

Credit Report Prepared For:

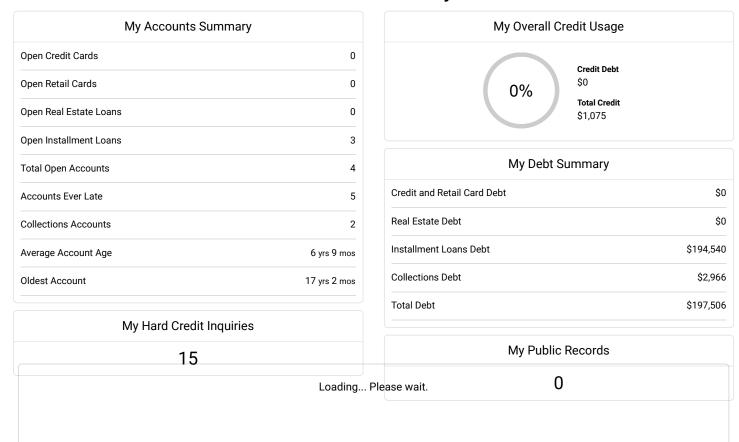
PRADELYNE DORCEUS

TransUnion Report As Of: Oct 22, 2020

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Account Summary





Account Summary

My Personal Information		
Name PRADELYNE DORCEUS	Personal Statement(s) #HK#IFCRA INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA	
Also Known As FRANCIQUE,PRADELYNE	BEFORE OPENING OR MODIFYING AN ACCO	
STHILAIRE,PRADELYNE,P		
Birth Year 1979		
Addresses 3249 OLD WINTER GARDEN RD #17 ORLANDO, FL 32805		
Employer(s) ARMY		
US ARMY		
	Loading Please wait.	



Open Accounts

	AUSTINC 800611	(O)
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	AUSTINCAPBK	8100 SHOAL CREEK
Account #	800611XXXX	AUSTIN, TX 78757 (512) 693-3600
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2020 Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug
Date Opened	Jul 27, 2020	Sep Oct Nov Dec
Account Status!	Open	Sep Oct NOV Dec
Payment Status	Paid or paying as agreed	
Status Updated	Oct 2020	
Balance	\$1,007	
Balance Updated	Oct 01, 2020	
Original Balance	\$0	
Monthly Payment	Loading \$15.	Please wait.
Past Due Amount	\$0	
Highest Balance	\$1,000	
Terms	120 Months	
Responsibility	Individual account	
Your Statement	-	
Comments	-	



	DPT EC 793091XXXX		Open
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	DPT ED/NAVI	PO BOX 9635	
Account #	793091XXXXXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5543	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2020 2019 2018 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Date Opened	Nov 04, 2013	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Account Status!	Open	Sep oct Nov Dec Sep oct Nov Dec Sep oct Nov Dec	
Payment Status	Paid or paying as agreed	2017 2016	
Status Updated	Aug 2020	Jan Feb Mar Apr Jan Feb Mar Apr	
Balance	\$193,090	May Jun Jul Aug May Jun Jul Aug	
Balance Updated	Aug 31, 2020	Sep Oct Nov Dec Sep Oct Nov Dec	
Original Balance	\$0		
Monthly Payment	-		
Past Due Amount	Loading	Please wait.	
Highest Balance	\$145,168		
Terms	162 Months		
Responsibility	Individual account		
Your Statement	-		
Comments	-		



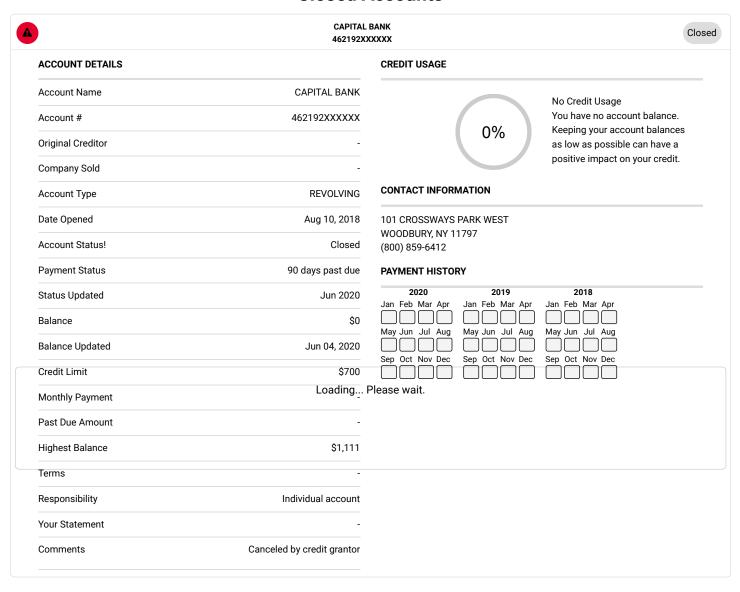
•	SELF / I 19739		Open
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	SELF / LEAD	515 CONGRESS AVE SUITE 2200	
Account #	197399XX	AUSTIN, TX 78701 (877) 883-0999	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2020 Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug	
Date Opened	May 03, 2020	Sep Oct Nov Dec	
Account Status!	Open	Sep Oct Nov Dec	
Payment Status	Paid or paying as agreed		
Status Updated	Sep 2020		
Balance	\$443		
Balance Updated	Sep 30, 2020		
Original Balance	\$0		
Monthly Payment	\$150		
Past Due Amount	Loading 0	Please wait.	
Highest Balance	\$1,663		
Terms	12 Months		
Responsibility	Individual account		
Your Statement	-		
Comments	-		



	SELFINC/ 1XXX	(In the contract of the contra
ACCOUNT DETAILS		CREDIT USAGE
Account Name	SELFINC/LEAD	No Credit Usage
Account #	1XXXX	You have no account balance. Neeping your account balances
Original Creditor	-	as low as possible can have a
Company Sold	-	positive impact on your credit.
Account Type	REVOLVING	CONTACT INFORMATION
Date Opened	Aug 28, 2020	515 CONGRESS AVENUE SUITE 2200
Account Status!	Open	AUSTIN, TX 78723 (877) 883-0999
Payment Status	Paid or paying as agreed	PAYMENT HISTORY
Status Updated	Sep 2020	2020 Jan Feb Mar Apr
Balance	\$0	May Jun Jul Aug
Balance Updated	Sep 30, 2020	Sep Oct Nov Dec
Credit Limit	\$1,075	Sep Oct Nov Dec
Monthly Payment	-	
Past Due Amount	Loading 0 I	Please wait.
Highest Balance	\$720	
Terms	-	
Responsibility	Individual account	
Your Statement	-	
Comments	-	



Closed Accounts





	DEPTEDI 900000XX		Closed
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	DEPTEDNELNET	PO BOX 82561	
Account #	900000XXXXXXXXX	LINCOLN, NE 68501 (888) 486-4722	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2013 Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug	
Date Opened	Sep 06, 2012	Sep Oct Nov Dec	
Account Status!	Closed	Sep Oct Nov Dec	
Payment Status	Paid or paying as agreed		
Status Updated	Nov 2013		
Balance	\$0		
Balance Updated	Nov 04, 2013		
Original Balance	\$0		
Monthly Payment	-		
Past Due Amount	Loading	Please wait.	
Highest Balance	\$6,833		
Terms	120 Months		
Responsibility	Individual account		
Your Statement	-		
Comments	Closed		



	JARI 90XX		Close
ACCOUNT DETAILS		CREDIT USAGE	
Account Name	JARED	No Cred	it Usage
Account #	90XXXX	You hav	e no account balance. your account balances
Original Creditor	-	as low a	s possible can have a impact on your credit.
Company Sold	-	positive	impact on your credit.
Account Type	REVOLVING	CONTACT INFORMATION	
Date Opened	Sep 03, 2016	375 GHENT RD	
Account Status!	Closed	AKRON, OH 44333	
Payment Status	Charged off as bad debt	PAYMENT HISTORY	
Status Updated	Jul 2017		
Balance	\$0		
Balance Updated	Jul 16, 2017		
Credit Limit	\$141		
Monthly Payment	-		
Past Due Amount	Loading	Please wait.	
Highest Balance	\$141		
Terms	-		
Responsibility	Individual account		
Your Statement	-		
Comments	Purchased by another lender		

Collections



Date Opened Nov 25, 2011 37 Account Status! Closed Payment Status Paid or paying as agreed Status Updated Aug 2014 Balance \$0 Balance Updated Aug 20, 2014 Credit Limit \$1,500 Monthly Payment -	No Credit Usage You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit. NTACT INFORMATION 5 GHENT RD RON, OH 44333 YMENT HISTORY 2014 2013 2012 Feb Mar Apr Jan Feb Mar Apr
Original Creditor - Company Sold - Account Type REVOLVING Date Opened Nov 25, 2011 Account Status! Closed Payment Status Paid or paying as agreed Status Updated Aug 2014 Balance \$0 Balance Updated Aug 20, 2014 Credit Limit \$1,500 Monthly Payment -	You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit. NTACT INFORMATION 5 GHENT RD RON, OH 44333 YMENT HISTORY 2014 2013 2012 Feb Mar Apr Jan Jul Aug May Jun Jul Aug May Jun Jul Aug
Company Sold Account Type REVOLVING Date Opened Nov 25, 2011 Account Status! Closed Payment Status Paid or paying as agreed Status Updated Balance \$0 Mai Credit Limit \$1,500 Monthly Payment -	as low as possible can have a positive impact on your credit. NTACT INFORMATION 5 GHENT RD RON, OH 44333 YMENT HISTORY 2014 2013 2012 Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Jan Jul Aug May Jun Jul Aug May Jun Jul Aug
Account Type REVOLVING Date Opened Nov 25, 2011 Account Status! Closed Payment Status Paid or paying as agreed Status Updated Aug 2014 Balance Status Updated Aug 20, 2014 Credit Limit \$1,500 Monthly Payment -	NTACT INFORMATION 5 GHENT RD RON, OH 44333 YMENT HISTORY 2014 2013 2012 Feb Mar Apr Jan Jul Aug May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Date Opened Nov 25, 2011 37 Account Status! Closed Payment Status Paid or paying as agreed Status Updated Aug 2014 Balance \$0 Balance Updated Aug 20, 2014 Credit Limit \$1,500 Monthly Payment -	Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Account Status! Closed Payment Status Paid or paying as agreed Status Updated Balance Balance Updated Aug 2014 Credit Limit \$1,500 Monthly Payment	RON, OH 44333 YMENT HISTORY 2014 2013 Eeb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Jan Jul Aug May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Account Status! Payment Status Paid or paying as agreed Status Updated Balance Balance Updated Credit Limit Status Updated Aug 2014 Aug 2014 See Status Updated Aug 20, 2014 Aug 20, 201	YMENT HISTORY 2014 2013 Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Jan Jul Aug May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Payment Status Paid or paying as agreed Status Updated Aug 2014 Balance \$0 Ma Balance Updated Aug 20, 2014 Credit Limit \$1,500 Monthly Payment -	2014 2013 2012 Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Jun Jul Aug May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Status Opdated Status Opdated Status Opdated Status Opdated Sealance Updated Aug 20, 2014 Sealance Updated Status Opdated Status Opdated Sealance Updated Sealance Updated Status Opdated Sealance Updated Sealance Updated Sealance Updated Sealance Updated Sealance Se	y Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated Aug 20, 2014 Se Credit Limit \$1,500 Monthly Payment -	
Credit Limit \$1,500 Monthly Payment -	Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Monthly Payment -	
Past Due Amount Loading Pleas	e wait.
Highest Balance \$461	
Terms -	
Responsibility Account relationship terminated	
Your Statement -	



	МОН 714603XXX		Closed
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name Account #	MOHELA 714603XXXXXXXXXXXX	633 SPIRIT DR CHESTERFIELD, MO 63005 (636) 532-0600	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2013 2012 2011 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Date Opened	Aug 26, 2003	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Account Status!	Closed		
Payment Status	Paid or paying as agreed	2010 2009	
Status Updated	Nov 2013	Jan Feb Mar Apr Jan Feb Mar Apr	
Balance	\$0	May Jun Jul Aug May Jun Jul Aug	
Balance Updated	Nov 05, 2013	Sep Oct Nov Dec Sep Oct Nov Dec	
Original Balance	\$0		
Monthly Payment	-		
Past Due Amount	Loading.	Please wait.	
Highest Balance	\$1,407		
Terms	69 Months		
Responsibility	Individual account		
Your Statement	-		
Comments	Dispute resolved; customer disagrees		



	NAVY 406095	Closed
ACCOUNT DETAILS		CREDIT USAGE
Account Name	NAVY FCU	No Credit Usage
Account #	406095XXXX	You have no account balance. Neeping your account balances
Original Creditor	-	as low as possible can have a
Company Sold	-	positive impact on your credit.
Account Type	REVOLVING	CONTACT INFORMATION
Date Opened	Mar 31, 2016	820 FOLLIN LANE
Account Status!	Closed	VIENNA, VA 22180 (800) 336-3333
Payment Status	Paid or paying as agreed	PAYMENT HISTORY
Status Updated	Jun 2018	2018 2017 2016 Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$0	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated	Jun 13, 2018	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Credit Limit	\$1,000	Sep our now beer sep our now beer sep our now beer
Monthly Payment	-	
Past Due Amount	Loading	Please wait.
Highest Balance	\$1,113	
Terms	-	
Responsibility	Individual account	
Your Statement	-	
Comments	Canceled by credit grantor	



	OMNI FI 590936XXX		Closed
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	OMNI FINANCI	P.O. BOX 53628 FAYETTEVILLE, NC 28305	
Account #	590936XXXXXXXXXX	(800) 694-6743	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2012 2011 2010 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Date Opened	Jun 08, 2010	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Account Status!	Closed		
Payment Status	Paid or paying as agreed		
Status Updated	Feb 2012		
Balance	\$0		
Balance Updated	Feb 28, 2012		
Original Balance	\$0		
Monthly Payment	-		
Past Due Amount	Loading	Please wait.	
Highest Balance	\$3,132		
Terms	21 Months		
Responsibility	Individual account		
Your Statement	-		
Comments	Closed		

Collections



	SALLIE 934977XXXXX		Clos
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	SALLIE MAE	PO BOX 9500 WILKES BARRE, PA 18773	
Account #	934977XXXXXXXXXXXXX	PAYMENT HISTORY	
Original Creditor	-	PATIMENT HISTORY	
Company Sold	-		
Account Type	INSTALLMENT		
Date Opened	Sep 11, 2008		
Account Status!	Closed		
Payment Status	Paid or paying as agreed		
Status Updated	Nov 2013		
Balance	\$0		
Balance Updated	Nov 14, 2013		
Original Balance	\$0		
Monthly Payment	-		
Past Due Amount	Loadin <mark>ģ</mark> 0 I	Please wait.	
Highest Balance	\$8,500		
Terms	120 Months		
Responsibility	Individual account		
Your Statement	-		
Comments	Closed		



SALLIE MAE 934977XXXXXXXXXXX		Closed	
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	SALLIE MAE	PO BOX 9500 WILKES BARRE, PA 18773	
Account #	934977XXXXXXXXXXXXXX	PAYMENT HISTORY	
Original Creditor	-	PATIMENT HISTORY	
Company Sold	-		
Account Type	INSTALLMENT		
Date Opened	Sep 11, 2008		
Account Status!	Closed		
Payment Status	Paid or paying as agreed		
Status Updated	Nov 2013		
Balance	\$0		
Balance Updated	Nov 14, 2013		
Original Balance	\$0		
Monthly Payment	-		
Past Due Amount	Loadin <mark>ĝ</mark> 0 F	Please wait.	
Highest Balance	\$5,736		
Terms	120 Months		
Responsibility	Individual account		
Your Statement	-		
Comments	Closed		



Collections

CONSERVE 129085XX		
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	CONSERVE	PO BOX 7
Account #	129085XX	FAIRPORT, NY 14450 (800) 724-7500
Original Creditor	07 NORTHCENTRAL UNIV	PAYMENT HISTORY
Company Sold	-	
Account Type	COLLECTION	
Date Opened	Oct 25, 2016	
Account Status!	-	
Payment Status	-	
Status Updated	Sep 2020	
Balance	\$2,673	
Balance Updated	Sep 12, 2020	
Original Balance	\$2,673	
Monthly Payment	Loading	Please wait.
Past Due Amount	-	
Highest Balance	-	
Terms	-	
Responsibility	Individual account	
Your Statement	-	
Comments	Dispute resolved reported by grantor	



CREDIT COLL 825707XX		
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	CREDIT COLL	PO BOX 607
Account #	825707XX	NORWOOD, MA 02062 (603) 570-4784
Original Creditor	06 PROGRESSIVE	PAYMENT HISTORY
Company Sold	-	
Account Type	COLLECTION	
Date Opened	Apr 22, 2020	
Account Status!	-	
Payment Status	-	
Status Updated	Oct 2020	
Balance	\$293	
Balance Updated	Oct 09, 2020	
Original Balance	\$293	
Monthly Payment		
Past Due Amount	Loading	Please wait.
Highest Balance	-	
Terms	-	
Responsibility	Individual account	
Your Statement	-	
Comments	Account information disputed by consumer	



Inquiries

(615) 386-2282

Q AVANTUS	
Inquiry Date	Aug 31, 2020
Removal Date	Sep 2022
Business Type	Miscellaneous and public record
Contact Information	600 SAW MILL ROAD WEST HAVEN, CT 06516 (800) 843-0120

Q CREDCO	
Inquiry Date	Jul 18, 2020
Removal Date	Aug 2022
Business Type	Finance, personal
Contact Information	PO BOX 509124 SAN DIEGO, CA 92150 (800) 523-0233

Q CIC CREDIT	
Inquiry Date	Jul 17, 2020
Removal Date	Aug 2022
Business Type	Miscellaneous and public record
Contact Information	327 CALDWELL DRIVE

Q AVANTUS	
Inquiry Date	Jul 13, 2020
Removal Date	Aug 2022
Business Type	Miscellaneous and public record
Contact Information	600 SAW MILL ROAD
	WEST HAVEN, CT 06516
	(800) 843-0120

Loadin
May 3, 2020
Jun 2022
Finance other than personal
P O BOX 509001
CHELSEA, MA 02150
(617) 409-4000

Inquiry Date	Apr 13, 2020
Removal Date	May 2022
Business Type	Miscellaneous and public record
Contact Information	600 SAW MILL ROAD
	WEST HAVEN, CT 06516
	(800) 243-0120

Summary Accounts Collections Inquiries Public Records Credit Score



Q CAPITAL ONE	
Inquiry Date	Jan 13, 2020
Removal Date	Feb 2022
Business Type	Banks and s&ls
Contact Information	15000 CAPITAL ONE RICHMOND, VA 23238 (800) 955-7070

Jul 8, 2019
Aug 2021
Banks and s&ls
1424 E FIRE TOWER
EENVILLE, NC 27858
(919) 766-1388

Q COAF	
Inquiry Date	Jun 26, 2019
Removal Date	Jul 2021
Business Type	Finance, personal
Contact Information	3905 N DALLAS PARK
	PLANO, TX 75093
	(800) 946-0332

Inquiry Date	Jun 26, 2019
Removal Date	Jul 2021
Business Type	Finance, personal
Contact Information	8585 NORTH STEMMON
	DALLAS, TX 75060
	(855) 825-6667

Q SUBURBAN FOR	
Inquiry Date	Jun 26, 2019 Loadin
Removal Date	Jul 2021
Business Type	Automotive
Contact Information	21600 WOODWARD AVE
	FERNDALE, MI 48220
	(248) 341-7719

Q MICH 1ST CU		
ealoguiry Date	Jun 26, 2019	
Removal Date	Jul 2021	
Business Type	Finance, personal	
Contact Information	27000 EVERGREEN R	
	LATHRUP VILLAG, MI 48076 (248) 443-4600	
	ealse Wait ate Removal Date Business Type	Removal Date Business Type Contact Information Jun 26, 2019 Finance, personal 27000 EVERGREEN R LATHRUP VILLAG, MI 48076

TransUnion



Q T-MOBILE	
Inquiry Date	Jun 24, 2019
Removal Date	Jul 2021
Business Type	Utilities and fuel
Contact Information	12920 SE 38TH ST
	BELLEVUE, WA 98006 (800) 318-9270

Q CREDIT TECH	
Inquiry Date	May 28, 2019
Removal Date	Jun 2021
Business Type	Miscellaneous and public record
Contact Information	50481 W PONTIAC TR
	WIXOM, MI 48393
	(800) 445-4922

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Public Records

No public records

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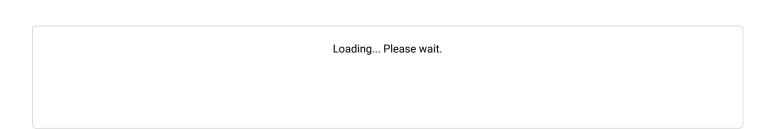
Credit Score

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

Loading Please wait.



Credit Score



PRADELYNE DORCEUS - TransUnior
Date of Report: Oct 22, 2020



Disclaimer

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.

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