



Credit Report Prepared For:

**PRADELYNE DORCEUS**

Experian Report As Of: Nov 12, 2020

**Personal & Confidential**

## Account Summary

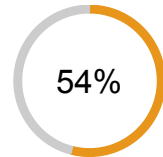
### My Accounts Summary

Open Credit Cards	1
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	4
Total Open Accounts	5
Accounts Ever Late	5
Collections Accounts	1
Average Account Age	7 yrs 5 mos
Oldest Account	17 yrs 5 mos

### My Hard Credit Inquiries

11

### My Overall Credit Usage



**Credit Debt**  
\$640  
**Total Credit**  
\$1,175

### My Debt Summary

Credit and Retail Card Debt	\$640
Real Estate Debt	\$0
Installment Loans Debt	\$194,770
Collections Debt	\$2,673
Total Debt	\$198,083

### My Public Records

0

Summary

Accounts

Collections

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Credit Score

## Account Summary

### My Personal Information

**Name**

PRADELYNE DORCEUS

**Also Known As**

PRADELYNE FRANCIQUE

PRADELYNE P STHILAIRE

STHILAIRE PRADELYNE

HILAIRE PRADELYNE ST

HILAIRE MICHELLE ST

**Birth Year**

1979

**Addresses**

3249 OLD WINTER GARDEN #STE 17  
ORLANDO, FL 32805-1106

4313 WALBRIDGE ST  
ORLANDO, FL 32809-4420

4815 N HUBERT AVE  
TAMPA, FL 33614-6409

**Employer(s)****Personal Statement(s)**

27& 04-23-20 2499947 ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT 407-545-4297. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 04-23-20.

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

## Open Accounts



AUSTIN CAPITAL BANK SS  
800611XXXX

Open

### ACCOUNT DETAILS

Account Name	AUSTIN CAPITAL BANK SS
Account #	800611XXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jul 27, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Sep 2020
Balance	\$1,007
Balance Updated	Sep 30, 2020
Original Balance	\$1,000
Monthly Payment	\$15
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

### CONTACT INFORMATION

8100 SHOAL CREEK BLVD  
AUSTIN, TX 78757  
(512) 693-3600

### PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Open)

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Credit Score



DEPT OF ED/NAVIENT  
934977XXXXXXXXXXXXXXXXXX

Open

#### ACCOUNT DETAILS

Account Name	DEPT OF ED/NAVIENT
Account #	934977XXXXXXXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 04, 2013
Account Status!	Open
Payment Status	Current, was past due 120 days
Status Updated	Jul 2016
Balance	\$193,090
Balance Updated	Oct 31, 2020
Original Balance	\$145,168
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	-
Terms	162 Months
Responsibility	Individual
Your Statement	-
Comments	-

#### CONTACT INFORMATION

PO BOX 9635  
WILKES BARRE, PA 18773  
(888) 272-5542

#### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2014				2013							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Summary

Accounts (Open)

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Credit Score



KOVO INC  
XXXX

Open

#### ACCOUNT DETAILS

Account Name	KOVO INC
Account #	XXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 12, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Sep 2020
Balance	\$230
Balance Updated	Sep 30, 2020
Original Balance	\$240
Monthly Payment	\$10
Past Due Amount	-
Highest Balance	-
Terms	24 Months
Responsibility	Individual
Your Statement	-
Comments	-

#### CONTACT INFORMATION

275 5TH ST # 415  
SAN FRANCISCO, CA 94103  
(332) 333-4096

#### PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Open)

Collections

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Credit Score



LEAD BANK  
197399XX

Open

#### ACCOUNT DETAILS

Account Name	LEAD BANK
Account #	197399XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	May 03, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$443
Balance Updated	Oct 31, 2020
Original Balance	\$1,663
Monthly Payment	\$150
Past Due Amount	-
Highest Balance	-
Terms	12 Months
Responsibility	Individual
Your Statement	-
Comments	-

#### CONTACT INFORMATION

D AND 3RD STREETS  
GARDEN CITY, MO 64747  
(866) 845-9545

#### PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Open)

Collections

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Public Records

Credit Score



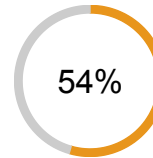
LEAD BANK  
170873XXX

Open

#### ACCOUNT DETAILS

Account Name	LEAD BANK
Account #	170873XXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 28, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$640
Balance Updated	Oct 31, 2020
Credit Limit	\$1,175
Monthly Payment	\$15
Past Due Amount	-
Highest Balance	\$1,070
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

#### CREDIT USAGE



Fair Credit Usage  
Keeping your account balances  
as low as possible can have a  
positive impact on your credit.

#### CONTACT INFORMATION

D AND 3RD STREETS  
GARDEN CITY, MO 64747  
(866) 845-9545

#### PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Open)

Collections

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Credit Score



## Closed Accounts



ACIMA CREDIT FKA SIMPL  
244721X

Closed

### ACCOUNT DETAILS

Account Name	ACIMA CREDIT FKA SIMPL
Account #	244721X
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 03, 2019
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Dec 2019
Balance	\$1,948
Balance Updated	Dec 31, 2019
Original Balance	\$1,721
Monthly Payment	-
Past Due Amount	\$822
Highest Balance	-
Terms	12 Months
Responsibility	Individual
Your Statement	-
Comments	-

### CONTACT INFORMATION

9815 SOUSTH S MONROE ST  
SANDY, UT 84070  
(801) 297-1920

### PAYMENT HISTORY

2019			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

CAPITAL BANK,N.A.  
462192XXXXXXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	CAPITAL BANK,N.A.
Account #	462192XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 10, 2018
Account Status!	Closed
Payment Status	Paid, was past due 90 days
Status Updated	Mar 2020
Balance	-
Balance Updated	Mar 06, 2020
Credit Limit	\$700
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,111
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Account closed at credit grantor's request

#### CREDIT USAGE

N/A

Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

#### CONTACT INFORMATION

101 CROSSWAYS PARK DR W  
WOODBURY, NY 11797  
(800) 859-6412

#### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

DEPT OF EDUCATION/NELN  
900000XXXXXXXXXX

Closed

### ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 06, 2012
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Jul 2020
Balance	-
Balance Updated	Jul 29, 2020
Original Balance	\$6,833
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

### CONTACT INFORMATION

121 S 13TH ST  
LINCOLN, NE 68508  
(888) 486-4722

### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2014				2013							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Summary

Accounts (Closed)

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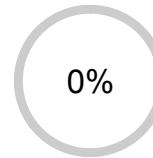
JARED GALLERIA  
901038XXXX

Closed

#### ACCOUNT DETAILS

Account Name	JARED GALLERIA
Account #	901038XXXX
Original Creditor	-
Company Sold	DNF ASSOCIATES LLC
Account Type	REVOLVING
Date Opened	Sep 03, 2016
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Mar 2017
Balance	\$0
Balance Updated	Jul 16, 2017
Credit Limit	\$141
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender Purchased by another lender

#### CREDIT USAGE



No Credit Usage  
You have no account balance.  
Keeping your account balances  
as low as possible can have a  
positive impact on your credit.

#### CONTACT INFORMATION

375 GHENT RD  
FAIRLAWN, OH 44333

#### PAYMENT HISTORY

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

MOHELA  
714603XXXXXXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	MOHELA
Account #	714603XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 10, 2003
Account Status!	Closed
Payment Status	Account renewed or refinanced
Status Updated	Nov 2013
Balance	-
Balance Updated	Nov 05, 2013
Original Balance	\$1,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	69 Months
Responsibility	Individual
Your Statement	-
Comments	Account closed due to transfer or refinance Account closed due to refinance

#### CONTACT INFORMATION

633 SPIRIT DR  
CHESTERFIELD, MO 63005  
(800) 666-4352

#### PAYMENT HISTORY

2013				2012				2011			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2010				2009				2008			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2007				2006							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Summary

Accounts (Closed)

Collections

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Public Records

Credit Score

MOHELA  
714603XXXXXXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	MOHELA
Account #	714603XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 26, 2003
Account Status!	Closed
Payment Status	Account renewed or refinanced
Status Updated	Nov 2013
Balance	-
Balance Updated	Nov 05, 2013
Original Balance	\$1,969
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	69 Months
Responsibility	Individual
Your Statement	-
Comments	Account closed due to transfer or refinance Account closed due to refinance

#### CONTACT INFORMATION

633 SPIRIT DR  
CHESTERFIELD, MO 63005  
(800) 666-4352

#### PAYMENT HISTORY

2013				2012				2011			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2010				2009				2008			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2007				2006							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

MOHELA  
714603XXXXXXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	MOHELA
Account #	714603XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 26, 2003
Account Status!	Closed
Payment Status	Account renewed or refinanced
Status Updated	Nov 2013
Balance	-
Balance Updated	Nov 05, 2013
Original Balance	\$1,407
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	69 Months
Responsibility	Individual
Your Statement	-
Comments	Dispute resolved – consumer disagrees

#### CONTACT INFORMATION

633 SPIRIT DR  
CHESTERFIELD, MO 63005  
(800) 666-4352

#### PAYMENT HISTORY

2013				2012				2011			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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2010				2009				2008			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2007				2006							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Summary

Accounts (Closed)

Collections

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Public Records

Credit Score

NAVIENT SOLUTIONS INC  
934977XXXXXXXXXXXXXXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	NAVIENT SOLUTIONS INC
Account #	934977XXXXXXXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 11, 2008
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Nov 2013
Balance	-
Balance Updated	Nov 30, 2013
Original Balance	\$8,500
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

#### CONTACT INFORMATION

11100 USA PKWY  
FISHERS, IN 46037  
(888) 272-5543

#### PAYMENT HISTORY

2013				2012				2011			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2010				2009				2008			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

Collections

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Public Records

Credit Score



NAVIENT SOLUTIONS INC  
934977XXXXXXXXXXXXXXXXXX

Closed

#### ACCOUNT DETAILS

Account Name	NAVIENT SOLUTIONS INC
Account #	934977XXXXXXXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 11, 2008
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Nov 2013
Balance	-
Balance Updated	Nov 30, 2013
Original Balance	\$5,736
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-

#### CONTACT INFORMATION

11100 USA PKWY  
FISHERS, IN 46037  
(888) 272-5543

#### PAYMENT HISTORY

2013				2012				2011			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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2010				2009				2008			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

NAVY FEDERAL CR UNION  
XXXX

Closed

ACCOUNT DETAILS

Account Name	NAVY FEDERAL CR UNION
Account #	XXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Mar 31, 2016
Account Status!	Closed
Payment Status	Paid, was past due 60 days
Status Updated	Jul 2018
Balance	-
Balance Updated	Jul 11, 2018
Credit Limit	\$1,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,113
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Account closed at credit grantor's request

CREDIT USAGE

N/A

Unknown Credit Usage  
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 3700  
MERRIFIELD, VA 22119  
(888) 842-6328

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

OMNI FINANCIAL  
590936XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	OMNI FINANCIAL
Account #	590936XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 08, 2010
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Mar 2012
Balance	-
Balance Updated	Mar 23, 2012
Original Balance	\$3,132
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	21 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 53628  
FAYETTEVILLE, NC 28305  
BYMAILONLY

PAYMENT HISTORY

2012				2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

PIONEERMCB  
307569X

Closed

#### ACCOUNT DETAILS

Account Name	PIONEERMCB
Account #	307569X
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Apr 15, 2010
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Nov 2011
Balance	-
Balance Updated	Nov 22, 2011
Original Balance	\$2,512
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	16 Months
Responsibility	Individual
Your Statement	-
Comments	Account closed at consumer's request

#### CONTACT INFORMATION

4700 BELLEVIEW AVE STE 3  
KANSAS CITY, MO 64112  
(800) 962-4233

#### PAYMENT HISTORY

2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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Credit Score

## Collections



CONSERVE  
129085XX

### ACCOUNT DETAILS

Account Name	CONSERVE
Account #	129085XX
Original Creditor	NORTHCENTRAL UNIV
Company Sold	-
Account Type	COLLECTION
Date Opened	Oct 25, 2016
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Oct 2016
Balance	\$2,673
Balance Updated	Nov 07, 2020
Original Balance	\$2,673
Monthly Payment	-
Past Due Amount	\$2,673
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Account previously in dispute – now resolved – reported by subscriber

### CONTACT INFORMATION

200 CROSS KEYS OFFICE PA  
FAIRPORT, NY 14450  
(800) 724-4439

### PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2017			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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## Inquiries

<b>Q AVANTUS LLC</b>	
Inquiry Date	Aug 31, 2020
Removal Date	Sep 2022
Business Type	Mortgage reporters
Contact Information	600 SAW MILL RD WEST HAVEN, CT 06516 (203) 931-2000

<b>Q AVANTUS LLC</b>	
Inquiry Date	Jul 13, 2020
Removal Date	Aug 2022
Business Type	Mortgage reporters
Contact Information	600 SAW MILL RD WEST HAVEN, CT 06516 (203) 931-2000

<b>Q US SM BUS ADMIN ODA</b>	
Inquiry Date	Apr 18, 2020
Removal Date	May 2022
Business Type	Federal government
Contact Information	14925 KINGSFORT RD FORT WORTH, TX 76155 (800) 366-6303

<b>Q AVANTUS LLC</b>	
Inquiry Date	Apr 13, 2020
Removal Date	May 2022
Business Type	Mortgage reporters
Contact Information	600 SAW MILL RD WEST HAVEN, CT 06516 (203) 931-2000

<b>Q CAP ONE NA</b>	
Inquiry Date	Jan 13, 2020
Removal Date	Feb 2022
Business Type	Bank credit cards
Contact Information	PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 227-4825

<b>Q AMEX</b>	
Inquiry Date	Oct 1, 2019
Removal Date	Nov 2021
Business Type	Bank credit cards
Contact Information	PO BOX 981537 EL PASO, TX 79998 (800) 874-2717

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**Q SANTANDER CONSUMER USA**

Inquiry Date	Jul 8, 2019
Removal Date	Aug 2021
Business Type	Finance companies - non specific
Contact Information	8585 N STEMMOMS FWY DALLAS, TX 75247 (866) 923-9282

**Q JPMCB CARD**

Inquiry Date	May 18, 2019
Removal Date	Jun 2021
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

**Q JPMCB CARD**

Inquiry Date	Feb 21, 2019
Removal Date	Mar 2021
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

**Q CREDIT TECHNOLOGIES IN**

Inquiry Date	May 28, 2019
Removal Date	Jun 2021
Business Type	Mortgage reporters
Contact Information	50481 W PONTIAC TRAIL WIXOM, MI 48393 (248) 473-7400

**Q EXPERIAN BUSINESS CRED**

Inquiry Date	Mar 14, 2019
Removal Date	Apr 2021
Business Type	Credit bureaus
Contact Information	PO BOX 5001 COSTA MESA, CA 92628

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## Public Records

**No public records**

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*Inquiries*

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*Credit Score*



## Credit Score



Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

### What's helping your score?

#### ✓ Long Credit History

You have an established credit history.

Your oldest account was opened

**17 Years, 5 Months ago**

FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

FICO High Achievers ® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. opened their oldest account 25 years ago, on average.

#### ✓ Many Accounts Paid On Time

You have a sufficient number of accounts that are currently paid as agreed.

Number of your accounts currently being paid as agreed

**4 accounts**

FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.

FICO High Achievers ® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have an average of 6 accounts currently being paid as agreed.

### What's hurting your score?

#### ⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator

**5 accounts**

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

Virtually no FICO High Achievers ® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have a 60 days late payment or worse listed on their credit report.

#### ⊖ Loan Balances

The remaining balance on your mortgage or non-mortgage installment loans is relatively high.

Percentage of principal you have paid down on your open non-mortgage installment loans

**22%**

FICO® Scores weigh the amounts paid down and balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score. Having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

FICO High Achievers ® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have paid down an average of 40% of the principal on their non-mortgage installment loans.

### Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

Your most recent missed payment happened

**11 Months ago**

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

About 98% of FICO High Achievers ® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

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## Credit Score

### What's helping your score?

You have no positive factors impacting your Score.

### What's hurting your score?

#### High Credit Usage

You've made heavy use of your available revolving credit.

Ratio of your revolving balances to your credit limits

**54%**

The FICO® Score evaluates balances in relation to available credit on revolving accounts ® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

For FICO High Achievers ® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on., the average ratio of the revolving account balances to credit limits is less than 7%.

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## FICO® Score 2



### FICO® SCORE 2

This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

### Your FICO® Score

This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

[Learn More about FICO® Scores ▶](#)

### What's harming your score?

#### ⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

#### ⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

#### ⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts. Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

#### ⊖ Amount Past Due

You have past due amounts on your accounts.

The FICO® Score considers the amounts past due on your accounts and your FICO® Score was lowered due to the amounts past due reported. Generally, the greater the amount that is past due, the greater the risk to lenders.

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## FICO® Auto Score 8



### FICO® AUTO SCORE 8

This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

### Your FICO® Score

This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores](#)

### What's harming your score?

#### ⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

#### ⊖ Loan Balances

The remaining balance on your mortgage or non-mortgage installment loans is relatively high.

FICO® Scores weigh the amounts paid down and balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score. Having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

#### ⊖ Seeking Credit

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

#### ⊖ Short Revolving History

You have not established a long revolving and/or open-ended account credit history.

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving and/or open-ended account and/or the average age of your revolving and/or open-ended accounts is relatively low.

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## FICO® Auto Score 2



### FICO® AUTO SCORE 2

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

### Your FICO® Score

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores](#)

### What's harming your score?

#### ⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

#### ⊖ Missed Payments

You have missed payments or derogatory indicators on your credit accounts.

Missed payments and derogatory indicators, including the number of, how late they were and how recently they occurred, are an important part of a credit report considered by a FICO® Score. People who are current on their payments, have no derogatory indicators and who consistently make payments on time are generally considered less risky by most lenders. As missed payments and accounts with derogatory indicators age, they have less impact on a FICO® Score.

#### ⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

#### ⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts. FICO® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

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## FICO® Bankcard Score 8



### FICO® BANKCARD SCORE 8

This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

### Your FICO® Score

This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores](#)

### What's harming your score?

#### ⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

#### ⊖ Loan Balances

The remaining balance on your mortgage or non-mortgage installment loans is relatively high.

FICO® Scores weigh the amounts paid down and balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score. Having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

#### ⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

#### ⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts. Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

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## FICO® Score 3



### FICO® SCORE 3

This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

### Your FICO® Score

This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

[Learn More about FICO® Scores ▶](#)

### What's harming your score?

#### ⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

#### ⊖ Seeking Credit

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

#### ⊖ Amount Past Due

You have past due amounts on your accounts.

The FICO® Score considers the amounts past due on your accounts and your FICO® Score was lowered due to the amounts past due reported. Generally, the greater the amount that is past due, the greater the risk to lenders.

#### ⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

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## FICO® Bankcard Score 2



### FICO® BANKCARD SCORE 2

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### Your FICO® Score

This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

### What's harming your score?

#### ⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

#### ⊖ High Credit Usage

You've made heavy use of your available revolving credit.

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#### ⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

#### ⊖ Missed Payments

You have missed payments or derogatory indicators on your credit accounts.

Missed payments and derogatory indicators, including the number of, how late they were and how recently they occurred, are an important part of a credit report considered by a FICO® Score. People who are current on their payments, have no derogatory indicators and who consistently make payments on time are generally considered less risky by most lenders. As missed payments and accounts with derogatory indicators age, they have less impact on a FICO® Score.

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## Disclaimer

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### Disclaimer

#### About your FICO® Score 8 or other FICO Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

#### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.