View report from

Nov 26, 2020



KEICA R WILLIAMS

554

Calculated using VantageScore 3.0 Provided by Equifax

Personal Information

NAMES REPORTED

KEICA R WILLIAMS

KEICA RAK WILLIAMS

KEICA R GIST

KEISHA R WILLIAMS

KEICA R MCHELLEN

Show more

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EMPLOYMENT INFO

SELF EMPLOYED

RAK KIYAS CREATION

AT T

ADDRESSES REPORTED

- 5601 EDENFIELD RD APT 706 JACKSONVILLE, FL 32277
- 5800 UNIVERSITY BLVD W APT 353 JACKSONVILLE, FL 32216
- 1322 RODESSA ST NACOGDOCHES, TX 75964
- 9480 PRINCETON SQUARE BLVD S APT 25 JACKSONVILLE, FL 32256
- 825 NW 104TH ST OKLAHOMA CITY, OK 73114

Show more

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Accounts

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

AUTO LOANS

BEACH BOULEVARD AUTO

Reported: Jan. 03, 2019

\$7,921.00 **Closed**

Overview

You have 89% left to pay on this loan.

Balance \$7921	Highest Balance \$8870
Monthly payment	\$246
Opened	Nov. 25, 2015 (5 yrs)
Term	36 months

Payment History

You've made 95% of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2018												
2017												
2016						×			×			
2015												
Last pa	ayment										Mar. C	1, 2016
Current Payment Status In Reposse					session							

Worst Payment Status

In Repossession

Account status	CLOSED
Туре	Auto
Responsibility	Joint Account
Remarks	Involuntary repossession
Times 30/60/90 days late	0/1/10
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

BEACH BOULEVARD AUTO 6833 BEACH BLVD. JACKSONVILLE, FL 32216-2896

(904) 724-3511

BEACH BOULEVARD AUTO

Reported: Jan. 18, 2017

\$0.00 Closed

Overview

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$2262
Monthly payment	No Info
Opened	Dec. 04, 2015 (4 yrs, 11 mos)
Term	9 months

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

	J	Г	ΙVΙ	А	ΙVΙ	J	J	А	5	U	IN	D
2016												
2015												
Last pa	ayment	:									Aug. C	01, 2016
Curren	t Paym	ent Sta	atus								(Current
Worst	Payme	nt Stat	us								(Current

Account Details

Account status	Paid and Close		
Туре	Auto		
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

BEACH BOULEVARD AUTO 6833 BEACH BLVD. JACKSONVILLE, FL 32216-2896

(904) 724-3511

MID-ATLANTIC FINANCE

Reported: Sep. 30, 2016

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$10226
Monthly payment	No Info
Opened	Sep. 05, 2013 (7 yrs, 2 mos)
Term	42 months

Payment History

Last payment Jun. 01, 2016

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status	Paid and Closed
Туре	Auto
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Jun. 01, 2016

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

MID-ATLANTIC FINANCE 15201 ROOSEVELT BOULEVARD CLEARWATER, FL 34620

(813) 535-1554

BEACH BOULEVARD AUTO

Reported: Dec. 22, 2014

\$0.00 Closed

Overview

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

Balance \$0	Highest Balance \$10226
Monthly payment	No Info
Opened	Sep. 05, 2013 (7 yrs, 2 mos)
Term	42 months

Payment History

Last payment	Mar. 01, 2014
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Туре	Auto
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

BEACH BOULEVARD AUTO 6833 BEACH BLVD. JACKSONVILLE, FL 32216-2896

(904) 724-3511

BEACH BOULEVARD AUTO

Reported: Dec. 22, 2014

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$3130
Monthly payment	No Info
Opened	Jul. 16, 2013 (7 yrs, 4 mos)
Term	24 months

Payment History

Last payment Oct. 01, 2013

Current Payment Status Current

Worst Payment Status	Current
----------------------	---------

Account status	Paid and Closed
Туре	Auto
Responsibility	Joint 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

BEACH BOULEVARD AUTO 6833 BEACH BLVD. JACKSONVILLE, FL 32216-2896

(904) 724-3511

CREDIT CARDS

FIRST PREMIER

Reported: Nov. 08, 2020

\$382.00 Closed

Overview

You're currently using 127% of your account's limit.

Balance \$382	Credit limit \$300
Monthly payment	No Info
Opened	Sep. 14, 2019 (1 yr, 2 mos)

Payment History

You've made 14% of payments for this account on time.

	J	F	Μ	Α	Μ	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×	×		
2019									✓	✓	×	×
Last p	ayment	t										No Info
Curren	nt Paym	nent St	atus								Cha	arge-off
Amour	nt past	due										\$382
Worst	Payme	nt Stat	us								Cha	arge-off

Account status	CLOSED
Туре	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

FIRST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107

(605) 357-3440

FIRST PREMIER

Reported: Nov. 08, 2020

\$427.00 Closed

Overview

You're currently using 142% of your account's limit.

Balance \$427	Credit limit \$300
Monthly payment	No Info
Opened	Aug. 05, 2015 (5 yrs, 3 mos)

You've made 22% of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×	×		
2019	×	×	×	×	×	×	×	×	×	×	×	×
2018	×	×	×	×	×	×	×	×	×	×	×	×
2017	×	×	×	×	×	×	×	×	×	×	×	×

~

Last payment	Sep. 01, 2015
Current Payment Status	Charge-off
Amount past due	\$427
Worst Payment Status	Charge-off

Account status	CLOSED
Туре	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

FIRST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107

(605) 357-3440

CREDIT ONE BANKReported: Mar. 16, 2020

\$734.00 Closed

Overview

You're currently using 245% of your account's limit.

Balance \$734	Credit limit \$300
Monthly payment	No Info
Opened	Jun. 04, 2017 (3 yrs, 5 mos)

You've made **76%** of payments for this account on time.

	J	F	M	Α	М	J	J	Α	S	Ο	Ν	D
2020	×											
2019	×	✓	×	×	×	×						
2018	✓	×	✓	✓	×							
2017						✓						
Last p	ayment	t									Sep. C	01, 2019
Curren	ıt Paym	nent Sta	atus						Cha	arge-off		

Amount past due \$734

Worst Payment Status Charge-off

Account Details

Account status	CLOSED
Туре	Credit Card
Responsibility	Authorized User
Remarks	Charged off account
Times 30/60/90 days late	3/2/4
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

CREDIT ONE BANK 6801 S. CIMARRON ROAD LAS VEGAS, NV 89113

(877) 825-3242

THE BANK OF MISSOURI

\$0.00

Reported: Dec. 01, 2016

Closed

Overview

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

Balance \$0	Credit limit \$300
Monthly payment	No Info
Opened	Sep. 22, 2015 (5 yrs, 2 mos)

Payment History

You've made 73% of payments for this account on time.

J F M A M J J A S O N [

			Fr	ee Credit	it Reports With Monitoring Credit Karma							
	J	F	Μ	Α	М	J	J	Α	S	0	Ν	D
2016	×	×	×	×								
2015												
Last p	ayment	:									Nov. C	1, 2015
Curren	ıt Paym	ent St	atus								Cha	rge-off
Amour	nt past	due										\$0
Worst Payment Status Charge										rge-off		
Accou	nt Deta	ails										
Accou	nt statı	ıs									Transf	er/Sold
Туре											Cred	it Card
Respo	nsibilit	У				Individual Account.						
Remar	ks						No Info					
Times	30/60/	90 day	s late									1/1/2
Closed	I											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

FINGERHUT/WEBBANK

\$0.00 Closed

Reported: Sep. 28, 2016

Overview

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

Balance \$0	Credit limit \$400
Monthly payment	No Info
Opened	Sep. 09, 2015 (5 yrs, 2 mos)

Payment History

You've made **50%** of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2016	×	×	×	×	×	×						
2015												
Last p	aymen	t										No Info
Currer	nt Paym	nent St	atus								Cha	arge-off
Amoui	nt past	due										\$0
Worst	Payme	nt Stat	us						Cha	arge-off		

Account status	Transfer/Sold
Туре	Charge Account
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/1/4
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

CREDIT ONE BANKReported: Sep. 09, 2016

\$0.00 Closed

Overview

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

J A S O

Ν

D

Balance \$0	Credit limit \$300
Monthly payment	No Info
Opened	Sep. 15, 2015 (5 yrs, 2 mos)

Payment History

You've made **42**% of payments for this account on time.

Α

М

J F M

2016		×	×	×	×	×	×			
2015									×	
Last p	ayment								Nov. (01, 2015
Currer	nt Paym	ent Sta	atus						Cha	arge-off
Amou	nt past	due								\$0
Worst	Paymer	nt Stat	us						Cha	arge-off

Account Details

Account status	Transfer/Sold
Туре	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	2/1/4
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

CREDIT ONE BANK 6801 S. CIMARRON ROAD LAS VEGAS, NV 89113

(877) 825-3242

CELTIC BANK CORP. Reported: Jun. 02, 2016

\$0.00 Closed

Overview

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

Balance \$0	Credit limit \$500
Monthly payment	No Info
Opened	Aug. 30, 2015 (5 yrs, 3 mos)

Payment History

You've made 60% of payments for this account on time.

	J	F	М	Α	M	J	J	Α	S	O	Ν	D
2016	×	×	×									
2015												×

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

Account status	Transfer/Sold
Туре	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/1/2
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

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

(801) 363-6500

OTHER LOANS

SUNRISE LA

\$562.00

Reported: Oct. 31, 2020

In good standing

Overview

You have 78% left to pay on this loan.

Balance \$562	Highest Balance \$724
Monthly payment	\$35
Opened	Apr. 07, 2020 (7 mos)
Term	24 months

Payment History

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

	J	F	Μ	Α	Μ	J	J	Α	S	0	Ν	D
2020				✓	✓	✓	✓	✓	✓			
Last pa	.yment										Oct. 0	1, 2020
Current	Paym	ent St	atus								(Current
Worst F	Paymei	nt Stat	us								(Current

Account status	OPEN
Туре	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

SUNRISE LA 5105 S CROSSING PLACE, SUITE 1 SIOUX FALLS, SD 57108

(877) 883-0999

STUDENT LOANS

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$1,974.00 **Closed**

Overview

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

Balance \$1974	Highest Balance \$1126
Monthly payment	No Info
Opened	Apr. 28, 2011 (9 yrs, 7 mos)
Term	36 months

Payment History

You've made 79% of payments for this account on time.

	J	F	Μ	Α	Μ	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

Last payment No Info
Current Payment Status In Collections
Worst Payment Status In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$8,553.00 **Closed**

Overview

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

Balance \$8553	Highest Balance \$4874
Monthly payment	No Info
Opened	Apr. 07, 2011 (9 yrs, 7 mos)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	X
2018												
2017												

V

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$11,499.00 **Closed**

Overview

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

Balance \$11499	Highest Balance \$6000
Monthly payment	No Info
Opened	Nov. 20, 2009 (11 yrs)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

~

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$10,982.00 Closed

Overview

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

Balance \$10982	Highest Balance \$6000
Monthly payment	No Info
Opened	Aug. 18, 2010 (10 yrs, 3 mos)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

~

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$5,187.00 **Closed**

Overview

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

Balance \$5187	Highest Balance \$3500
Monthly payment	No Info
Opened	Nov. 20, 2009 (11 yrs)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

~

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$4,804.00 Closed

Overview

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

Balance \$4804	Highest Balance \$3500
Monthly payment	No Info
Opened	Aug. 18, 2010 (10 yrs, 3 mos)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

V

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$6,637.00 **Closed**

Overview

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

Balance \$6637	Highest Balance \$3946
Monthly payment	No Info
Opened	Jan. 25, 2012 (8 yrs, 10 mos)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	Ο	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

V

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$4,672.00 **Closed**

Overview

Balance \$4672	Highest Balance \$3666
Monthly payment	No Info
Opened	Jan. 25, 2012 (8 yrs, 10 mos)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$2,031.00 **Closed**

Overview

Balance \$2031	Highest Balance \$1371
Monthly payment	No Info
Opened	Jul. 17, 2009 (11 yrs, 4 mos)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$6,178.00 **Closed**

Overview

Balance \$6178	Highest Balance \$4500
Monthly payment	No Info
Opened	Apr. 07, 2011 (9 yrs, 7 mos)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$5,384.00 **Closed**

Overview

Balance \$5384	Highest Balance \$3565
Monthly payment	No Info
Opened	Oct. 15, 2008 (12 yrs, 1 mo)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$1,146.00 Closed

Overview

Balance \$1146	Highest Balance \$1500
Monthly payment	No Info
Opened	Nov. 17, 2008 (12 yrs)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Nov. 08, 2020

\$11,797.00 Closed

Overview

Balance \$11797	Highest Balance \$5789
Monthly payment	No Info
Opened	Oct. 15, 2008 (12 yrs, 1 mo)
Term	36 months

You've made **79%** of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	Ο	Ν	D
2020	×	×	×	×	×	×	×	×	×			
2019					×	×	×	×	×	×	×	×
2018												
2017												

V

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Collection account
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

US DEPARTMENT OF EDU 2505 S FINLEY RD LOMBARD, IL 60148-4899

(866) 324-1214

ASCENDIUM EDUCATION

Reported: Nov. 01, 2020

\$1,723.00 Closed

Overview

Balance \$1723	Highest Balance \$1402
Monthly payment	No Info
Opened	No Info
Term	No Info

You've made **78%** of payments for this account on time.

	J	F	Μ	Α	М	J	J	Α	S	0	Ν	D
2020	×	×	×	×	×	×	×	×	×	×		
2019					×	×	×	×	×	×	×	×
2018												
2017												

Last payment	No Info
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account status	CLOSED
Туре	Education Loan
Responsibility	Individual Account.
Remarks	Collection account
Affecte	ed by natural disaster
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

ASCENDIUM EDUCATION 2501 INTERNATIONAL LANE MADISON, WI 53704

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$3565
Monthly payment	No Info
Opened	Oct. 20, 2008 (12 yrs, 1 mo)
Term	No Info

You've made **93**% of payments for this account on time.

	J	F	Μ	Α	М	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$5789
Monthly payment	No Info
Opened	Oct. 20, 2008 (12 yrs, 1 mo)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

V

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$1500
Monthly payment	No Info
Opened	Jan. 21, 2009 (11 yrs, 10 mos)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$1371
Monthly payment	No Info
Opened	Jul. 17, 2009 (11 yrs, 4 mos)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	М	J	J	Α	S	Ο	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

V

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$3500
Monthly payment	No Info
Opened	Nov. 20, 2009 (11 yrs)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	Μ	Α	М	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

V

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$3500
Monthly payment	No Info
Opened	Aug. 18, 2010 (10 yrs, 3 mos)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$6000
Monthly payment	No Info
Opened	Nov. 20, 2009 (11 yrs)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	Μ	Α	М	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

V

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$6000
Monthly payment	No Info
Opened	Aug. 18, 2010 (10 yrs, 3 mos)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$4500
Monthly payment	No Info
Opened	Apr. 07, 2011 (9 yrs, 7 mos)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$4874
Monthly payment	No Info
Opened	Apr. 07, 2011 (9 yrs, 7 mos)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

V

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

Balance \$0	Highest Balance \$1126
Monthly payment	No Info
Opened	Apr. 28, 2011 (9 yrs, 7 mos)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

V

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

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

Balance \$0	Highest Balance \$3666
Monthly payment	No Info
Opened	Jan. 25, 2012 (8 yrs, 10 mos)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

~

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Jan. 31, 2019

\$0.00 Closed

Overview

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

Balance \$0	Highest Balance \$3946
Monthly payment	No Info
Opened	Jan. 25, 2012 (8 yrs, 10 mos)
Term	No Info

You've made 93% of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×	×				✓
2016											✓	✓
2015												

~

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

DEPT OF ED/NAVIENT PO BOX 9655 WILKES-BARRE, PA 18773-9655

(999) 999-9999

NAVIENT

\$0.00

Reported: Jan. 31, 2019

Closed

Overview

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

Balance \$0	Highest Balance \$1750
Monthly payment	No Info
Opened	Apr. 08, 2008 (12 yrs, 7 mos)
Term	No Info

You've made **94%** of payments for this account on time.

	J	F	Μ	Α	М	J	J	Α	S	0	Ν	D
2018	✓	✓	✓	×	×	×						
2017		✓	✓	✓	✓	×	×					✓
2016											✓	✓
2015												

~

Last payment	No Info
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account status	Transfer/Sold
Туре	Education Loan
Responsibility	Individual Account.
Remarks	180 Days past due Fixed rate
Times 30/60/90 days late	0/0/12
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

Hard In Crueitites Information

When you apply for a new credit account, a hard inquiry will usually get added to your report, PO BOX 9655 which can make a small dent in your score. Here are the inquiries on your Equifax report. WILKES-BARRE, PA 18773-9655

DEFENDERSECURITY

Inquiry: Jan. 02, 2020

Services, Not Elsewhere (800) 689-9554

See an error?

Find out how to dispute a hard inquiry

Institution Information

DEFENDER SECURITY 6100 N KEYSTONE AVE INDIANAPOLIS, IN 46220 (800) 689-9554

FIRST PREMIER BANK

All Banks

Inquiry: Aug. 19, 2019

See an error?

Find out how to dispute a hard inquiry

Institution Information

No contact information has been reported by this creditor.

MICROBILT CORPORATIO

Inquiry: Jul. 10, 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.

SEVENTH AVENUE

Inquiry: Apr. 11, 2019

Mail Order Firms Contact the inquirer: MAIL ONLY

See an error?

Find out how to dispute a hard inquiry

Institution Information

SEVENTH AVENUE 1112 7TH AVE MONROE, WI 53566-1364

COMCAST-JACKSONVILLE

Inquiry: Feb. 26, 2019

Telephone Companies

See an error?

Find out how to dispute a hard inquiry

Institution Information

No contact information has been reported by this creditor.

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.

HUNTER WARFIELD, INC

\$516.00

Reported: Nov. 15, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$516 Highest Balance

\$449

Opened	Aug. 31, 2017 (3 yrs, 2 mos)
Account status	Open
Туре	No Info
Responsibility	Individual Account.
Remarks	Consumer disputes this account information
Original Creditor Name	GRANDE POINTE
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

HUNTER WARFIELD, INC 4620 WOODLAND CORPORATE BLVD TAMPA, FL 33614

(866) 494-9902

CONVERGENT OUTSOURCI

\$585.00

Reported: Nov. 07, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$585	Highest Balance \$585
Opened	Jul. 30, 2020 (4 mos)
Account status	Open
Туре	No Info
Responsibility	Individual Account.
Remarks	No Info
Original Creditor Name	COMCAST
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

CONVERGENT OUTSOURCI 800 SW 39TH STREET RENTON, WA 98057

(800) 444-8485

ARS ACCOUNT RESOLUTI

Reported: Oct. 31, 2020

\$1,039.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$1039	Highest Balance \$1039
Opened	May 21, 2019 (1 yr, 6 mos)
Account status	Open
Туре	No Info
Responsibility	Individual Account.
Remarks	Consumer disputes this account information Medical
Original Creditor Name	PARAGON EMER SVC
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

ARS ACCOUNT RESOLUTI 1643 HARRISON PARKWAY -SUNRISE, FL 33323

(800) 694-3048

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 Nov. 26, 2020, you have no public records on your report.

OpenSky® Secured Credit Visa® Card





Credit Karma's take for this offer

EXCELLENT APPROVAL ODDS



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

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