

View report from

Feb 09, 2021

**STEPHANIE L MORFFI****570**

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information**NAMES REPORTED**

STEPHANIE L MORFFI

STEPHANIE MORFII

EMPLOYMENT INFO

TOUCHDOLLS

ADDRESSES REPORTED

2876 NW 132ND ST
OPA LOCKA, FL
33054



1837 SW 5TH ST APT 2
MIAMI, FL
33135



1441 SW 2ND ST APT 7
MIAMI, FL
33135



209 NW 46TH AVE
MIAMI, FL
33126

Accounts

Here's every account on your Equifax report. Click on the account name for more details.

AUTO LOANS

CONSUMER FINANCIAL S

Reported: Jan. 31, 2021

\$6,685.00

Closed

Overview

You have **100%** left to pay on this loan.

| | |
|-----------------|-----------------------------|
| Balance | Highest Balance |
| \$6685 | \$0 |
| Monthly payment | No Info |
| Opened | Nov. 25, 2019 (1 yr, 2 mos) |
| Term | 24 months |

Payment History

You've made **57%** of payments for this account on time.

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2020 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ | ✗ | ● | ● | ✗ |
| 2019 | | | | | | | | | | | ✓ | ✓ |

| | |
|------------------------|---------------|
| Last payment | Aug. 01, 2020 |
| Current Payment Status | Charge-off |
| Worst Payment Status | Charge-off |

Account Details

| | |
|--------------------------|---------------------|
| Account status | CLOSED |
| Type | Auto |
| Responsibility | Joint Account |
| Remarks | Charged off account |
| Times 30/60/90 days late | 2/0/5 |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

CONSUMER FINANCIAL S
7980 PINES BLVD
PEMBROKE PINES, FL 33024

(954) 989-1818

CONSUMER FINANCIAL S

Reported: Feb. 01, 2020

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

| | |
|-----------------|-----------------------|
| Balance | Highest Balance |
| \$0 | \$6150 |
| Monthly payment | No Info |
| Opened | Jan. 26, 2019 (2 yrs) |
| Term | 24 months |

Payment History

You've made **100%** of payments for this account on time.



| | |
|------------------------|---------------|
| Last payment | Nov. 01, 2019 |
| Current Payment Status | Current |
| Worst Payment Status | Current |

Account Details

| | |
|--------------------------|-----------------|
| Account status | Paid and Closed |
| Type | Auto |
| Responsibility | Joint Account |
| Remarks | No Info |
| Times 30/60/90 days late | 0/0/0 |
| Closed | Nov. 01, 2019 |

You could dispute an error with equifax**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

CONSUMER FINANCIAL S
7980 PINES BLVD
PEMBROKE PINES, FL 33024

(954) 989-1818

CONSUMER FINANCIAL S

Reported: Apr. 30, 2019

\$0.00

Closed

Overview

You have **0%** left to pay on this loan.

| | |
|-----------------|-----------------------------|
| Balance | Highest Balance |
| \$0 | \$8134 |
| Monthly payment | No Info |
| Opened | Jan. 09, 2017 (4 yrs, 1 mo) |
| Term | 36 months |

Payment History

You've made **100%** of payments for this account on time.

J F M A M J J A S O N D

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2019 | ✓ | ● | ● | | | | | | | | | |
| 2018 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2017 | ● | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Last payment Jan. 01, 2019

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status Paid and Closed

Type Auto

Responsibility Joint Account

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed Jan. 01, 2019

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

CONSUMER FINANCIAL S
7980 PINES BLVD
PEMBROKE PINES, FL 33024

(954) 989-1818

CONSUMER FINANCIAL S

Reported: Apr. 30, 2019

\$0.00**Closed****Overview**You have **0%** left to pay on this loan.

| | |
|-----------------|------------------------------|
| Balance | Highest Balance |
| \$0 | \$1727 |
| Monthly payment | No Info |
| Opened | Apr. 14, 2018 (2 yrs, 9 mos) |
| Term | 14 months |

Payment HistoryYou've made **100%** of payments for this account on time.

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------------------------|---------------|---|---|---|---|---|---|---|---|---|---|---|
| 2019 | ✓ | ● | ● | | | | | | | | | |
| 2018 | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Last payment | Jan. 01, 2019 | | | | | | | | | | | |
| Current Payment Status | Current | | | | | | | | | | | |
| Worst Payment Status | Current | | | | | | | | | | | |

Account Details

| | |
|--------------------------|-----------------|
| Account status | Paid and Closed |
| Type | Auto |
| Responsibility | Joint Account |
| Remarks | No Info |
| Times 30/60/90 days late | 0/0/0 |
| Closed | Jan. 01, 2019 |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

CONSUMER FINANCIAL S
7980 PINES BLVD
PEMBROKE PINES, FL 33024

(954) 989-1818

CREDIT CARDS

MDG USA INC.

Reported: Dec. 31, 2020

\$1,017.00
In good standing

Overview

You're currently using **68%** of your account's limit.

| | |
|-----------------|-----------------------------|
| Balance | Credit limit |
| \$1017 | \$1492 |
| Monthly payment | \$30 |
| Opened | Dec. 02, 2019 (1 yr, 2 mos) |

Payment History

You've made **100%** of payments for this account on time.

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2020 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| 2019 | | | | | | | | | | | | ✓ |

| | |
|------------------------|---------------|
| Last payment | Dec. 01, 2020 |
| Current Payment Status | Current |
| Amount past due | \$0 |
| Worst Payment Status | Current |

Account Details

| | |
|--------------------------|---------------------|
| Account status | OPEN |
| Type | Charge Account |
| Responsibility | Individual Account. |
| Remarks | No Info |
| Times 30/60/90 days late | 0/0/0 |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

MDG USA INC.
422 THORNTON ROAD UNIT #106
LITHIA SPRINGS, GA 30122

(905) 829-3538

FIRST PREMIER

Reported: Jan. 05, 2021

\$417.00
Closed -

Overview

You're currently using **139%** of your account's limit.

| | |
|-----------------|------------------------------|
| Balance | Credit limit |
| \$417 | \$300 |
| Monthly payment | No Info |
| Opened | Jul. 23, 2015 (5 yrs, 6 mos) |

Payment History

You've made **64%** of payments for this account on time.

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2020 | × | × | × | × | × | × | × | × | × | × | × | ● |
| 2019 | × | × | × | × | × | × | × | × | × | × | × | × |
| 2018 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | × |
| 2017 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |



| | |
|------------------------|--------------|
| Last payment | May 01, 2016 |
| Current Payment Status | Charge-off |
| Amount past due | \$417 |
| Worst Payment Status | Charge-off |

Account Details

| | |
|--------------------------|-------------------------------------------------------------------|
| Account status | CLOSED |
| Type | Credit Card |
| Responsibility | Individual Account. |
| Remarks | Consumer disputes this account information Charged off account |
| Times 30/60/90 days late | 0/0/24 |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

FIRST PREMIER
3820 N LOUISE AVE
SIOUX FALLS, SD 57107

(605) 357-3440

THE BANK OF MISSOURI

Reported: Mar. 01, 2017

\$0.00
Closed

Overview

You're currently using 0% of your account's limit.

| | |
|-----------------|------------------------------|
| Balance | Credit limit |
| \$0 | \$300 |
| Monthly payment | No Info |
| Opened | Jun. 11, 2015 (5 yrs, 8 mos) |

Payment History

You've made 81% of payments for this account on time.

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2017 | ● | ● | | | | | | | | | | |
| 2016 | ✗ | ● | ● | ● | ● | ● | ✗ | ✗ | ✗ | ● | ● | ● |
| 2015 | | | | | | ● | ● | ● | ● | ● | ● | ● |

| | |
|------------------------|--------------|
| Last payment | May 01, 2016 |
| Current Payment Status | Charge-off |
| Amount past due | \$0 |
| Worst Payment Status | Charge-off |

Account Details

| | |
|--------------------------|---------------------|
| Account status | Transfer/Sold |
| Type | Credit Card |
| Responsibility | Individual Account. |
| Remarks | No Info |
| Times 30/60/90 days late | 2/1/1 |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

THE BANK OF MISSOURI
216 WEST 2ND ST
DIXON, MO 65459

(605) 977-5800

THE BANK OF MISSOURI

Reported: Mar. 01, 2017

\$0.00

Closed



Overview

You're currently using **0%** of your account's limit.

| | |
|-----------------|------------------------------|
| Balance | Credit limit |
| \$0 | \$300 |
| Monthly payment | No Info |
| Opened | Sep. 22, 2015 (5 yrs, 4 mos) |

Payment History

You've made **72%** of payments for this account on time.

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2017 | ● | ● | | | | | | | | | | |
| 2016 | × | ● | ● | ● | ● | ● | × | × | × | × | ● | ● |
| 2015 | | | | | | | | | ● | ● | ● | ● |

| | |
|------------------------|--------------|
| Last payment | May 01, 2016 |
| Current Payment Status | Charge-off |
| Amount past due | \$0 |
| Worst Payment Status | Charge-off |

Account Details

| | |
|--------------------------|---------------------|
| Account status | Transfer/Sold |
| Type | Credit Card |
| Responsibility | Individual Account. |
| Remarks | No Info |
| Times 30/60/90 days late | 2/1/2 |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

THE BANK OF MISSOURI
216 WEST 2ND ST
DIXON, MO 65459

(605) 977-5800

THE BANK OF MISSOURI

Reported: Feb. 10, 2017

\$0.00

Closed

Overview

You're currently using **0%** of your account's limit.

Balance

\$0

Credit limit

\$500

Monthly payment

No Info

Opened

Sep. 10, 2015 (5 yrs, 5 mos)

Payment History

You've made **71%** of payments for this account on time.

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2017 | ● | | | | | | | | | | | |
| 2016 | × | ● | ● | ● | ● | ● | × | × | × | ● | ● | ● |
| 2015 | | | | | | | | | ● | ● | ● | × |

Last payment May 01, 2016

Current Payment Status Charge-off

Amount past due \$0

Worst Payment Status Charge-off

Account Details

Account status Transfer/Sold

Type Credit Card

Responsibility Individual Account.

Remarks Charged off account

Times 30/60/90 days late 2/2/1

Closed No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

THE BANK OF MISSOURI
960 S BISHOP AVE
ROLLA, MO 65401

(866) 449-4514

FINGERHUT/WEBBANK

Reported: Jan. 11, 2017

\$0.00

Closed

Overview

You're currently using 0% of your account's limit.

| | |
|-----------------|------------------------------|
| Balance | Credit limit |
| \$0 | \$700 |
| Monthly payment | No Info |
| Opened | Dec. 04, 2015 (5 yrs, 2 mos) |

Payment History

You've made 62% of payments for this account on time.

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2016 | ● | ● | ● | ● | ● | ● | ✗ | ✗ | ✗ | ✗ | ✗ | ● |
| 2015 | | | | | | | | | | | | ● |

| | |
|------------------------|--------------|
| Last payment | May 01, 2016 |
| Current Payment Status | Charge-off |
| Amount past due | \$0 |
| Worst Payment Status | Charge-off |

Account Details

| | |
|--------------------------|---------------------|
| Account status | Transfer/Sold |
| Type | Charge Account |
| Responsibility | Individual Account. |
| Remarks | Charged off account |
| Times 30/60/90 days late | 1/1/3 |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

FINGERHUT/WEBBANK
6250 RIDGEWOOD ROAD
ST CLOUD, MN 56303

(866) 734-0342

CELTIC BANK CORP.

Reported: Feb. 26, 2016

\$0.00

Closed



Overview

You're currently using 0% of your account's limit.

| | |
|-----------------|------------------------------|
| Balance | Credit limit |
| \$0 | \$500 |
| Monthly payment | No Info |
| Opened | Sep. 23, 2015 (5 yrs, 4 mos) |

Payment History

You've made **80%** of payments for this account on time.



| | |
|------------------------|---------------|
| Last payment | Oct. 01, 2015 |
| Current Payment Status | Charge-off |
| Amount past due | \$0 |
| Worst Payment Status | Charge-off |

Account Details

| | |
|--------------------------|---------------------|
| Account status | Transfer/Sold |
| Type | Credit Card |
| Responsibility | Individual Account. |
| Remarks | Charged off account |
| Times 30/60/90 days late | 1/0/0 |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

CELTIC BANK CORP.
268 S. STATE ST, SUITE 300
SALT LAKE CITY, UT 84111

(801) 363-6500

HORIZON CARD SERVICE

Reported: Oct. 14, 2015

\$0.00
Closed -

Overview

You're currently using 0% of your account's limit.

| | |
|-----------------|--------------------------------|
| Balance | Credit limit |
| \$0 | \$3000 |
| Monthly payment | No Info |
| Opened | Feb. 23, 2007 (13 yrs, 11 mos) |

Payment History

| | |
|------------------------|---------|
| Last payment | No Info |
| Current Payment Status | Current |
| Amount past due | \$0 |

Worst Payment Status

Current

Account Details

| | |
|--------------------------|---------------------|
| Account status | Paid and Closed |
| Type | Credit Card |
| Responsibility | Individual Account. |
| Remarks | Fixed rate |
| Times 30/60/90 days late | 0/0/0 |
| Closed | Sep. 01, 2015 |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

HORIZON CARD SERVICE
1707 WARREN ROAD/ PO BOX1275
INDIANA, PA 15701

(800) 251-6144

^
Hide closed (7)

OTHER LOANS

| | |
|-------------------------------------------------|----------|
| <div><div></div><div>MONEYLION INC.</div></div> | \$543.00 |
|-------------------------------------------------|----------|

Reported: Dec. 16, 2020

In good standing

Overview

You have **54%** left to pay on this loan.

| | |
|-----------------|----------------------|
| Balance | Highest Balance |
| \$543 | \$1000 |
| Monthly payment | \$96 |
| Opened | May 14, 2020 (8 mos) |
| Term | 12 months |

Payment History

You've made **100%** of payments for this account on time.

| | | | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| | J | F | M | A | M | J | J | A | S | O | N | D |
| 2020 | | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |

| | |
|------------------------|---------|
| Last payment | No Info |
| Current Payment Status | Current |
| Worst Payment Status | Current |

Account Details

| | |
|--------------------------|---------------------|
| Account status | OPEN |
| Type | Partially Secured |
| Responsibility | Individual Account. |
| Remarks | Fixed rate |
| Times 30/60/90 days late | 0/0/0 |
| Closed | No Info |

You could dispute an error with equifax**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)**Creditor Information**

MONEYLION INC.
30 W 21ST STREET
NEW YORK, NY 10010

(718) 869-9271

MONEYLION INC.

Reported: Jul. 17, 2020

\$0.00**Closed****Overview**

You have **0%** left to pay on this loan.

| | |
|-----------------|-----------------------------|
| Balance | Highest Balance |
| \$0 | \$500 |
| Monthly payment | No Info |
| Opened | Sep. 30, 2019 (1 yr, 4 mos) |
| Term | 12 months |

Payment History

You've made **100%** of payments for this account on time.

| | J | F | M | A | M | J | J | A | S | O | N | D |
|------|---|---|---|---|---|---|---|---|---|---|---|---|
| 2020 | ✓ | ✓ | ✓ | ✓ | ✓ | ● | | | | | | |
| 2019 | | | | | | | | | ● | ✓ | ✓ | ✓ |

| | |
|------------------------|--------------|
| Last payment | May 01, 2020 |
| Current Payment Status | Current |
| Worst Payment Status | Current |

Account Details

| | |
|--------------------------|---------------------|
| Account status | Paid and Closed |
| Type | Unsecured |
| Responsibility | Individual Account. |
| Remarks | No Info |
| Times 30/60/90 days late | 0/0/0 |
| Closed | May 01, 2020 |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

MONEYLION INC.
30 W 21ST STREET
NEW YORK, NY 10010

(718) 869-9271

^
Hide closed (1)

STUDENT LOANS

DEPT OF ED/SALLIE MA

Reported: Mar. 16, 2016

\$0.00
Closed -

Overview

You have 0% left to pay on this student loan.

| | |
|-----------------|-------------------------------|
| Balance | Highest Balance |
| \$0 | \$1202 |
| Monthly payment | \$0 |
| Opened | Jul. 01, 2008 (12 yrs, 7 mos) |
| Term | No Info |

Payment History

| | |
|------------------------|---------|
| Last payment | No Info |
| Current Payment Status | Current |
| Worst Payment Status | Current |

Account Details

| | |
|--------------------------|---------------------|
| Account status | Transfer/Sold |
| Type | Education Loan |
| Responsibility | Individual Account. |
| Remarks | No Info |
| Times 30/60/90 days late | 0/0/0 |
| Closed | Oct. 01, 2010 |

You could dispute an error with equifax**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

DEPT OF ED/SALLIE MA
PO BOX 9635
WILKES BARRE, PA 18773

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your Equifax report.

| | |
|---------------------------------------------------------------------|-----------------------------|
| <div><div>SYNCB/PAYPAL</div><div>Inquiry: Nov. 18, 2020</div></div> | National Credit Card Cos. - |
|---------------------------------------------------------------------|-----------------------------|

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

| | |
|-----------------------------------------------------------------------------|-----------------|
| <div><div>COMENITYCAPITAL/GAME</div><div>Inquiry: Sep. 28, 2020</div></div> | Miscellaneous - |
|-----------------------------------------------------------------------------|-----------------|

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

JPMCB - CARD SERVICE

Inquiry: May 17, 2020

National Credit Card Cos. -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

SYNCB/PAYPAL

Inquiry: Dec. 09, 2019

National Credit Card Cos. -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

MDG/CCBANK

Inquiry: Dec. 08, 2019

Furniture, Etc. -
(905) 829-3538

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

MDG/CCBANK
422 THORNTON ROAD UNIT #106
LITHIA SPRINGS, GA
31022
[\(905\) 829-3538](#)

CITIBANK NA., BEST B

Inquiry: Dec. 01, 2019

Television & Radio -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

VERIZON WIRELESS-FLA

Inquiry: Nov. 19, 2019

Telephone Companies
Contact the inquirer: MAIL ONLY -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

VERIZON WIRELESS-FLA
PO BOX 177
LAKELAND, FL
33802

CAPITAL ONE BANK USA

Inquiry: Nov. 04, 2019

All Banks

Contact the inquirer: MAIL ONLY

See an error?Find out how to [dispute a hard inquiry](#)**Institution Information**

CAPITAL ONE BANK USA
15000 CAPITAL ONE DRIVE
RICHMOND, VA
23238

CIG FINANCIAL

Inquiry: Oct. 05, 2019

Personal Loans Cos.

(949) 250-7102

See an error?Find out how to [dispute a hard inquiry](#)**Institution Information**

CIG FINANCIAL
6 EXECUTIVE CIRCLE
IRVINE, CA
92614
[\(949\) 250-7102](#)

CREDCO

Inquiry: May 15, 2019

Miscellaneous Reptg. Agencies

See an error?Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

JPMCB - CARD SERVICE

Inquiry: Apr. 23, 2019

National Credit Card Cos. -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

COMENITYCAPITAL/ALPH

Inquiry: Apr. 18, 2019

Bankcard -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

CAPITAL ONE

Inquiry: Apr. 16, 2019

Auto Financing
Contact the inquirer: MAIL ONLY -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

CAPITAL ONE
15000 CAPITAL ONE DRIVE
RICHMOND, VA
23238

CONSUMER FINANCIAL S

Inquiry: Apr. 16, 2019

Personal Loans Cos.

(954) 989-1818

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

CONSUMER FINANCIAL S
7980 PINES BLVD
PEMBROKE PINES, FL
33024
(954) 989-1818

PLATINUM AUTO FINANC

Inquiry: Apr. 16, 2019

Auto Financing

(727) 239-4632

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

PLATINUM AUTO FINANC
25 NORTH MAIN AVENUE
CLEARWATER, FL
33756
(727) 239-4632

AUTO TRUST, LLC

Inquiry: Apr. 15, 2019

Automobile Dealers, Old

(786) 657-2857 -**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

AUTO TRUST, LLC
18900 NW 2 AVE
MIAMI GARDENS, FL
33169
[\(786\) 657-2857](#)

COMENITYCAPITAL/PETL

Inquiry: Mar. 24, 2019

Retail, Not Elsewhere Classified -

See an error?Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

AT&T SERVICES, INC.-

Inquiry: Mar. 02, 2019

Telephone Companies -

(800) 288-2020**See an error?**Find out how to [dispute a hard inquiry](#)

Institution Information

AT&T SERVICES, INC.-
17330 PRESTON RD SUITE 100A
DALLAS, TX
75252
(800) 288-2020

VERIZON WIRELESS-FLA

Inquiry: Mar. 02, 2019

Telephone Companies
Contact the inquirer: MAIL ONLY

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

VERIZON WIRELESS-FLA
PO BOX 177
LAKELAND, FL
33802

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

THE BUREAUS

Reported: Jan. 05, 2021

\$730.00
Needs Attention

Overview

You have **100%** left to pay on this collection.

| | |
|---------|-----------------|
| Balance | Highest Balance |
| \$730 | \$730 |

| | |
|------------------------|------------------------------------------------------------------|
| Opened | Jan. 23, 2017 (4 yrs) |
| Account status | Open |
| Type | No Info |
| Responsibility | Individual Account. |
| Remarks | Consumer disputes this account information Collection account |
| Original Creditor Name | CAPITAL ONE NA |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

THE BUREAUS
1717 CENTRAL ST.
EVANSTON, IL 60204

(847) 328-4300

NATIONAL CREDIT ADJU

Reported: Jan. 05, 2021

\$528.00

Needs Attention

Overview

You have **100%** left to pay on this collection.

| | |
|------------------------|----------------------------------------|
| Balance | Highest Balance |
| \$528 | \$528 |
| Opened | Aug. 14, 2020 (5 mos) |
| Account status | Open |
| Type | Factoring Company Account (debt buyer) |
| Responsibility | Individual Account. |
| Remarks | Collection account |
| Original Creditor Name | MID AMERICA BANK AND TRUST TOT |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

NATIONAL CREDIT ADJU
327 W 4TH ST
HUTCHINSON, KS 67501

(800) 542-1048

NATIONAL CREDIT ADJU

Reported: Jan. 05, 2021

\$441.00

Needs Attention

Overview

You have **100%** left to pay on this collection.

| | |
|------------------------|----------------------------------------|
| Balance | Highest Balance |
| \$441 | \$441 |
| Opened | Aug. 14, 2020 (5 mos) |
| Account status | Open |
| Type | Factoring Company Account (debt buyer) |
| Responsibility | Individual Account. |
| Remarks | Collection account |
| Original Creditor Name | MID AMERICA BANK AND TRUST TOT |
| Closed | No Info |

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

NATIONAL CREDIT ADJU
327 W 4TH ST
HUTCHINSON, KS 67501

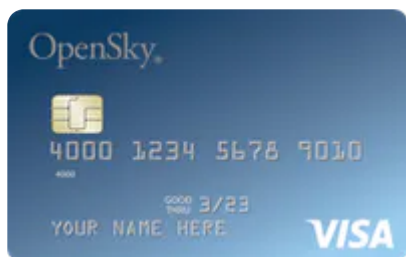
(800) 542-1048

Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Feb. 09, 2021, you have no public records on your report.

OpenSky® Secured Credit Visa® Card



1155 Reviews

Credit Karma's take for this offer

EXCELLENT APPROVAL ODDS



| MIN. DEPOSIT | REGULAR PURCHASE APR | ANNUAL FEE |
|--------------|----------------------|------------|
| \$200 | 17.39%* | \$35 |
| Refundable | Variable | |

We suggest offers based on your credit, Approval Odds, and money we make from our partners. [Advertiser Disclosure](#)

Apply now

[See details, rates, and fees](#)