

Personal Credit Report for:  
**FERNANDO HERNANDEZ**

File Number:  
**352437573**

Date Created:  
**06/10/2025**

Visit [transunion.com/dispute](https://transunion.com/dispute) to start a dispute online.

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at [www.transunion.com/credit-help](https://www.transunion.com/credit-help).

## Personal Information

You have been on our files since 11/03/2010. Your SSN has been masked for your protection.

### Credit Report Date

06/10/2025

### Social Security Number

XXX-XX-6108

### Date of Birth

07/12/1992

### Name

FERNANDO DANIEL HERNANDEZ

## Also Known As

### AKA

DANNY HERNADEZ

### AKA

DANIEL HERNANDEZ

## Addresses

### Current Address

1241 S SUNBURST WAY APT C ANAHEIM, CA 92806-5433

**Date Reported**

11/03/2010

**Other Address**

233 W BLUEBELL AVE ANAHEIM, CA 92802-4812

**Date Reported**

12/30/2015

**Other Address**

33766 CAPTAINS LN DANA POINT, CA 92629-2162

**Date Reported**

02/25/2016

**Other Address**

104 W ORANGEWOOD AVE ANAHEIM, CA 92802-4825

**Date Reported**

02/19/2016

**Other Address**

926 W NORTH ST ANAHEIM, CA 92805-1738

**Date Reported**

02/15/2014

**Other Address**

307 E ELLSWORTH AVE ANAHEIM, CA 92805-4714

**Date Reported**

04/14/2016

**Other Address**

1231 S SUNBURST WAY APT A ANAHEIM, CA 92806-5431

**Date Reported**

08/12/2016

**Other Address**

1241 S SUNBURST WAY APT A ANAHEIM, CA 92806-5433

**Date Reported**

06/26/2016

**Other Address**

824 S CLAUDINA ST APT 102 ANAHEIM, CA 92805-5238

**Date Reported**

01/22/2016

**Other Address**

171 S ANITA DR STE 219 ORANGE, CA 92868-3369

**Date Reported**

11/14/2016

**Other Address**

16 WATERFALL DR THE HILLS, TX 78738-1509

**Date Reported**

08/26/2016

**Other Address**

192 S MASSACHUSETTS ST LAKE ELSINORE, CA 92530-1841

**Date Reported**

03/12/2025

**Other Address**

25350 SANTIAGO DR SPC 131 MORENO VALLEY, CA 92551-4680

**Date Reported**

09/14/2024

**Other Address**

1265 N CHRISDEN ST APT C202 ANAHEIM, CA 92807-2204

**Date Reported**

12/15/2021

**Other Address**

506 E MYRTLE ST SANTA ANA, CA 92701-6016

**Date Reported**

11/21/2018

**Other Address**

4507 TREMONT LN CORONA DEL MAR, CA 92625-3129

**Date Reported**

12/12/2017

**Other Address**

2034 E LINCOLN AVE APT 420 ANAHEIM, CA 92806-4101

**Date Reported**

05/07/2017

**Other Address**

2320 ROBINCREST LN GLENVIEW, IL 60025-4113

**Date Reported**

02/18/2017

## Phone Numbers

**Phone Number**

(714) 574-2269

**Phone Number**

(714) 422-9272

**Phone Number**

(657) 207-3039

**Phone Number**

(657) 456-3087

**Phone Number**

(773) 775-0600

**Phone Number**

(657) 208-3039

**Phone Number**

(714) 635-3291

**Phone Number**

(714) 422-9292

**Phone Number**

(323) 246-5707

**Phone Number**

(714) 606-1736

**Phone Number**

(657) 329-9417

## Employers

**Employer****UPS**

Occupation	Date Verified
ENGINEER	02/16/2024

**MR. CLEAN UP MAN**

Occupation	Date Verified
JANITOR	11/30/2017

**SELF**

Date Verified
04/24/2017

## PLATINUM INNOVATIONS

Occupation  
CLOSER

Date Hired  
08/01/2012

Date Verified  
04/15/2016

## PLATINUM INNOVATIONS

Occupation  
DIALER

Date Verified  
03/15/2016

## MILLENIUM ASSETS

Date Verified  
09/09/2015

## Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

**!** TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our [FAQs](#) to learn more.

### Payment/Remarks Key

#### Ratings

 OK Current, paying or paid as agreed

 N/R Not Reported

 X Unknown

 30 Account 30 days late

 60 Account 60 days late

 90 Account 90 days late

 120 Account 120 or more days late

 COL Transferred to collection

 VS Voluntarily surrendered

 RPO Repossession

**C/O** Charged off by account provider

**FC** Foreclosure

## Remarks

**AAP:** Loan assumed by another party

**ACQ:** Acquired from another lender

**ACR:** Account closed due to refinance

**ACT:** Account closed due to transfer

**AFR:** Account acquired by RTC/FDIC

**AID:** Account information disputed by consumer

**AJP:** Adjustment pending

**AMD:** Active military duty

**AND:** Affected by natural disaster

**BAL:** Balloon payment

**BKL:** Included in bankruptcy

**BKW:** Bankruptcy withdrawn

**CAD:** Dispute account/closed by consumer

**CBC:** Account closed by consumer

**CBD:** Dispute resolved/consumer disagrees/closed by consumer

**CBG:** Canceled by credit grantor

**CBL:** Chapter 7 bankruptcy

**CBR:** Chapter 11 bankruptcy

**CBT:** Chapter 12 bankruptcy

**CLA:** Placed for collection

**CLO:** Closed

**CLS:** Credit line suspended

**CRB:** Collateral released—balance owing

**CTR:** Account closed—transfer to refinance

**CTS:** Contact subscriber

**DDR:** -none-

**DLU:** Deed in lieu

**DM:** Bankruptcy dismissed

**DRC:** Dispute resolved/consumer disagrees

**DRG:** Dispute resolved reported by credit grantor

**ER:** Election of remedy

**ETB:** Early termination/balance owing

**ETI:** Early termination by default

**ETO:** Early termination/obligation settled

**ETS:** Early termination/status pending

**FCL:** Foreclosure

**FPD:** Account paid, foreclosure started

**FPI:** Foreclosure initiated

**FRD:** Foreclosure collateral sold

**FTB:** Full termination/balance owing

**FTO:** Full termination/obligation satisfied

**FTS:** Full termination/status pending

**INA:** Inactive account

**INP:** Debt being paid through insurance

**INS:** Paid by insurance

**IRB:** Involuntary repossession/balance owing

**IRE:** Involuntary repossession

**IRO:** Involuntary repossession/obligation satisfied

**JUG:** Judgment granted

**LA:** Lease assumption

**LMN:** Loan Modified Not GOVT (government)

**LNA:** Credit line is no longer available

**MCC:** Managed by credit counseling service

**MOV:** No forwarding address

**NIR:** Student loan not in repayment

**NPA:** Now paying

**PAL:** Purchase by another lender

**PCL:** Paid collection

**PDD:** Paid by dealer

**PDE:** Payment deferred

**PDI:** Principle deferred/initial payment only

**PFC:** Account paid from collateral

**PLL:** Prepaid lease

**PLP:** Profit and loss now paying

**PNR:** First payment never received

**PPA:** Paying partial payment agreement

**PPD:** Paid by co-maker

**PPL:** Paid profit and loss

**PRD:** Payroll deduction

**PRL:** Profit and loss write-off

**PWG:** Account payment, wage garnish

**REA:** Reaffirmation of debt

**REP:** Substitute/replacement account

**RFN:** Refinanced

**RPD:** Paid repossession

**RPO:** Repossession

**RRE:** Repossession redeemed

**RVN:** Returned voluntarily

**RVR:** Returned voluntarily/redeemed

**SET:** Settled—less than full balance

**SGL:** Government secured guaranteed

**SIL:** Simple interest loan

**SLP:** Student loan perm assign government

**SPL:** Single payment loan

**STL:** Credit card lost/stolen

**TRF:** Transfer

**TRL:** Transferred to another lender

**TTR:** Transferred to recovery

**WEP:** Chapter 13 bankruptcy

For account information other than payment history, we may show brackets >< to indicate information that may negatively affect your credit health.

## Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

### Account Name

CAPITAL ONE 515307682365\*\*\*\*

### Account Information

#### Address

P O Box 31293 Salt Lake City, UT 84131

#### Phone

(800) 955-7070

#### Monthly Payment

\$28

#### Date Opened

10/19/2022

#### Responsibility

Individual Account

#### Account Type

Revolving Account

#### Loan Type

CREDIT CARD

#### Balance

\$459

#### Date Updated

05/24/2025

**Last Payment Made**

05/06/2025

<b>High Balance</b>	\$1,880
<b>Credit Limit</b>	\$2,000
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$28 per month; paid Monthly
<b>Date Closed</b>	06/23/2023
<b>Remarks</b>	Account previously in dispute-now resolved. reported by credit grant; CLOSED BY CREDIT GRANTOR

**Payment History**

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	30	60
November 2024	December 2024	January 2025	February 2025	March 2025	April 2025
Rating	Rating	Rating	Rating	Rating	Rating
90	120	OK	OK	OK	OK

Total Month

CAPITAL ONE 517805844814\*\*\*\*

## Account Information

<b>Address</b>	P O Box 31293 Salt Lake City, UT 84131
<b>Phone</b>	(800) 955-7070
<b>Date Opened</b>	04/18/2022
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	04/01/2025
<b>Last Payment Made</b>	04/01/2025
<b>High Balance</b>	\$868
<b>Credit Limit</b>	\$800
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Paid Monthly
<b>Date Closed</b>	06/23/2023

Date Paid

04/01/2025

Account previously in dispute-now resolved. reported  
by credit grant; CLOSED BY CREDIT GRANTOR;

Remarks

CLOSED

## Payment History

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	30	60
May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Rating	Rating	Rating	Rating	Rating	Rating
60	60	OK	OK	OK	OK
November 2024	December 2024	January 2025	February 2025	March 2025	
Rating	Rating	Rating	Rating	Rating	Total Month
OK	OK	OK	OK	OK	

**Account Information**

6543 S LAS VEGAS BLVD,SUITE C2B137 LAS VEGAS, NV

**Address** 89119**Phone** (888) 510-0533**Monthly Payment** \$274**Date Opened** 01/17/2023**Responsibility** Primary Borrower**Account Type** Installment Account**Loan Type** STUDENT LOAN**Balance** \$12,007**Date Updated** 03/31/2025**Payment Received** \$45**Last Payment Made** 03/22/2025**High Balance** \$18,430**Past Due** \$523**Pay Status** >Account 30 Days Past Due Date<**Terms** \$274 per month, paid Monthly for 60 months**Estimated month and year this item will be removed** 02/2032**Payment History**

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
<hr/>					
July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	X	X	OK
<hr/>					
January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	X	X	OK	OK
<hr/>					
July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Rating	Rating	Rating	Rating	Rating	Rating
OK	X	X	X	OK	OK
<hr/>					
January 2025	February 2025				
Rating	Rating				
OK	OK				

Total Months

UPSTART-A/CRB CR393\*\*\*

## Account Information

<b>Address</b>	P.O. BOX 1503 SAN CARLOS, CA 94070
<b>Phone</b>	(650) 459-3150
<b>Monthly Payment</b>	\$291
<b>Date Opened</b>	09/01/2023
<b>Responsibility</b>	Individual Account

**Account Type**

Installment Account

**Loan Type**

AUTOMOBILE

**Balance**

\$9,728

**Date Updated**

05/01/2025

**Payment Received**

\$145

**Last Payment Made**

04/15/2025

**Pay Status**

Current Account

**Terms**

\$291 per month, paid Monthly for 64 months

**High Balance (Hist.)**High balance of \$11,376 from 02/2025 to 02/2025;  
\$11,376 from 05/2025 to 05/2025**Payment History**

October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

April 2024	May 2024	June 2024	July 2024	August 2024	September 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

October 2024	November 2024	December 2024	January 2025	February 2025	March 2025				
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$10,262	Balance ---				
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due ---				
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$130	Amount Paid ---				
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$291	Scheduled Payment ---				
Rating <b>30</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>				
<hr/>									
April 2025	May 2025								
Balance ---	Balance \$9,728								
Past Due ---	Past Due \$0								
Amount Paid ---	Amount Paid \$145								
Scheduled Payment ---	Scheduled Payment \$291								
Rating <b>OK</b>	Rating <b>OK</b>								
<hr/>									
Total Month									

## Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

### Account Name

ATLANTIC CAP BKSELFLENDER 1688\*\*\*

### Account Information

**Address**

515 CONGRESS AVE,SUITE 2200 AUSTIN, TX 78701

**Phone**

(877) 883-0999

**Monthly Payment**

\$0

**Date Opened**

09/03/2020

**Responsibility**

Individual Account

**Account Type**

Installment Account

**Loan Type**

SECURED

**Balance**

\$0

**Date Updated**

05/19/2021

**Payment Received**

\$534

**Last Payment Made**

05/19/2021

**High Balance**

\$724

**Pay Status**

Paid, Closed; was Paid as agreed

**Terms**

\$0 per month, paid Monthly for 24 months

**Date Closed**

05/19/2021

**Remarks**

CLOSED

### Payment History

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>			March 2021	April 2021	
Rating OK	Rating OK				

BANK OF AMERICA 440066972254\*\*\*\*

## Account Information

<b>Address</b>	100 N TRYON STREET, NC1-0007-19-26 CHARLOTTE, NC 28255
<b>Phone</b>	(800) 421-2110
<b>Monthly Payment</b>	\$25
<b>Date Opened</b>	04/22/2013
<b>Responsibility</b>	Authorized Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$99
<b>Date Updated</b>	05/24/2025
<b>Last Payment Made</b>	05/22/2025
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$25 per month; paid Monthly
<b>High Balance (Hist.)</b>	High balance of \$3,901 from 12/2022 to 12/2023; \$4,498 from 01/2024 to 04/2024; \$5,272 from 05/2024 to 05/2025
<b>Credit Limit (Hist.)</b>	Credit limit of \$7,000 from 12/2022 to 01/2025; \$14,000 from 02/2025 to 05/2025
<b>Payment History</b>	

July 2018	August 2018	September 2018	October 2018	November 2018	December 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
January 2021	February 2021	March 2021	April 2021	May 2021	June 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$241
Past Due ---	Past Due \$0				
Scheduled Payment ---	Scheduled Payment \$25				
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$268	Balance \$376	Balance \$107	Balance \$406	Balance \$241	Balance \$751
Past Due \$0					
Scheduled Payment \$25					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$0	Balance \$329	Balance \$282	Balance \$413	Balance \$3,244	Balance \$3,790
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$32	Scheduled Payment \$106
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance \$3,008	Balance \$3,998	Balance \$2,736	Balance \$1,521	Balance \$542	Balance \$1,140
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$117	Scheduled Payment \$144	Scheduled Payment \$98	Scheduled Payment \$61	Scheduled Payment \$25	Scheduled Payment \$25
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$1,237	Balance \$228	Balance \$865	Balance \$93	Balance \$11	Balance \$541
Past Due \$0					
Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$11	Scheduled Payment \$25
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
January 2025	February 2025	March 2025	April 2025	May 2025	Total Month
Balance \$696	Balance \$142	Balance \$458	Balance \$220	Balance \$99	
Past Due \$0					
Scheduled Payment \$25					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	

BANK OF AMERICA 426452594515\*\*\*\*

## Account Information

100 N TRYON STREET, NC1-0007-19-26 CHARLOTTE, NC

**Address** 28255

**Phone** (800) 421-2110

**Date Opened** 03/03/2004

**Responsibility** Relationship Terminated

**Account Type** Revolving Account

**Loan Type** FLEXIBLE SPENDING CREDIT CARD

<b>Balance</b>	\$0
<b>Date Updated</b>	12/26/2016
<b>Last Payment Made</b>	12/21/2016
<b>High Balance</b>	\$18,633
<b>Credit Limit</b>	\$25,000
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly
<b>Date Closed</b>	12/06/2016
<b>Remarks</b>	CLOSED BY CREDIT GRANTOR

### Payment History

August 2014	September 2014	October 2014	November 2014	December 2014	January 2015
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
February 2015	March 2015	April 2015	May 2015	June 2015	July 2015
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
August 2015	September 2015	October 2015	November 2015	December 2015	January 2016
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

February 2016	March 2016	April 2016	May 2016	June 2016	July 2016
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
August 2016	September 2016	October 2016	November 2016		
Rating	Rating	Rating	Rating		
OK	OK	OK	OK		

Total Month

CAPITAL ONE 517805946764\*\*\*\*

## Account Information

<b>Address</b>	P O Box 31293 Salt Lake City, UT 84131
<b>Phone</b>	(800) 955-7070
<b>Date Opened</b>	06/25/2021
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	02/10/2025
<b>Last Payment Made</b>	02/10/2025
<b>High Balance</b>	\$479
<b>Credit Limit</b>	\$400
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Paid Monthly
<b>Date Closed</b>	06/23/2023

**Date Paid**

02/10/2025

Account previously in dispute-now resolved. reported  
by credit grant; CLOSED BY CREDIT GRANTOR;

**Remarks**

CLOSED

**Payment History**

July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<b>January 2025</b>					
Rating <b>OK</b>					

Total Month

CAPITAL ONE 468839067359\*\*\*

## Account Information

<b>Address</b>	P O Box 31293 Salt Lake City, UT 84131
<b>Phone</b>	(800) 955-7070
<b>Date Opened</b>	07/29/2016
<b>Responsibility</b>	Relationship Terminated
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	10/22/2024
<b>Last Payment Made</b>	10/21/2024
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly
<b>High Balance (Hist.)</b>	High balance of \$1,466 from 09/2024 to 09/2024; \$1,495 from 10/2024 to 10/2024
<b>Credit Limit (Hist.)</b>	Credit limit of \$2,000 from 09/2024 to 10/2024

## Payment History

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
September 2024	October 2024				
Balance \$1,466	Balance \$0				
Past Due \$0	Past Due \$0				
Scheduled Payment \$65	Scheduled Payment ---				
Rating <b>OK</b>	Rating <b>OK</b>				

Total Month

CAPITAL ONE 517805758255\*\*\*\*

## Account Information

<b>Address</b>	P O Box 31293 Salt Lake City, UT 84131
<b>Phone</b>	(800) 955-7070
<b>Date Opened</b>	06/03/2016
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0

**Date Updated**

08/19/2020

**High Balance**

\$0

**Credit Limit**

\$300

**Pay Status**

Paid, Closed; was Paid as agreed

**Terms**

Paid Monthly

**Date Closed**

07/31/2020

**Remarks**

CLOSED BY CREDIT GRANTOR; CLOSED

**Payment History**

July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

July 2018	August 2018	September 2018	October 2018	November 2018	December 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
July 2020					
Rating					
OK					

Total Month

CAPITAL ONE 517805938237\*\*\*

## Account Information

<b>Address</b>	P O Box 31293 Salt Lake City, UT 84131
<b>Phone</b>	(800) 955-7070
<b>Date Opened</b>	12/31/2015
<b>Responsibility</b>	Authorized Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	08/19/2020

**Last Payment Made**

02/16/2016

<b>High Balance</b>	\$20
<b>Credit Limit</b>	\$300
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Paid Monthly
<b>Date Closed</b>	08/01/2020
<b>Date Paid</b>	02/16/2016
<b>Remarks</b>	CLOSED BY CREDIT GRANTOR; CLOSED

**Payment History**

January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2016	August 2016	September 2016	October 2016	November 2016	December 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
<hr/>					
July 2018	August 2018	September 2018	October 2018	November 2018	December 2018
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
<hr/>					
January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
<hr/>					
July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
<hr/>					
January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
<hr/>					
July 2020					
Rating OK					
<hr/>					
Total Month					

CAPITAL ONE 414709844770\*\*\*

## Account Information

### Address

P O Box 31293 Salt Lake City, UT 84131

### Phone

(800) 955-7070

<b>Date Opened</b>	01/23/2013
<b>Responsibility</b>	Relationship Terminated
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	FLEXIBLE SPENDING CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	04/19/2017
<b>Last Payment Made</b>	04/12/2017
<b>High Balance</b>	\$15,585
<b>Credit Limit</b>	\$25,000
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly

### Payment History

February 2015	March 2015	April 2015	May 2015	June 2015	July 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
August 2015	September 2015	October 2015	November 2015	December 2015	January 2016
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
February 2016	March 2016	April 2016	May 2016	June 2016	July 2016
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

August 2016	September 2016	October 2016	November 2016	December 2016	January 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2017      March 2017					
Rating OK	Rating OK				

Total Month

CAPITAL ONE 517805988806\*\*\*

## Account Information

<b>Address</b>	P O Box 31293 Salt Lake City, UT 84131
<b>Phone</b>	(800) 955-7070
<b>Date Opened</b>	04/23/2014
<b>Responsibility</b>	Relationship Terminated
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	12/15/2015
<b>Last Payment Made</b>	12/12/2015
<b>High Balance</b>	\$538
<b>Credit Limit</b>	\$500
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly

## Payment History

May 2014	June 2014	July 2014	August 2014	September 2014	October 2014
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
November 2014	December 2014	January 2015	February 2015	March 2015	April 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
May 2015	June 2015	July 2015	August 2015	September 2015	October 2015
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

November 2015

Rating  
OK

Total Month

CREDIT ONE BANK 37936304390\*\*\*\*

## Account Information

<b>Address</b>	PO BOX 98872 LAS VEGAS, NV 89193-8872
<b>Phone</b>	(877) 825-3242
<b>Monthly Payment</b>	\$30
<b>Date Opened</b>	10/10/2023
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$542

**Date Updated**

05/21/2025

**Payment Received**

\$100

**Last Payment Made**

05/07/2025

**Pay Status**

Current Account

**Terms**

\$30 per month; paid Monthly

**Date Closed**

10/01/2024

**Credit Limit (Hist.)**

Credit limit of \$600 from 10/2023 to 05/2025

**Payment History**

October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$366	Balance \$195	Balance \$465	Balance \$446	Balance \$607	Balance \$656
High Credit \$366	High Credit \$598	High Credit \$598	High Credit \$598	High Credit \$643	High Credit \$656
Past Due \$0					
Amount Paid \$0	Amount Paid \$400	Amount Paid \$400	Amount Paid \$90	Amount Paid \$55	Amount Paid \$0
Scheduled Payment \$30	Scheduled Payment \$0	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30
Remarks ---	Remarks AID	Remarks AID	Remarks AID	Remarks DRG	Remarks DRG
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
April 2024	May 2024	June 2024	July 2024	August 2024	September 2024
Balance \$617	Balance \$607	Balance \$592	Balance \$586	Balance \$579	Balance \$650
High Credit \$656	High Credit \$656	High Credit \$656	High Credit \$656	High Credit \$711	High Credit \$711
Past Due \$0					
Amount Paid \$60	Amount Paid \$30	Amount Paid \$40	Amount Paid \$372	Amount Paid \$50	Amount Paid \$0
Scheduled Payment \$30					
Remarks DRG	Remarks DRG	Remarks DRG	Remarks DRG	Remarks AID	Remarks AID
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

October 2024	November 2024	December 2024	January 2025	February 2025	March 2025
Balance \$725	Balance \$702	Balance \$748	Balance \$638	Balance \$582	Balance \$586
High Credit \$725	High Credit \$725	High Credit \$748	High Credit \$748	High Credit \$748	High Credit \$748
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$60	Amount Paid \$40	Amount Paid \$0	Amount Paid \$125	Amount Paid \$70	Amount Paid \$40
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30
Remarks DRG/CBG	Remarks DRG/CBG	Remarks DRG/CBG	Remarks DRG/CBG	Remarks DRG/CBG	Remarks DRG/CBG
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
April 2025	May 2025				
Balance \$629	Balance \$542				
High Credit \$748	High Credit \$748				
Past Due \$0	Past Due \$0				
Amount Paid \$0	Amount Paid \$100				
Scheduled Payment \$30	Scheduled Payment \$30				
Remarks DRG/CBG	Remarks DRG/CBG				
Rating <b>OK</b>	Rating <b>OK</b>				
<hr/>					
Total Month					
DISCOVER CARD 601100743836***					

## Account Information

<b>Address</b>	PO BOX 30939 SALT LAKE CITY, UT 84130
<b>Phone</b>	(800) 347-2683
<b>Date Opened</b>	05/08/2005
<b>Responsibility</b>	Relationship Terminated
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	03/26/2017
<b>Last Payment Made</b>	03/09/2017
<b>High Balance</b>	\$6,189
<b>Credit Limit</b>	\$20,000
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly

## Payment History

March 2015	April 2015	May 2015	June 2015	July 2015	August 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2015	October 2015	November 2015	December 2015	January 2016	February 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2016	April 2016	May 2016	June 2016	July 2016	August 2016
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
September 2016	October 2016	November 2016	December 2016	January 2017	February 2017
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

Total Months

DISCOVER CARD 601100752703\*\*\*\*

## Account Information

<b>Address</b>	PO BOX 30939 SALT LAKE CITY, UT 84130
<b>Phone</b>	(800) 347-2683
<b>Date Opened</b>	05/08/2005
<b>Responsibility</b>	Relationship Terminated
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	02/26/2017
<b>Last Payment Made</b>	02/13/2017
<b>High Balance</b>	\$12,116
<b>Credit Limit</b>	\$20,000
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Paid Monthly
<b>Date Closed</b>	02/26/2017

**Remarks**

CREDIT CARD LOST OR STOLEN; CLOSED

**Payment History**

February 2015	March 2015	April 2015	May 2015	June 2015	July 2015
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
August 2015	September 2015	October 2015	November 2015	December 2015	January 2016
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
February 2016	March 2016	April 2016	May 2016	June 2016	July 2016
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
August 2016	September 2016	October 2016	November 2016	December 2016	January 2017
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Months

FEB DESTINY 532211006899\*\*\*\*

**Account Information**

<b>Address</b>	PO BOX 4499 BEAVERTON, OR 97076
<b>Phone</b>	(844) 222-5695
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	04/24/2025
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account

**Loan Type**

CREDIT CARD

<b>Balance</b>	\$75
<b>Date Updated</b>	05/14/2025
<b>Payment Received</b>	\$0
<b>High Balance</b>	\$75
<b>Credit Limit</b>	\$300
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$0 per month; paid Monthly

FIRST NATIONAL CREDIT CA 423980111011\*\*\*\*

**Account Information**

<b>Address</b>	1500 S HIGHLINE AVE SIOUX FALLS, SD 57110
<b>Phone</b>	(888) 883-9824
<b>Date Opened</b>	01/03/2025
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	04/06/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	03/23/2025
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly
<b>Date Paid</b>	03/23/2025

High balance of \$49 from 01/2025 to 01/2025; \$75 from 02/2025 to 04/2025

### High Balance (Hist.)

### Credit Limit (Hist.)

Credit limit of \$350 from 01/2025 to 04/2025

## Payment History

January 2025	February 2025	March 2025	April 2025
Balance \$49	Balance \$75	Balance \$10	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$65	Amount Paid \$0
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$10	Scheduled Payment ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Mon

JPMCB CARD SERVICES 414740410515\*\*\*

## Account Information

<b>Address</b>	PO BOX 15369 WILMINGTON, DE 19850
<b>Phone</b>	(800) 945-2000
<b>Date Opened</b>	10/12/2011
<b>Responsibility</b>	Relationship Terminated
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	FLEXIBLE SPENDING CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	01/12/2018
<b>Last Payment Made</b>	01/08/2018

<b>High Balance</b>	\$3,421
<b>Credit Limit</b>	\$10,000
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly

### Payment History

December 2015	January 2016	February 2016	March 2016	April 2016	May 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2016	July 2016	August 2016	September 2016	October 2016	November 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<b>December 2017</b>					
Rating OK					

Total Month

JPMCB CARD SERVICES 438854005968\*\*\*\*

### Account Information

**Address**

PO BOX 15369 WILMINGTON, DE 19850

**Phone**

(800) 945-2000

**Date Opened**

12/05/2003

**Responsibility**

Relationship Terminated

**Account Type**

Revolving Account

**Loan Type**

FLEXIBLE SPENDING CREDIT CARD

**Balance**

\$0

**Date Updated**

12/24/2017

**Last Payment Made**

12/20/2017

**High Balance**

\$25,495

**Credit Limit**

\$20,000

**Pay Status**

Current Account

**Terms**

Paid Monthly

**Payment History**

December 2015

January 2016

February 2016

March 2016

April 2016

May 2016

Rating

Rating

Rating

Rating

Rating

Rating

OK

OK

OK

OK

OK

OK

June 2016

July 2016

August 2016

September 2016

October 2016

November 2016

Rating

Rating

Rating

Rating

Rating

Rating

OK

OK

OK

OK

OK

OK

December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

Total Months

JPMCB CARD SERVICES 438857611255\*\*\*

## Account Information

<b>Address</b>	PO BOX 15369 WILMINGTON, DE 19850
<b>Phone</b>	(800) 945-2000
<b>Date Opened</b>	08/22/2014
<b>Responsibility</b>	Relationship Terminated
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	FLEXIBLE SPENDING CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	12/21/2017
<b>Last Payment Made</b>	12/18/2017
<b>High Balance</b>	\$12,145
<b>Credit Limit</b>	\$25,000
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly

## Payment History

December 2015	January 2016	February 2016	March 2016	April 2016	May 2016
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
June 2016	July 2016	August 2016	September 2016	October 2016	November 2016
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
December 2016	January 2017	February 2017	March 2017	April 2017	May 2017
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
June 2017	July 2017	August 2017	September 2017	October 2017	November 2017
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

Total Month

LENTEGRITY LLC 2212311376\*\*\*

## Account Information

<b>Address</b>	4 VENTURE SUITE 150 IRVINE, CA 92618
<b>Phone</b>	(949) 404-1263
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	12/29/2022
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	AUTOMOBILE
<b>Balance</b>	\$0

**Date Updated**

09/30/2023

**Payment Received**

\$0

**Last Payment Made**

09/12/2023

**Pay Status**

Paid, Closed; was Paid as agreed

**Terms**

\$0 per month, paid Monthly for 54 months

**Date Closed**

09/30/2023

**High Balance (Hist.)**

High balance of \$11,905 from 12/2022 to 09/2023

**Remarks**

CLOSED

**Payment History**

December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance \$11,922	Balance \$12,094	Balance \$11,902	Balance \$11,466	Balance \$11,458	Balance \$11,293
Past Due \$0					
Amount Paid \$0	Amount Paid \$0	Amount Paid \$346	Amount Paid \$605	Amount Paid \$167	Amount Paid \$350
Scheduled Payment \$317					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

June 2023	July 2023	August 2023	September 2023
Balance \$11,232	Balance \$11,167	Balance \$10,951	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$217	Amount Paid \$267	Amount Paid \$392	Amount Paid \$0
Scheduled Payment \$317	Scheduled Payment \$317	Scheduled Payment \$317	Scheduled Payment \$0
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

MOHELA/DEPT OF ED 25068505471E0012024052124\*\*\*

## Account Information

<b>Address</b>	633 SPIRIT DRIVE CHESTERFIELD, MO 63005
<b>Phone</b>	(800) 866-4352
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	05/21/2024

**Responsibility**

Individual Account

**Account Type**

Installment Account

**Loan Type**

STUDENT LOAN

**Balance**

\$3,000

**Date Updated**

04/30/2025

**Payment Received**

\$0

**Pay Status**

Current Account

**Terms**

\$0 per month for 70 months, Deferred

**High Balance (Hist.)**

High balance of \$3,000 from 05/2024 to 04/2025

**Payment History**

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance \$3,000	Balance \$3,000	Balance \$3,000	Balance \$3,000	Balance \$3,000	Balance \$3,000
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

November 2024	December 2024	January 2025	February 2025	March 2025	April 2025
Balance \$3,002	Balance \$3,000	Balance \$3,000	Balance \$3,000	Balance \$3,000	Balance \$3,000
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$50	Scheduled Payment \$0				
Remarks ---	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Mont

NAVY FEDERAL CR UN 406095548379\*\*\*\*

## Account Information

Address

POB 3700 MERRIFIELD, VA 22119

Phone

(800) 336-3333

<b>Date Opened</b>	04/24/2017
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$0
<b>Date Updated</b>	09/17/2018
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	08/09/2017
<b>High Balance</b>	\$8
<b>Credit Limit</b>	\$500
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Paid Monthly
<b>Date Closed</b>	09/04/2018
<b>Date Paid</b>	08/09/2017
<b>Remarks</b>	Account closed at consumer's request; CLOSED

#### Payment History

May 2017	June 2017	July 2017	August 2017	September 2017	October 2017
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
November 2017	December 2017	January 2018	February 2018	March 2018	April 2018
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

May 2018	June 2018	July 2018	August 2018
Rating OK	Rating OK	Rating OK	Rating OK

Total Month

SCHOOLSFIRST FCU 755678\*\*\*

## Account Information

<b>Address</b>	P O BOX 11547 SANTA ANA, CA 92711
<b>Phone</b>	Phone number not available
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	01/16/2014
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	UNSECURED
<b>Balance</b>	\$0
<b>Date Updated</b>	11/13/2015
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	11/13/2015
<b>High Balance</b>	\$4,300
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 30 months
<b>Date Closed</b>	11/13/2015
<b>Remarks</b>	CLOSED
<b>Payment History</b>	

May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	Total Month
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating X	

SELF FINANCIAL INC / LEAD BANK 64161\*\*\*\*

## Account Information

**Address** 901 E 6TH STREET,SUITE 400 AUSTIN, TX 78702

**Phone** (877) 883-0999

**Date Opened** 01/22/2021

**Responsibility** Individual Account

**Account Type** Revolving Account

**Loan Type** SECURED CREDIT CARD

**Balance** \$0

**Date Updated** 05/31/2021

**Payment Received** \$0

**Last Payment Made** 03/25/2021

**High Balance** \$0

**Credit Limit** \$100

**Pay Status** Paid, Closed; was Paid as agreed

**Terms** Paid Monthly

**Date Closed** 05/19/2021

**Date Paid** 03/25/2021

**Remarks** CLOSED

## Payment History

January 2021	February 2021	March 2021	April 2021
Rating	Rating	Rating	Rating
OK	OK	OK	OK

Total Mon

SUNRISE BANK SELF LENDER CBA0000000001497\*\*\*

## Account Information

<b>Address</b>	515 CONGRESS AVE SUITE 2200,C/O SELF FINANCIAL INC AUSTIN, TX 78701
<b>Phone</b>	(877) 883-0999
<b>Monthly Payment</b>	\$25
<b>Date Opened</b>	12/25/2024
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	SECURED
<b>Balance</b>	\$417
<b>Date Updated</b>	05/25/2025
<b>Payment Received</b>	\$25
<b>Last Payment Made</b>	04/25/2025
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$25 per month, paid Monthly for 24 months
<b>High Balance (Hist.)</b>	High balance of \$511 from 01/2025 to 05/2025
<b>Payment History</b>	

January 2025	February 2025	March 2025	April 2025	May 2025
Balance \$493	Balance \$474	Balance \$456	Balance \$437	Balance \$417
Past Due \$0				
Amount Paid \$25				
Scheduled Payment \$25				
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Mon:

SUNRISE BANK SELF LENDER CBA0000000001022\*\*\*

## Account Information

<b>Address</b>	515 CONGRESS AVE SUITE 2200,C/O SELF FINANCIAL INC AUSTIN, TX 78701
<b>Phone</b>	(877) 883-0999
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	09/04/2021
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	SECURED
<b>Balance</b>	\$0
<b>Date Updated</b>	02/24/2023
<b>Payment Received</b>	\$124
<b>Last Payment Made</b>	02/24/2023

**Pay Status**

Paid, Closed; was Paid as agreed

**Terms**

\$0 per month, paid Monthly for 24 months

**Date Closed**

02/24/2023

**High Balance (Hist.)**

High balance of \$724 from 12/2022 to 02/2023

**Remarks**

CLOSED

**Payment History**

September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance ---	Balance ---	Balance ---	Balance \$155	Balance \$122	Balance \$0
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$35	Amount Paid \$35	Amount Paid \$124
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment \$35	Scheduled Payment \$0
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

SYNCB/CARE CREDIT DC 524306003974\*\*\*

## Account Information

<b>Address</b>	C/O PO BOX 965036 ORLANDO, FL 32896
<b>Phone</b>	(866) 396-8254
<b>Monthly Payment</b>	\$30
<b>Date Opened</b>	08/27/2023
<b>Responsibility</b>	Authorized Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$640
<b>Date Updated</b>	05/23/2025
<b>Payment Received</b>	\$200
<b>Last Payment Made</b>	05/18/2025
<b>Pay Status</b>	Current Account

**Terms**

\$30 per month; paid Monthly

**High Balance (Hist.)**

High balance of \$1,314 from 03/2025 to 05/2025

**Credit Limit (Hist.)**

Credit limit of \$3,500 from 03/2025 to 05/2025

**Payment History**

March 2025	April 2025	May 2025
Balance \$1,314	Balance \$827	Balance \$640
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$500	Amount Paid \$200
Scheduled Payment \$43	Scheduled Payment \$30	Scheduled Payment \$30
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Mon

WEBBANK/FINGERHUT 636992104989\*\*\*\*

**Account Information****Address**

6250 RIDGEWOOD RD ST CLOUD, MN 56303

**Phone**

(866) 734-0342

**Date Opened**

09/30/2015

**Responsibility**

Individual Account

**Account Type**

Revolving Account

**Loan Type**

CHARGE ACCOUNT

**Balance**

\$0

**Date Updated**

04/05/2019

<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	12/20/2016
<b>High Balance</b>	\$1,004
<b>Credit Limit</b>	\$1,100
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	Paid Monthly
<b>Date Closed</b>	03/28/2019
<b>Date Paid</b>	12/20/2016
<b>Remarks</b>	CLOSED

### Payment History

January 2017	February 2017	March 2017	April 2017	May 2017	June 2017
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2018	August 2018	September 2018	October 2018	November 2018	December 2018
Rating	Rating	Rating	Rating	Rating	Rating
<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>	<b>OK</b>
January 2019	February 2019	March 2019			
Rating	Rating	Rating			
<b>OK</b>	<b>OK</b>	<b>OK</b>			

Total Month

## Inquiries

### Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name			
<b>FEBDESTINY</b>			
Location	Requested On	Phone	
PO BOX 4499	04/23/2025	(800) 229-0386	
BEAVERTON, OR 97076			
Inquiry Type			
Individual			
<hr/>			
<b>SALLIE MAE BANK</b>			
Location	Requested On	Phone	
PO BOX 3229	03/13/2025, 02/16/2024	(800) 472-5543	
WILMINGTON, DE 19804			
Inquiry Type			
Individual			
<hr/>			
<b>FIRST NATL CREDIT CARD</b>			
Location	Requested On	Phone	
PO BOX 5097	01/03/2025	(605) 782-3459	
SIOUX FALLS, SD 57117			
Inquiry Type			
Individual			

**CBNA**

Location Requested On Phone  
P O BOX 6241 10/11/2024 Phone number not available  
SIOUX FALLS, SD 57117

Inquiry Type  
Individual

**CURACAO**

Location Requested On Phone  
1605 W OLYMPIC BLVD 06/05/2024 (866) 410-1611  
LOS ANGELES, CA 90015

Inquiry Type  
Individual

**TD AUTO FINANCE**

Location Requested On Phone  
POB 9223 11/22/2023 (248) 427-6538  
FARMINGTON HILLS, MI 48334

Inquiry Type  
Individual

**BMW FINANCIAL SVC**

Location Requested On Phone  
PO BOX 3608 11/22/2023 (614) 718-6900  
DUBLIN, OH 43016

Inquiry Type  
Individual

**CRBUPSTART**

Location Requested On Phone  
2950 SOUTH DELAWARE STREET 08/18/2023, 08/14/2023, 07/21/2023 Phone number not available  
SUITE 300  
SAN MATEO, CA 94403

Inquiry Type  
Individual

## Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name
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**CB INDIGO**

Location PO BOX 4499 BEAVERTON, OR 97076	Requested On 04/16/2025, 03/28/2025	Phone (866) 946-9545
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**TBOM/FORTIVA**

Location 5 CONCOURSE PKWY SUITE 300 ATLANTA, GA 30328	Requested On 04/02/2025	Phone (770) 828-2000
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**FIRST PREMIER**

Location 3820 N LOUISE AVE SIOUX FALLS, SD 57107-0145	Requested On 03/19/2025, 10/31/2024	Phone (800) 987-5521
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**MOBiloans LLC**

Location 164 YURONI TRAIL MARKSVILLE, LA 71351	Requested On 01/21/2025	Phone (877) 836-1518
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**GRANITE BAY ACCEPTANCE INC**

Location 1781 VINEYARD DR. #222 ANTIOCH, CA 94509	Requested On 12/03/2024	Phone (925) 779-1801
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**FIRST NATIONAL CREDIT CA**

Location 1500 S HIGHLINE AVE SIOUX FALLS, SD 57110	Requested On 11/16/2024	Phone (800) 987-5521
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**CITI CARDS CBNA**

Location POB 6241 SIOUX FALLS, SD 57117	Requested On 08/30/2024	Phone (800) 995-5114
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**Account Review Inquiries**

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

**Name****CAPITAL ONE**

Location P O Box 31293 Salt Lake City, UT 84131	Requested On 06/08/2025	Phone (800) 955-7070
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**SAVVY MONEY INC.**

Location 4160 DUBLIN BLVD., SUITE 250 DUBLIN, CA 94568	Requested On 06/07/2025	Phone (844) 513-5777
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**FIRST NATIONAL CREDIT CA**

Location 1500 S HIGHLINE AVE SIOUX FALLS, SD 57110	Requested On 06/04/2025	Phone (800) 987-5521
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**TRANSUNION CONSUMER INTE**

Location 760 MARKET STREET 10TH FLOOR SAN FRANCISCO, CA 94102	Requested On 06/01/2025	Phone (844) 580-6816
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**PORTFOLIO RECOVERY ASSOCIATES**

Location 120 CORPORATE BLVD SUITE 100 NORFOLK, VA 23502	Requested On 05/20/2025	Phone (757) 519-9300
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**FEB - DESTINY**

Location PO BOX 4499 BEAVERTON, OR 97076	Requested On 05/09/2025	Phone (800) 583-5698
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**CREDIBLE LABS, INC**

Location 320 BLACKWELL STREET STE 200 DURHAM, NC 27701	Requested On 11/26/2024	Phone (866) 540-6005
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**CREDIT SESAME, INC.**

Location 444 CASTRO ST., STE 500 STE 500 MOUNTAIN VIEW, CA 94041	Requested On 11/19/2024	Phone (866) 720-0893
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**FERNANDO HERNANDEZ via TRANSUNION INTERACTIVE IN**

Location 100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	Requested On 06/10/2025, 06/10/2025, 04/04/2024	Phone (855) 681-3196
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**CREDIT KARMA via TUCI CREDIT KARMA TUNA**

Location 100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	Requested On 06/04/2025, 05/26/2025, 05/25/2025, 05/21/2025, 05/17/2025, 04/11/2025, 03/08/2025, 02/18/2025, 01/08/2025, 07/24/2024, 06/18/2024, 05/17/2024, 04/12/2024	Phone (844) 580-6816
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**FERNANDO HERNANDEZ via TRANSUNION INTERACTIVE**

Location 100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	Requested On 06/01/2025, 05/27/2025, 05/21/2025, 04/24/2025, 04/21/2025, 04/01/2025, 03/27/2025, 03/24/2025, 03/13/2025, 02/22/2025, 02/12/2025	Phone (844) 580-6816
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**CRBUPSTART**

Location P.O. BOX 1503 SAN CARLOS, CA 94070	Requested On 06/01/2025, 04/27/2025, 03/29/2025, 03/23/2025, 02/23/2025, 01/19/2025, 12/15/2024, 11/10/2024, 10/06/2024, 09/01/2024, 07/28/2024, 06/23/2024, 05/19/2024, 04/14/2024, 03/10/2024, 02/04/2024, 11/19/2023	Phone (650) 204-1000
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**FERNANDO HERNANDEZ via KARMATRANSUNION INTERACT**

Location 100 CROSS STREET SAN LUIS OBISPO, CA 93401	Requested On 05/26/2025	Phone (844) 580-6816
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**445073765 via TRANSUNION INTERACTIVE**

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	05/20/2025, 04/20/2025, 03/25/2025, 01/27/2025, 01/15/2025, 01/10/2025, 12/16/2024, 12/15/2024, 11/22/2024, 11/14/2024, 11/13/2024, 10/24/2024, 10/16/2024, 10/11/2024, 10/07/2024, 09/20/2024, 09/14/2024, 07/10/2024, 06/13/2024, 04/10/2024, 03/22/2024, 03/10/2024, 02/14/2024, 10/24/2023, 09/06/2023	(800) 493-2392

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#### 797918091 via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	05/20/2025	(844) 580-6816

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#### TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	04/23/2025, 03/13/2025, 01/03/2025, 06/05/2024, 02/16/2024, 11/22/2023, 08/18/2023, 08/14/2023, 07/21/2023	(800) 493-2392

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#### FEBDESTINY

Location	Requested On	Phone
PO BOX 4499 BEAVERTON, OR 97076	04/23/2025	(800) 583-5698

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#### J.G.WENTWORTH CO.

Location	Requested On	Phone
40 MORRIS AVE BRYN MAWR, PA 19010	01/08/2025	(800) 741-9545

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#### ONEMAIN FINANCIAL

Location	Requested On	Phone
P.O. BOX 3327 EVANSVILLE, IN 47706	01/05/2025, 10/15/2024, 07/01/2024	(844) 298-9773

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#### UPGRADE

Location	Requested On	Phone
275 BATTERY ST SUITE 2300 SAN FRANCISCO, CA 94111	01/05/2025, 04/23/2024, 12/20/2023	(855) 997-3100

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#### FTSELF LENDER INC.

Location 101 W 6TH STREET SUITE 517 AUSTIN, TX 78701	Requested On 11/26/2024, 05/31/2024	Phone (877) 883-0999
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#### CONSUMERINFO.COM

Location 475 ANTON BLVD COSTA MESA, CA 92626	Requested On 11/18/2024, 10/06/2024, 09/30/2024, 09/20/2024, 08/26/2024, 07/25/2024, 07/24/2024, 07/23/2024, 07/12/2024, 04/08/2024, 04/04/2024, 03/28/2024, 03/15/2024, 01/29/2024, 01/22/2024, 12/30/2023, 12/07/2023, 11/16/2023, 11/14/2023, 11/05/2023, 11/02/2023, 10/31/2023, 10/09/2023, 09/17/2023, 09/11/2023, 09/05/2023	Phone (888) 397-3742
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#### PROSPER MARKETPLACE

Location 221 MAIN ST 3RD FLOOR SAN FRANCISCO, CA 94105	Requested On 10/15/2024	Phone (866) 615-6319
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#### PROSPERWEBBANK

Location PROSPER WEBBANK 221 MAIN STREET SUITE 300 SAN FRANCISCO, CA 94105	Requested On 10/15/2024	Phone (866) 615-6319
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#### WEBBANKKLARNA

Location 629 NORTH HIGH STREET SUITE 300 COLUMBUS, OH 43215	Requested On 09/29/2024	Phone (844) 552-7621
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#### ZIPCOWEBBANK

Location 228 PARK AVE S NEW YORK, NY 10003	Requested On 09/22/2024	Phone (347) 291-6975
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#### CREDIBLE

Location 110 CORCORAN ST 5TH FLOOR SUITE 151 DURHAM, NC 27701	Requested On 05/20/2024	Phone (866) 540-6005
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**BANKRATE LLC**

Location Requested On Phone  
1101 RED VENTURES DRIVE 04/23/2024, 03/12/2024 (704) 971-2300  
FORT MILL, SC 29707

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**BANKRATE LLC**

Location Requested On Phone  
1101 RED VENTURES DR 04/23/2024, 03/12/2024 (704) 971-2300  
FORT MILL, SC 29707

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**FACTACT FREE DISCLOSURE**

Location Requested On Phone  
P O BOX 1000 04/04/2024 (800) 888-4213  
CHESTER, PA 19016

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**CAPITAL ONE**

Location Requested On Phone  
15060 CAPITAL ONE DRIVE 03/15/2024, 11/13/2023 (800) 689-1789  
RICHMOND, VA 23238

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**CREDIT KARMA via TUCI CREDIT KARMA TUNA**

Location Requested On Phone  
100 CROSS STREET 03/11/2024 (844) 580-6816  
SUITE 101  
SAN LUIS OBISPO, CA 93401

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**THEOREMORL**

Location Requested On Phone  
400 CONCAR DRIVE 03/07/2024 (888) 436-6966  
SAN MATEO, CA 94402

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**ELAVON**

Location Requested On Phone  
PO BOX 108 12/29/2023 (866) 234-4750  
KNOXVILLE, TN 63166

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**WEBBANKAVANT LLC**

Location Requested On Phone  
222 N LASALLE ST 12/22/2023 (800) 712-5407  
SUITE 1600  
CHICAGO, IL 60601

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**QUINSTREET**

Location Requested On Phone  
950 TOWER LANE 12/22/2023 (650) 578-7700  
FOSTER CITY, CA 94404

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#### FT WLCC LENDING KGM DBA FFL

Location Requested On Phone  
PO BOX 193 12/20/2023 (833) 845-1016  
BATESLAND, SD 57716

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#### UPSTART NETWORK INC

Location Requested On Phone  
2 CIRCLE STAR WAY 12/20/2023, 12/14/2023, 08/18/2023, (650) 204-1000  
2ND FLOOR 08/14/2023, 07/21/2023  
SAN CARLOS, CA 94070

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#### BMW OF CAMANILLO via 700CR

Location Requested On Phone  
31440 NORTHWESTERN HWY 11/21/2023 (313) 749-0001  
SUITE 250  
FARMINGTON HILLS, MI 48334

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#### FERNANDO HERNANDEZ via TRANSUNION INTERACTIVE

Location Requested On Phone  
100 CROSS STREET 202 10/20/2023, 09/20/2023, (800) 493-2392  
SAN LUIS OBISPO, CA 93401 08/20/2023, 07/20/2023,  
06/20/2023

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#### SYNCHRONY BANK

Location Requested On Phone  
PO BOX 71723 09/21/2023, 08/13/2023, 08/12/2023, (855) 411-4729  
PHILADELPHIA, PA 19176 07/10/2023

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#### FERNANDO HERNANDEZ via CREDITWISE CAPITAL1 TU-A

Location Requested On Phone  
CAPITAL ONE 09/19/2023, 09/01/2023, 08/12/2023, (800) 227-4825  
PO BOX 302895 07/14/2023, 06/17/2023  
SALT LAKE CITY, UT 84130

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#### 769485776 via CREDITWISE CAPITAL1 TU-B

Location Requested On Phone  
CAPITAL ONE 09/06/2023 (800) 227-4825  
PO BOX 302895  
SALT LAKE CITY, UT 84130

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#### UPSTART NETWORK INC

Location 2 CIRCLE STAR WAY 2ND FLOOR SAN CARLOS, CA 94070	Requested On 08/18/2023, 08/14/2023, 07/21/2023	Phone (650) 204-1000
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#### CAPITAL ONE

Location 15000 CAPITAL ONE DRIVE US364412 RICHMOND, VA 23238	Requested On 07/21/2023	Phone (800) 955-7070
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#### ON THE BARRELHEAD INC

Location 1309 E 3RD AVE UNIT 202 DURANGO, CO 81301	Requested On 07/21/2023	Phone (314) 359-9248
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#### PORTFOLIO RECOVERY ASSO

Location 140 CORPORATE BLVD NORFOLK, VA 23502	Requested On 06/25/2023	Phone (888) 772-7326
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## ▽ Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

### Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

Name	Requested On
FERNANDO HERNANDEZ	04/23/2025
Address 1231 SUNBURST WA A ANAHEIM, CA 92806	Phone (714) 574-2269
FERNANDO D. HERNANDEZ	03/13/2025, 02/16/2024
Address 1241 S SUNBURST WAY APT C ANAHEIM, CA 92806-5433	Phone (714) 574-2269