок	ок	ок	ок	ОК	ок	ок	ок	ок	ок	ок	ОК	ок	ок	ок								
Experian	ок	ок	ок	ок	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ОК	ок	ок								
Equifax				ОК																				

CONN APPLIANCES INC

							Tran	sUn	ion					Ехре	erian					Е	quif	ax		
		Acc	ount	#:			572	453X	хх				5	7245	3XX	X				57	2453	xxx		
	Acc	oun	t Typ	e:		Inst	allm	ent a	ccou	ınt			IN	STAL	.LME	NT				Ins	talln	nent		
Accou	nt Ty	pe -	Deta	ail:		Inst	allm	ent a	ccou	ınt			Se	cure	d Lo	an				Ins	talln	nent		
	Вι	ıreau	Coc	le:		Ind	ividu	ıal ad	cou	nt				Indiv	idua	I			In	divid	lual	Acco	unt	
	Acco	unt :	Statu	ıs:			C	osec	i					Clo	sed					(Close	ed		
М	onthl	y Pay	ymei	nt:			\$	0.00							-						-			
	Da	te O	pene	d:			12/3	0/20	20				1	2/30	/2020)				12,	/30/2	020		
		Ва	aland	e:			\$	0.00							-						\$0.0	0		
No. of	Mon	ths (t	term	s):			М	onthi	У				2	24 M	onth	5		M	lonth	nly (d	ue e	very	mon	ith)
	H	ligh	Cred	lit:			\$9	43.0	0					\$94	3.00					\$	943.	00		
	C	redit	t Lim	it:			\$	0.00							-						-			
		Pas	st Du	ıe:				-							-						-			
ı	Paym	ent :	Statu	ıs:	P	aid o	r pay	ing a	as ag	reec	i		Paid	l sati	sfact	orily			Pay	s acc	ount	as a	gree	d
	Las	t Rep	orte	d:			12/2	8/20	21					12/31	/2021					12	/31/2	2021		
	(Com	men	ts:			C	osec	i						-					FIX	ED F	RATE		
	Date I	_ast .	Activ	/e:			12/2	8/20	21					12/01	/202 1	l				12	/31/2	2021		
Date o	f Las	t Pay	ymei	nt:				-							-						-			
Two-Year p	aym	ent h	nisto	ry																		ا≣ا	.egei	nd
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jar
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		ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК											
				1								1	1						1	1				

Experian	ок							
Equifax		ОК						

KIKOFF LENDING LLC

	TransUnion	Experian	Equifax
Account #:	-	MX5ANHXX	-
Account Type:	-	INSTALLMENT	-
Account Type - Detail:	-	Unsecured Loan	-
Bureau Code:	-	Individual	-
Account Status:	-	Closed	-
Monthly Payment:	-	-	-
Date Opened:	-	11/09/2020	-
Balance:	-	-	-
No. of Months (terms):	-	12 Months	-
High Credit:	-	\$12.00	-
Credit Limit:	-	-	-
Past Due:	-	-	-
Payment Status:	-	Paid satisfactorily	-
Last Reported:	-	10/11/2021	-
Comments:		-	
Date Last Active:	-	10/01/2021	-
Date of Last Payment:	-	-	-

Two-Year p	aym	ent h	nistor	У																		ا≡ا	Legen	nd
Month	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
Year	21	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19
TransUnion																								
Experian	ОК	ОК	ОК	ок	ок	ОК	ОК	ОК	ок	ОК	ОК													
Equifax																								

OPORTUN/PROGRESO FINAN

	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: Paid or paying as agreed Pays account as agreed **Payment Status:** Paid satisfactorily **Last Reported:** 10/19/2023 10/19/2023 01/31/2024 **Comments:** Closed 10/19/2023 10/01/2023 01/31/2024 **Date Last Active: Date of Last Payment:**

Two-Year p	aym	ent h	istoı	У																		≣I	_eger	nd
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	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22
TransUnion				ок	ОК																			
Experian			ок	ок	ок	ОК	ок	ок	ок	ок	ок	ОК	ок	ок	ок	ок	ок	ОК	ок	ОК	ок	ок	ок	ОК
Equifax	ОК	ок	ок	ок	ок	ОК	ок	ок	ок	ок	ок	ок	ОК	ок	ок	ок	ок	ОК	ок	ОК	ок	ок	ок	ОК

SAFCO

							Tran	sUni	ion					Ехре	erian					E	Equif	ax		
		Acc	ount	#:			901	602X	αx					9016	02XX					9	01602	2XX		
	Ac	coun	t Typ	e:		Inst	allme	ent a	ccol	ınt			IN	STAL	LME	NT				Ins	talln	nent		
Accou	ınt Ty	/pe -	Deta	ail:		Inst	allme	ent a	ccou	ınt			4	Auto	Loar	1				Ins	talln	nent		
	В	ıreau	Coc	le:		Ind	ividu	ıal ad	cou	nt			1	Indiv	idua	I			In	divid	dual	Acco	unt	
	Acco	unt	Statu	ıs:			CI	osec	ı					Clo	sed						Close	ed		
М	onthi	y Pa	ymei	nt:			\$	0.00						-							-			
	Da	te O	pene	d:			12/3	0/20	19				1	2/30	/2019	•				12	/30/2	2019		
	Balance: \$0.00															\$0.0	0							
No. of	No. of Months (terms): Monthly							7	72 M	onth	5		M	Ionth	nly (c	lue e	very	mon	th)					
	High Credit: \$18,726.00								18,7	26.00)				\$1	8,726	5.00							
	C	redi	t Lim	it:			\$	0.00						-							-			
		Pa	st Du	ıe:				-						-							-			
1	Paym	ent:	Statu	ıs:	Pa	aid o	r pay	ing a	as ag	reed	I		Paid	sati	sfact	orily			Pays	з асс	ount	as a	gree	d
	Las	t Rep	orte	d:			05/3	0/20	23				C	5/30	/202	3				10	/31/2	023		
		Com	men	ts:			CI	osec	I					-						FIX	(ED F	RATE		
	Date	Last	Activ	/e:			05/3	0/20	23				(05/01	/202:	3				10	/31/2	023		
Date o	of Las	st Pa	ymei	nt:				-						•	•						-			
Two-Year p	aym	ent h	nisto	ry																		≣I	Leger	nd
Month	nth Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jul						Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct									
Year	Year 23 23 23 23 23 23 23 23 23 22 22 22 22								22	22	22	22	22	22	21	21	21							
TransUnion	PansUnion OK								ОК	ок	ОК	ок	ОК	ок	ОК	ок	ОК							
Experian					ок	ОК	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ОК
Equifax	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК

AMERICAN EXPRESS

F, 10.07 FW								C	reuit i	repoi	t - ivi	JSCOIE	iQ									
				Tran	sUn	ion					Ехр	erian					E	Equif	ax			
Account	#:				-							-				-34	999>	ххх	XXXX	XXX		
Account Ty	oe:				-							-					R	evolv	ing			
Account Type - Deta	ail:				-							-					R	evolv	ing			
Bureau Coo	de:				-							-				,	Auth	orize	d Us	er		
Account State	us:				-							-						Ope	n			
Monthly Payme	nt:				-							-						-				
Date Open	ed:				-							-										
Balan	ce:				-							-		05/14/2021 \$0.00								
No. of Months (term	s):				-							-		Monthly (due every mo								
High Cred	lit:				-							-					\$4	4,420	0.00			
Credit Lim	nit:				-							-					\$'	7,500	.00			
Past D	ıe:				-							-						-				
Payment Stat	us:				-							-				Pays	acc	ount	as a	gree	d	
Last Reporte	ed:				-							-					08	3/14/2	2023			
Commen	ts:																	-				
Date Last Acti	ve:				-							-					08	3/14/2	2023			
Date of Last Payme	nt:				-							-		-								
Two-Year payment histo	ry																		H۱	.eger	nd	
Month Jul Jun May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	
Year 23 23 23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21	21	21	

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

BANK OF AMERICA

	TransUnion	Experian	Eguifax
Account #:	xxxx	xxxx	440066XXXXXXXXX
	7000		
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:	\$10,247.00	\$10,247.00	\$10,247.00
Credit Limit:	\$20,400.00	\$20,400.00	\$20,400.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	Pays account as agreed
Last Reported:	08/18/2024	08/16/2024	08/18/2024

Comments: 08/01/2024 08/18/2024 Date Last Active: 08/18/2024 **Date of Last Payment:** Legend Two-Year payment history Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Month Year 24 24 24 24 24 24 24 23 23 23 23 23 23 23 23 23 22 22 22 22 **TransUnion** OK **Experian** OK OK ОК ОК OK OK OK ОК OK **Equifax** OK OK

BK OF AMER

	TransUnion	Experian	Equifax
Account #:	xxxx	-	440066XXXXXXXXXX
Account Type:	Revolving account	-	Revolving
Account Type - Detail:	Revolving account	-	Revolving
Bureau Code:	Authorized account	-	Authorized User
Account Status:	Open	-	Open
Monthly Payment:	\$25.00	-	\$25.00
Date Opened:	11/23/2015	-	11/23/2015
Balance:	\$136.00	-	\$136.00
No. of Months (terms):	-	-	Monthly (due every month)
High Credit:	\$2,362.00	-	\$2,362.00
Credit Limit:	\$2,000.00	-	\$2,000.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	-	Pays account as agreed
Last Reported:	08/09/2024	-	08/09/2024
Comments:	-		-
Date Last Active:	08/09/2024	-	08/09/2024
Date of Last Payment:	-	-	-
wo-Year payment history			<u> </u>

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

BANK OF AMERICA

	TransUnion	Experian	Equifax
Account #:	-	-	440066XXXXXXXXXX
Account Type:	-	-	Revolving

Account Type - Detail:	-	-	Revolving
Bureau Code:	-	-	Individual Account
Account Status:	-	-	Open
Monthly Payment:	-	-	-
Date Opened:	-	-	09/12/2022
Balance:	-	-	\$0.00
No. of Months (terms):	-	-	Monthly (due every month)
High Credit:	-	-	\$4,404.00
Credit Limit:	-	-	\$4,000.00
Past Due:	-	-	-
Payment Status:	-	-	Pays account as agreed
Last Reported:	-	-	10/18/2023
Comments:			-
Date Last Active:	-	-	10/18/2023
Date of Last Payment:	-	-	-

Two-Year p	aym	ent h	isto	ry																		Ħι	Leger	nd
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																								
Experian																								
Equifax	ОК	ОК	ок	ОК	ок	ОК	ок	ОК	ок	ОК	ОК	ОК	ОК											

	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:	\$97.00	\$97.00	\$97.00
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:	08/19/2024	08/19/2024	08/19/2024
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 I	_ast .	Activ	/e:			08/1	19/20	24				C	8/01	/202	4				08	3/19/2	024		
Date o	f Las	t Pa	ymei	nt:				-							-						-			
Two-Year p	aym	ent h	nisto	ry																		≣I	.eger	nd
Month	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Se
Year	24	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22
ransUnion		ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ок	ОК	ОК	ок	ОК	ОК	ок	ОК	ОК	ОК					
Experian	ОК	ОК	ОК	ок	ок	ОК	ОК	ОК	ОК	ок	ОК	ОК	ок	ОК	ОК	ок	ОК	ОК	ОК	ОК				
Equifax		ОК	ОК	ОК	ок	ок	ОК	ОК	ок	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК				

							Tran	sUn	ion					Ехр	erian)				E	Equif	ax		
		Acc	ount	#•					(XXX						XXXX						805XX		Y	
			t Typ						ccoui						LVIN						evolv			
Accou								_	ccoui						t Car						evolv	_		
7.000	_	-	ı Coc					_	ccou						idua				In		dual	_	unt	
	Acco							pen					,		en	•			•••		Ope		u	
	onthl							0.00						•	.00						\$25.0			
IVIC	-		pene				•	0.00					,		.00 2/202	7					7/02/2			
	Da		aland					0.00							.00					0,	70272	2021		
No -£	Maria						⊅									_		.	1	. l / -				
No. of		•		•			.	-							lving			M	iontr	•	lue e	•	mon	ıtn
		_	Cred					573.0							73.00						2,254			
	С		t Lim				\$5,	350. 0	00					\$5,8	50.00)				\$!	5,000	0.00		
			st Du					-							-						-			
ı	Paym				Pa	aid o		_	as ag	reec	i				rent				Pay		ount		gree	d
	Las	t Re _l	oorte	ed:			08/1	5/20	24				(8/15	/202	4				02	2/12/2	2022		
	(Com	men	ts:				-							-						-			
	Date I	_ast	Activ	/e:			08/1	5/20	24				C	8/01	/202	4				02	2/12/2	2022		
Date o	of Las	t Pa	ymeı	nt:				-							-						-			
Гwo-Year p	aym	ent h	nisto	ry																		Ħ.	Legei	nd
Month	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Se
Year	24	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	2
ransUnion		ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ок	ОК	ОК	ОК	ОК	ОК	ОК	0
xperian	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	0
																								L

	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:	\$10.00	-	\$10.00
Date Opened:	04/10/2016	-	04/10/2016
Balance:	\$10.00	-	\$10.00
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:	<u>-</u>	-	-
Payment Status:	Paid or paying as agreed	-	Pays account as agreed
Last Reported:	08/12/2024	-	08/12/2024
Comments:	Dispute resolved reported by grantor		
Date Last Active:	08/12/2024	-	08/12/2024
Date of Last Payment:	-	-	-
Two-Year payment history			 Legend



Month	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
Year	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22
TransUnion	ок																							
Experian																								
Equifax	ОК																							

	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 mont
High Credit:	\$5,697.00	\$5,697.00	\$5,697.00
Credit Limit:	\$5,600.00	\$5,600.00	\$5,600.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	Pays account as agreed
Last Reported:	08/07/2024	08/07/2024	08/07/2024
Comments:	-	-	-
Date Last Active:	08/07/2024	08/01/2024	08/07/2024
Date of Last Payment:	-	-	<u>-</u>

Two-Year p	ayme	ent h	nistoı	У																		ا ≣	_eger	nd
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	22	22	22	22
TransUnion		ОК	ок	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ОК	
Experian	ОК	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	
Equifax		ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ОК

COMENITYCB/IDDEAL

COMEINI	. 0_,																							
							Tran	sUn	ion					Ехре	erian					Е	quif	ax		
		Acc	ount	#:		5'	7809	7XX	хххх	(5	7809	9 7 XX	xxxx	XXX	X		578	8097	XXX	хххх	XXX	
	Ac	coun	t Typ	e:		Rev	olvi:	ng a	ccou	nt			R	EVO	LVIN	G				Re	evolv	ing		
Accou	nt Ty	/pe -	Deta	ail:		Rev	olvi	ng a	ccou	nt			С	harg	e Caı	rd				Re	evolv	ing		
	В	ıreau	ı Coc	le:		Ind	ividu	ual ac	ccou	nt				Indiv	idua	I			In	divid	dual A	Acco	unt	
	Acco	ount	Statu	ıs:			c	pen						Op	en						Ope	n		
Мо	onthi	y Pa	ymei	nt:			\$2	29.00)					\$29	.00					:	\$29.0	00		
	Da	te O	pene	d:			12/1	19/20	21					12/19	/2021	l				12	/19/2	2021		
		В	aland	e:			\$3	24.0	0					\$32	4.00					\$	324.	00		
No. of	Mon	ths (term	s):				-						Revo	lving	ı		М	lonth	nly (d	lue e	very	mon	th)
	ŀ	High	Cred	lit:			\$2,	854.0	00					\$2,85	4.00)				\$2	2,854	.00		
	Credit Limit: \$8,800.00													\$8,80	00.00)				\$8	3,800	0.00		
		Pa	st Du	ıe:				-							•						-			
ı	Paym	nent	Statu	ıs:	P	aid o	r pay	/ing	as ag	reed	i			Cur	rent				Pays	acc	ount	as a	gree	d
	Las	t Re	oorte	d:			07/2	25/20	24				C	7/25	/202	4				07	/25/2	2024		
		Com	men	ts:				-							•						-			
	ate	Last	Activ	/e:			07/2	25/20	24				(07/01	/2024	4				07	/25/2	2024		
Date o	f Las	st Pa	ymei	nt:				-							•						-			
Two-Year p	aym	ent l	nisto	ry																		E I	_eger	nd
Month	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
Year	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22
TransUnion		ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	OK
Experian	ОК		ОК		ОК	ОК	ОК		ОК	ОК	ОК		ОК		ОК	ОК	ОК		ОК		ОК			ОК
•	OK																							
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

DISCOVER BANK

	TransUnion	Experian	Equifax
Account #:	601101XXXXXX	601101XXXXXX	601101XXXXXX
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:	\$35.00	\$0.00	-
Date Opened:	09/12/2022	09/12/2022	09/12/2022
Balance:	\$197.00	\$0.00	\$0.00
No. of Months (terms):	-	Revolving	Monthly (due every month)
High Credit:	\$197.00	\$197.00	\$197.00
Credit Limit:	\$7,000.00	\$10,000.00	\$10,000.00
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Current	Pays account as agreed
Last Reported:	07/26/2024	08/26/2024	08/26/2024
Comments:	-	-	-
Date Last Active:	07/26/2024	08/01/2024	08/26/2024
Date of Last Payment:	-	-	-

Two-Year p	aym	ent h	nisto	ry																		ا ≣	_eger	nd
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	22	22	22	22
TransUnion			ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ОК
Experian	ОК	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ОК
Equifax		ок	ОК	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ОК

ELAN FINANCIAL SERVICE

							Tran	sUni	ion					Ехр	erian					E	quif	ах		
		Acco	ount	#:		5	5222	5XXX	XXX					XX	СХХ				2	22500	оохх	XXX	ХХ	
	Acc	oun	t Typ	e:		Rev	olvir/	ng ac	cou	nt			R	EVO	LVIN	G				R	evolv	ing		
Accoun	nt Ty	pe -	Deta	il:		Rev	olvir/	ng ad	cou	nt		S	ecur	ed C	Credit	Car	d			R	evolv	ing		
	Bu	reau	Cod	e:		Ind	ividu	al ac	cou	nt			ı	Indiv	/idua	1			In	divid	dual A	Acco	unt	
Δ	Acco	unt :	Statu	ıs:			0	pen						Op	oen						Ope	n		
Мог	nthly	y Pay	/mer	nt:			\$	0.00						\$0	.00						-			
	Da	te O	pene	d:			07/2	5/20	20				C	7/25	5/2020	0				07	/25/2	2020		
		Ва	alanc	e:			\$	0.00						\$0	.00						\$0.0	0		
No. of N	⁄lont	ths (t	erm	s):				-					ı	Revo	olving	I		М	onth	nly (d	lue e	very	mor	nth
	H	ligh	Cred	it:			\$4	79.0	0					\$47	9.00					\$	479.	00		
	С	redit	Lim	it:			\$50	0.00	0					\$50	0.00					\$	500.	00		
		Pas	st Du	e:				-							-						-			
Pa	aym	ent :	Statu	ıs:	Pa	aid o	r pay	ing a	as ag	reed	l			Cur	rent				Pays	acc	ount	as a	gree	:d
	Last	t Rep	orte	d:			07/3	1/20	24				C	7/31	/2024	4				07	/31/2	024		
	(Com	ment	s:				-							-						-			
Da	ate L	_ast /	Activ	e:			07/3	1/20	24				C	7/0 1	I/2024	4				07	/31/2	024		
Date of	: Las	t Pay	/mer	nt:				-							-						-			
wo-Year pa	yme	ent h	istor	У																		Ħ	Lege	nd
Month	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Α
Year	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	2

| TransUnion | | ОК |
|------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| Experian | ОК |
| Equifax | | ок |

FNB OMAHA

			Tr	ans	sUni	ion					Exp	erian	l				E	Equif	ax		
Account	#:		35	328	вххх	ххх				35132	28X	XXXX	хххх	(3!	51328	3XXX	XXXX	ХХ	
Account Typ	e:		Revo	vin	g ac	cou	nt			R	EVO	DLVIN	G				R	evolv	ing		
Account Type - Deta	ail:		Revo	vin	g ac	cou	nt			c	red	it Car	d				R	evolv	ing		
Bureau Coo	le:		Indiv	du	al ac	cou	nt			I	ndi	vidua	I			In	divi	dual /	Acco	unt	
Account State	ıs:			O	pen						0	pen						Ope	n		
Monthly Payme	nt:			\$0	0.00						\$0	0.00						-			
Date Open	d:		C	7/0	1/20	21				(07/ 0	01/202	1				0'	7/01/2	2021		
Baland	:e:			\$0	0.00						\$0	0.00						\$0.0	0		
No. of Months (term	No. of Months (terms):				-					ı	Rev	olving	J		M	lonth	nly (c	lue e	very	mon	tŀ
High Cred	lit:		\$	19,6	665.0	00				9	\$19,6	665.00)				\$1	9,665	5.00		
Credit Lim	it:		\$	24,3	300.	00				\$	24,	300.0	0				\$2	4,30	0.00		
Past Du	ıe:				-							-						-			
Payment Statu	ıs:	Pa	aid or p	ayi	ing a	as ag	reec	ı			Cu	rrent				Pays	acc	ount	as a	gree	d
Last Reporte	d:		0	B/1!	5/20	24				C	8/1	6/202	4				08	3/16/2	2024		
Commen	ts:				-							-						-			
Date Last Activ	/e:		0	B/1!	5/20	24				C	0/8	1/202	4				08	3/16/2	024		
Date of Last Payme	nt:				-							-						-			
wo-Year payment histo	ry																		ا≣ا	_eger	nd
Month Aug Jul Jun	Мау	Apr	Mar F	eb .	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	S
Year 24 24 24	24	24	24 2	4	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	2

ок ок TransUnion OK ОК OK OK OK OK OK OK ОК OK ок ок OK ОК OK ОК ОК OK OK OK OK **Experian** ОК OK ок ок OK OK OK ок ок OK OK OK ОК ок ок ок OK OK OK ОК OK OK OK OK ОК OK OK ОК ОК OK OK ок ок ок OK OK ОК OK OK OK **Equifax** OK OK OK OK OK OK OK

KIKOFF LENDING LLC

	TransUnion	Experian	Equifax
Account #:	CLXXXX	CLNCBKXXXX	CLNCBKXXXX
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:	02/11/2021	02/11/2021	02/11/2021
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	-	Revolving	Monthly (due every month)

ОК

OK

OK

OK

OK OK OK OK OK

OK OK OK

OK

OK

ОК

OK

OK

OK OK

ок ок

ок ок

OK

OK

OK

,													•	,										
	I	High	Cred	lit:			\$2	20.00)					\$20	0.00						\$20.0	00		
	(Credi	t Lim	it:			\$5	00.0	0					\$50	0.00					\$	500.	.00		
		Pa	st Du	ıe:				-							-						-			
ı	Payn	nent	Statu	ıs:	P	aid o	r pay	/ing a	as ag	reed	ł			Cur	rent				Pays	acc	ount	as a	gree	d
	Las	t Re	porte	ed:			07/3	31/20	24				(07/31	/202	4				07	7/31/2	024		
		Com	men	ts:				-							_						-			
	ate	Last	Activ	/e:			07/3	31/20	24				(07/01	/202	4				07	7/31/2	2024		
Date o	of La	st Pa	ymeı	nt:				-							-						-			
Two-Year p	aym	ent l	nisto	ry																		≣ I	_egei	nd
Month	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
Year	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22
TransUnion		ОК	ОК	ОК	ОК	ОК																		

OK OK OK OK OK

ок ок ок

ОК

NECHES FCU

Experian

Equifax

OK OK OK OK OK

> OK OK OK

OK

ок ок

OK

NECHEST																								
							Tran	sUn	ion					Ехре	erian	ì				Е	quif	ax		
		Acc	ount	#:		4	3337'	7XXX	ххх			4	3337	7XX	XXXX	сххх	X		43	3377	xxx	ххх	XXX	
	Ac	coun	t Typ	e:		Rev	olvir/	ng ad	cou	nt			R	EVO	LVIN	G				Re	evolv	ing		
Accou	nt Ty	/pe -	Deta	ail:		Rev	olvir/	ng ad	ccou	nt			C	Credi	t Car	d				Re	evolv	ing		
	В	ıreau	ı Coc	le:		Ind	ividu	ıal ad	ccou	nt				Indiv	idua	I			ln	divid	lual A	Acco	unt	
	Acco	unt	Statu	ıs:			O	pen						Op	en						Ope	n		
М	onthl	y Pa	ymeı	nt:			\$	0.00						•	-						-			
	Da	te O	pene	d:			09/2	21/20	23				(09/21	/202	3				09	/21/2	2023		
		В	aland	:e:			\$	0.00						\$0	.00						\$0.0	0		
No. of	Mon	ths (term	s):				-						Revo	lving	3		М	lonth	ıly (d	ue e	very	mon	th)
	ŀ	High	Cred	lit:			\$6	03.0	0						-						\$0.0	0		
	C	redi	t Lim	it:			\$1,0	00.0	00					\$1,00	0.00)				\$1	,000	.00		
		Pas	st Du	ıe:				-							-						-			
ı	Paym	nent :	Statu	ıs:	P	aid o	r pay	ing a	as ag	greed	ı			Cur	rent				Pays	асс	ount	as a	gree	d
	Las	t Rep	oorte	d:			07/2	3/20	24				C	9/24	/202	3				09	/24/2	2023		
		Com	men	ts:				-						•	-						-			
	ate	Last	Activ	/e:			07/2	3/20	24				(09/01	/202	3				09	/24/2	2023		
Date o	of Las	st Pa	ymeı	nt:				-						•	-						-			
Two-Year p	aym	ent h	nisto	ry																		≣I	Leger	nd
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	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22
TransUnion	ОК	ОК	ОК	ОК	ОК	ок	ок	ОК	ОК	ок														
Experian										ОК														
Equifax											ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	OK
-	1		1	1																				

U.S. BANK

							Tran	sUni	ion					Ехре	erian	1				Е	quif	ах		
		Acc	ount	#:				-						-	_				2	2500	охх	XXX	ΚX	
	Acc	coun	t Typ	e:				-							•					Re	evolv	ing		
Accou	nt Ty	pe -	Deta	ail:				-						-						Re	evolv	ing		
	Ви	ıreau	ı Coc	le:				-						-	-				ln	divic	lual A	Ассо	unt	
	Acco	unt	Statu	ıs:				-						-	•						Ope	n		
Мо	nthi	y Pa	ymei	nt:				-						-	•					:	\$20.0	0		
	Da	te O	pene	ed:				-						-	•					07	/25/2	020		
		В	aland	e:				-						-	•						-			
No. of	Mon	ths (term	s):				-						-	•			М	lonth	ıly (d	ue e	very	mon	th)
	H	ligh	Cred	lit:				-						-	•					\$	5109.6	00		
	C	redi	t Lim	it:				-							•					\$	500.	00		
		Pas	st Du	ıe:				-							•						-			
F	Paym	ent	Statu	ıs:				-						•	-				Pays	acc	ount	as a	gree	d
	Las	t Rep	oorte	d:				-						•	•					09	/30/2	2021		
	(Com	men	ts:																	-			
C	ate I	Last	Activ	/e:				-						•	•					09	/30/2	2021		
Date o	f Las	t Pa	ymei	nt:				-						•	•						-			
Two-Year p	aym	ent h	nisto	ry																		ا ≣	_eger	nd
Month	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
Year	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19
TransUnion																								
Experian																								
Equifax	ОК	ОК	ок	ОК	ок	ОК	ок	ОК	ок	ОК	ок	ОК	ок	ОК										
			1																					

FNB OMAHA

	TransUnion	Experian	Equifax
Account #:	325374XXXXX	325374XXXXXXXXX	325374XXXXXXXXX
Account Type:	Revolving account	REVOLVING	-
Account Type - Detail:	Revolving account	Credit Card	-
Bureau Code:	Individual account	Individual	-
Account Status:	Indeterminate	Indeterminate	Indeterminate
Monthly Payment:	\$0.00	-	-
Date Opened:	07/01/2021	07/01/2021	07/01/2021
Balance:	\$0.00	-	-
No. of Months (terms):	-	Revolving	-
High Credit:	\$0.00	\$8,162.00	-
Credit Limit:	\$19,300.00	\$19,300.00	-
Past Due:	-	-	-
Payment Status:	Paid or paying as agreed	Credit card lost or stolen	LOST OR STOLEN CARE

Date	I Las	ot Pa	ymei	11.																				
Two-Year p	aym	ent h	nisto	У																		≣I	Leger	nd
Month	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
Year	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21	21	21	21	21	21	21	21	21
TransUnion		ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ОК						
Experian	ок	ок	ОК	ок	ок	ок	ок	ок	ок	ОК	ок	ок	ок	ок	ок	ОК	ок	ОК						
Equifax		ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ОК	ок	ОК	ок	ок	ок	ОК

FNB OMAHA

														_										
							Tran	sUni	ion					Expe	erian					Е	quif	ах		
		Acco	ount	#:		!	51131	7XXX	ХХ						•						-			
	Acc	coun	t Typ	e:		Rev	olvir	ng ac	cou	nt					-						-			
Accou	nt Ty	pe -	Deta	ail:		Rev	olvir	ng ac	cou	nt					•						-			
	В	ıreau	Cod	le:		Ind	ividu	al ac	cou	nt				•	-						-			
	Acco	unt :	Statu	ıs:		Ir	ndete	ermi	nate						-						-			
Мо	onthi	y Pay	ymer	nt:			\$	0.00						•	-						-			
	Da	te O	pene	d:			07/0	01/20	21						-						-			
		Ва	aland	:e:			\$	0.00						•	-						-			
No. of	Mon	ths (t	term	s):				-							-						-			
	H	ligh	Cred	lit:			\$	0.00							-						-			
	C	redit	t Lim	it:			\$6,3	300.0	00						-						-			
		Pas	st Du	ıe:				-							•						-			
F	Paym	ent :	Statu	ıs:	Pa	aid o	r pay	ing a	as ag	reed					-						-			
	Las	t Rep	orte	d:			08/1	17/20	21						•						-			
	•	Com	men	ts:	Cı	redit	card	lost	or st	tolen	ļ													
	ate	Last .	Activ	/e:			08/1	7/20	21						-						-			
Date o	f Las	t Pay	ymer	nt:				-							•						-			
Two-Year p	aym	ent h	nistoı	ry																		ĦΙ	_eger	nd
Month	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	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	22	22	22	22
TransUnion																								
Experian																								
Equifax																								

AMEX

Account #:	349992XXXXXXXXXX	349992XXXXXXXXXX	-	
	TransUnion	Experian	Equifax	

Revolving account	REVOLVING	-
Revolving account	Credit Card	-
Account relationship terminated	Terminated	-
Closed	Closed	-
\$0.00	-	-
05/14/2021	05/14/2021	-
\$0.00	-	-
-	Revolving	-
\$0.00	\$4,420.00	-
\$0.00	\$7,500.00	-
-	-	-
Paid or paying as agreed	Current	-
09/13/2023	09/13/2023	-
-	-	
09/13/2023	09/01/2023	-
-	-	-
	Revolving account Account relationship terminated Closed \$0.00 05/14/2021 \$0.00 - \$0.00 \$0.00 Paid or paying as agreed 09/13/2023	Revolving account Credit Card Account relationship terminated Terminated Closed Closed \$0.00 - 05/14/2021 05/14/2021 \$0.00 - Revolving \$0.00 \$0.00 \$7,500.00 - - Paid or paying as agreed Current 09/13/2023 09/13/2023

Legend Two-Year payment history 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 22 21 23 23 23 23 23 23 23 23 22 22 22 22 22 22 22 22 22 22 22 21 21 TransUnion OK **Experian** OK **Equifax**

	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 I						09/1	I6/20	23				(9/01		3				80	/18/2	2023		
Date o Two-Year p				-			<u> </u>							- <u> </u>					nd					
Month	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Ос
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
ransUnion		ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ОК	OF
Experian	ОК	ок	ОК	ок	ок	ок	ок	ок	ок	ок	ок	ОК	ок	ОК	ОК	ОК	ок	ок	ок	ОК	ок	ок	ОК	OF
Equifax			ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ок	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	Ok

CAPITAL C	JNE																							
							Tran	sUn	ion					Ехре	erian	ì				Е	Equif	ах		
		Acc	ount	#:		5	1780	5XXX	xxx				517	/ 805)	СХХХ	ХХ					-			
	Ac	coun	t Typ	e:	Revolving account								R	EVO	LVIN	G					-			
Accou	nt Ty	/pe -	Deta	ail:	Revolving account							C	redi	t Car	d					-				
	В	ıreau	ı Coc	le:		Acco	ount tern			hip			т	ermi	nate	d					-			
	Acco	unt	Statu	ıs:	Closed \$0.00 10/17/2016							Clo	sed						-					
М	onthl	y Pay	ymei	nt:						\$355.00					-									
	Da	te O	pene	d:							10/17/2016					-								
		Ва	aland	:e:	\$0.00 - \$13,045.00						- Revolving \$13,045.00						- - -							
No. of	Mon	ths (1	term	s):																				
	ŀ	ligh	Cred	lit:																				
Credit Limit:				it:	\$8,050.00							\$8,050.00						-						
		Pas	st Du	ıe:	-						-									-				
ı	Paym	ent :	Statu	ıs:	Pa	aid o	r pay	ing a	as ag	reec	ı			Cur	rent						-			
	Las	t Rep	orte	d:			09/1	8/20	23				(9/18	/202	3					-			
	•	Com	men	ts:	Ca	ncele	ed by	/ cre	dit g	ranto	or				•									
Date o	Date of Las						09/1	8/20 -	23				(09/01	/202:	3					-			
Two-Year p	aym	ent h	nisto	ry																		E۱	_eger	nd
Month	Sep	Aug	Jul	Jun	Мау	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oc
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		ОК	ок	ок	ок	ОК	ОК	ок	ок	ок	ок	ОК	ОК	ок	ОК	ОК	ОК	ок	ОК	ок	ок	ОК	ОК	OK
Experian	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	OK
	1												1				1							

Inquiries † Back to Top

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
SYNCB/CC	Finance, personal	08/27/2024	TransUnion
US BANK	Banks and S&Ls	08/13/2024	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
CAP ONE NA	Bank Credit Cards	01/03/2023	Experian
CAPITAL ONE BANK USA	All Banks	01/03/2023	Equifax
JPMCB CARD SERVICES	National Credit Card Cos.	12/15/2022	Equifax
CAPITAL ONE	Banks and S&Ls	09/12/2022	TransUnion
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 BANK USA	All Banks	09/12/2022	Equifax

Public Information

* Back to Top

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

 Back to Top

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

 Creditor Name
 Address
 Phone Number

 AMERICAN EXPRESS
 PO BOX 981537 EL PASO, TX 79998-1537
 (800) 874-2717

 ALLY FINANCIAL
 500 WOODWARD AVENUE /PO# 278318 DETROIT, MI 48226
 (800) 200-4622

 AMEX
 PO BOX 297871 FORT LAUDERDALE, FL 33329
 (800) 874-2717

BANK OF AMERICA	4060 OGLETOWN/STANTON RD DE5-019-03-07 NEWARK, DE 19713	(800) 421-2110
BK OF AMER	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
CAPITAL ONE BANK USA	PO BOX 31293 SALT LAKE CITY, UT 84131-1293	(800) 955-7070
COMENITYCAPITAL/IDDE	PO BOX 182120 COLUMBUS, OH 43218-2120	(855) 796-9632
CONN CREDIT CORP	PO BOX 2358 BEAUMONT, TX 77704-2358	(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	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
DISCOVER BANK	PO BOX15316 ATT:CMS/PROD DEVELOP WILMINGTON, DE 19850-5316	(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
FNB OMAHA	PO BOX 3412 OMAHA, NE 68197	MAIL ONLY
GM FINANCIAL	801 CHERRY ST STE 3500 FORT WORTH, TX 76102-6854	MAIL ONLY
JPMCB CARD SERVICES	201 N. WALNUT ST, FLOOR 03 WILMINGTON, DE 19801	(800) 453-9719
KIKOFF LENDING, LLC	PO BOX 40070 RENO, NV 89504	(775) 993-6992
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 PORT NECHES, TX 77651	(409) 722-1174
OPORTUN, INC	2 CIRCLE STAR WAY SAN CARLOS, CA 94070	(650) 381-4025
OPORTUN/PROGRESO FINAN	3201 DALLAS PKWY STE 700 FRISCO, TX 75034	(866) 488-6090
SAFCO	413 EAST ATLANTIC BLVD. POMPANO BEACH, FL 33060	(954) 486-6994

U.S. BANK	9321 OLIVE BLVD OLIVETTE, MO 63132	(314) 216-4628
WELLS FARGO AUTO CRE	PO BOX 71092 CHARLOTTE, NC 28272	(800) 289-8004
WELLS FARGO DEALER S	1100 CORPORATE CENTER DRIVE 27XHRA816467001PT(167) RALEIGH, NC 27607-5066	MAIL ONLY
WFBNA AUTO	PO BOX 71092 CHARLOTTE, NC 28272	(800) 289-8004
	Print this page <u>Solution</u> Download this report	Back to Top







Scoring models vary by lender. We recommend checking with your lender to see what scoring model they use. FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries. Experian and the Experian trademarks used herein are trademarks or registered trademarks of Experian.

Privacy Policy | Terms of Use



 $\ensuremath{\text{@}}$ 2024 IDIQ $\ensuremath{\text{@}}$ provider of MyScoreIQ $\ensuremath{\text{@}}$ services