



CREDIT REPORT

TAYIAN VOLGER

Report Confirmation

1536137182



Dear TAYIAN VOLGER:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:
www.investigate.equifax.com
- Please mail the dispute information to:
Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Feb 05, 2021
Credit File Status	File Blocked For Promotional Purposes
Alert Contacts	0 Records Found
Average Account Age	2 Years, 10 Months
Length of Credit History	14 Years, 11 Months
Accounts with Negative Information	8
Oldest Account	VERIZON WIRELESS/SOUTHEAST (Opened Mar 21, 2006)
Most Recent Account	AUSTIN CAPITAL BANK SSB (Opened Jan 07, 2021)

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	7	7	\$2,756	\$4,794	\$7,550	37.0%	\$307
Mortgage							
Installment	5	5	\$25,809	\$653	\$26,462	98.0%	\$472
Other	0	0					
Total	12	12	\$28,565	\$5,447	\$34,012	84.0%	\$779

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	16 Items Found
Inquiries	68 Inquiries Found
Most Recent Inquiry	CAPITAL ONEJan 27, 2021
Public Records	0 Records Found
Collections	1 Collections Found

2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

2.1 THE BANK OF MISSOURI

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$236
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	79%
Available Credit		\$300	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019											\$293	\$304
2020	\$305	\$274	\$4	\$174			\$262	\$286	\$341	\$305		\$302
2021	\$236											

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019											\$39	\$39
2020	\$39	\$39	\$4	\$40			\$40	\$40	\$40	\$40		\$40
2021	\$40											

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019											\$80	\$39
2020	\$39	\$39	\$4			\$40	\$40	\$40	\$40		\$40	
2021	\$80											

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019											\$293	\$304
2020	\$305	\$305	\$305	\$305			\$305	\$305	\$341	\$341		\$341
2021	\$341											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019											\$300	\$300
2020	\$300	\$300	\$300	\$300			\$300	\$300	\$300	\$300		\$300
2021	\$300											

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$341	Owner	INDIVIDUAL
Credit Limit	\$300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$236	Date Opened	Sep 16, 2019
Amount Past Due		Date Reported	Jan 24, 2021
Actual Payment Amount	\$80	Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$40
Months Reviewed	16	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

THE BANK OF MISSOURI
216 WEST 2ND ST
DIXON, MO 65459
1-605-977-5800

2.2 CAPITAL ONE BANK USA NA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance		\$476
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio		95%
Available Credit		\$500		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$155	\$158	\$81	\$181	\$166	\$186		\$194	\$477
2020	\$484	\$508	\$8	\$303			\$459	\$483	\$499	\$496		\$482
2021	\$476											

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$25	\$25	\$25	\$25	\$25	\$25		\$25	\$25
2020	\$25	\$25	\$8	\$25			\$25	\$25	\$25	\$25		\$25
2021	\$25											

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$191	\$191	\$198	\$208	\$208	\$208		\$208	\$493
2020	\$498	\$514	\$514	\$514			\$514	\$514	\$514	\$514		\$514
2021	\$514											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019				\$200	\$200	\$200	\$200	\$200	\$200		\$500	\$500
2020	\$500	\$500	\$500	\$500			\$500	\$500	\$500	\$500		\$500
2021	\$500											

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2019	XXXX	XXXX	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due								
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account								
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available								

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$514	Owner	INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$476	Date Opened	Feb 20, 2019
Amount Past Due		Date Reported	Jan 19, 2021
Actual Payment Amount		Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	22	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

CAPITAL ONE BANK USA NA
PO BOX 85015
RICHMOND, VA 23285-5075
1-800-955-7070

2.3 SYNCB/CARE CREDIT

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$404
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	81%
Available Credit		\$500	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019						\$451		\$425	\$399	\$373	\$347	\$349
2020	\$351	\$313	\$286	\$146	\$140		\$411			\$461		\$436
2021	\$404											

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019						\$28		\$28	\$28	\$28	\$28	\$34
2020	\$40	\$29	\$29	\$29	\$31		\$29			\$29		\$29
2021	\$29											

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019							\$28	\$28	\$28	\$28	\$28	
2020	\$34	\$40	\$29	\$140	\$35				\$29			\$29
2021	\$36											

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019						\$2,212		\$2,212	\$2,212	\$2,212	\$2,212	\$2,212
2020	\$2,212	\$2,212	\$2,212	\$2,212	\$2,212		\$2,212			\$2,212		\$2,212
2021	\$2,212											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019						\$500		\$500	\$500	\$500	\$500	\$500
2020	\$500	\$500	\$500	\$500	\$500		\$500			\$500		\$500
2021	\$500											

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2019	✓	✓	✓	30	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓
2016	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,212	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$404	Date Opened	Oct 10, 2016
Amount Past Due		Date Reported	Jan 18, 2021
Actual Payment Amount	\$36	Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$29
Months Reviewed	41	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency			

Comments

Contact

SYNCB/CARE CREDIT
C/O P.O. BOX 965036
ORLANDO, FL 32896-5036
1-866-396-8254

2.4 CREDIT ONE BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance		\$151
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio		34%
Available Credit		\$450		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$65		\$386		\$364	\$447		\$458	\$451	\$444	\$432
2020	\$426	\$446	\$15	\$29	\$198		\$340	\$423	\$410	\$466		\$453
2021	\$151											

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$25		\$25		\$25	\$25		\$25	\$25	\$25	\$25
2020	\$25	\$25	\$15	\$29	\$30		\$30	\$30	\$30	\$30		\$30
2021	\$30											

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019		\$265		\$40		\$115	\$150		\$25	\$49	\$25	\$25
2020	\$25	\$25	\$470	\$30	\$29		\$40	\$30	\$30	\$30		\$30
2021	\$320											

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$283		\$438		\$446	\$447		\$458	\$458	\$459	\$459
2020	\$459	\$459	\$470	\$470	\$470		\$340	\$423	\$470	\$473		\$473
2021	\$473											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019		\$300		\$450		\$450	\$450		\$450	\$450	\$450	\$450
2020	\$450	\$450	\$450	\$450	\$450		\$450	\$450	\$450	\$450		\$450
2021	\$450											

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2019	❌	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due								
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account								
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	❌ No Data Available								

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$473	Owner	INDIVIDUAL
Credit Limit	\$450	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$151	Date Opened	Jan 28, 2019
Amount Past Due		Date Reported	Jan 15, 2021
Actual Payment Amount	\$320	Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$30
Months Reviewed	23	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113
1-877-825-3242

2.5 INDIGO - CELTIC BANK

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$57
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	19%
Available Credit		\$300	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020							\$46	\$262	\$241	\$428		\$476
2021	\$57											

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020							\$40	\$40	\$40	\$40		\$40
2021	\$40											

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019													
2020							\$36	\$40	\$40	\$40			\$40
2021	\$427												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020							\$82	\$282	\$282	\$428		\$476
2021	\$476											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020							\$300	\$300	\$300	\$300		\$300
2021	\$300											

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate  No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$476	Owner	INDIVIDUAL
Credit Limit	\$300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$57	Date Opened	Apr 22, 2020
Amount Past Due		Date Reported	Jan 14, 2021
Actual Payment Amount	\$427	Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$40
Months Reviewed	8	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

INDIGO - CELTIC BANK
 PO BOX 4499
 BEAVERTON, OR 97076
 1-866-946-9545

2.6 CAPITAL ONE BANK USA NA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance		\$476
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio		95%
Available Credit		\$500		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019							\$252		\$253		\$298	\$524
2020	\$511		\$0					\$467	\$507	\$528		\$489
2021	\$476											

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019							\$25		\$25		\$25	\$25
2020	\$25						\$25	\$39	\$55		\$30	
2021	\$25											

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019							\$299		\$304		\$304	\$524
2020	\$524		\$524					\$524	\$524	\$528		\$537
2021	\$537											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019							\$300		\$300		\$500	\$500
2020	\$500		\$500					\$500	\$500	\$500		\$500
2021	\$500											

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2019	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due								
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account								
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available								

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$537	Owner	INDIVIDUAL
Credit Limit	\$500	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$476	Date Opened	Jun 12, 2019
Amount Past Due		Date Reported	Jan 11, 2021
Actual Payment Amount		Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	18	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

CAPITAL ONE BANK USA NA
PO BOX 85015
RICHMOND, VA 23285-5075
1-800-955-7070

2.7 W.S.BADCOCK CORP.

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$956
Account Status	NOT_MORE_THAN_TWO_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	19%
Available Credit	\$5,000		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020							\$1,295			\$956		
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020							\$118			\$118		
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019	
2020	\$118
2021	

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020							\$1,412			\$1,412		
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020							\$5,000			\$5,000		
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020									\$118			
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Comments 1

Date	Comment
07/2020	Fixed rate
10/2020	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,412	Owner	INDIVIDUAL
Credit Limit	\$5,000	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$956	Date Opened	Jul 11, 2020
Amount Past Due	\$118	Date Reported	Jan 06, 2021
Actual Payment Amount		Date of Last Payment	Oct 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$118
Months Reviewed	5	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	
Date of First Delinquency	Dec 01, 2020		

Comments

Fixed rate

Contact

W.S.BADCOCK CORP.
200 NPHOSPHATE BV
MULBERRY, FL 33860
1-877-706-8959

2.8 FINGERHUT/WEBBANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit		\$300	

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗

2019



✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$0	Owner	INDIVIDUAL
Credit Limit	\$300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Sep 19, 2019
Amount Past Due		Date Reported	Oct 13, 2020
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	12	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Charge Account	Date Closed	Oct 01, 2020
Date of First Delinquency			

Comments

Account closed due to inactivity

Contact

FINGERHUT/WEBBANK
 6250 RIDGEWOOD ROAD
 ST CLOUD, MN 56303
 1-866-734-0342

2.9 CREDIT ONE BANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 2111	Reported Balance	\$0
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	0%
Available Credit	\$400		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	CO	XXXX	XXXX	XXXX	XXXX

2018	✓	30	60	90	120	150	180	CO	⊗	⊗	⊗	⊗
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
2016	120	120	CO	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	30	60	90	120

✓ Paid on Time 30 30 Days Past Due 60 60 Days Past Due 90 90 Days Past Due 120 120 Days Past Due
 150 150 Days Past Due 180 180 Days Past Due V Voluntary Surrender F Foreclosure C Collection Account
 CO Charge-Off B Included in Bankruptcy R Repossession TN Too New to Rate ⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$659	Owner	INDIVIDUAL
Credit Limit	\$400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 28, 2015
Amount Past Due	\$0	Date Reported	Oct 02, 2019
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	10	Delinquency First Reported	Oct 01, 2019
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Aug 01, 2015		

Comments

Charged off account
 Account previously in dispute – now resolved by data furnisher

Contact

CREDIT ONE BANK
 6801 S. CIMARRON ROAD
 LAS VEGAS, NV 89113
 1-877-825-3242

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.
You currently do not have any Mortgage Accounts in your file.

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 AUSTIN CAPITAL BANK SSB

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 9843	Reported Balance	\$2,471
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	99%
Available Credit			

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$2,471	Date Opened	Jan 07, 2021
Amount Past Due		Date Reported	Feb 01, 2021
Actual Payment Amount	\$30	Date of Last Payment	Jan 01, 2021
Date of Last Activity		Scheduled Payment Amount	\$30
Months Reviewed	0	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

Loan Type	Secured	Date Closed
Date of First Delinquency		
Comments		Contact
Fixed rate		AUSTIN CAPITAL BANK SSB 8100 SHOAL CREEK BLVD. AUSTIN, TX 78757 1-512-693-3600

4.2 KIKOFF LENDING, LLC

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 5W	Reported Balance	\$10
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	83%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020										\$11	\$10	
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020										\$1	\$1	
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019													
2020												\$1	
2021													

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020											\$12	\$12
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate  No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$12	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	1
Balance	\$10	Date Opened	Oct 25, 2020
Amount Past Due		Date Reported	Jan 11, 2021
Actual Payment Amount		Date of Last Payment	Nov 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$1
Months Reviewed	2	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	
Date of First Delinquency			

Comments

Contact

KIKOFF LENDING, LLC
 75 BROADWAY SUITE 226
 SAN FRANCISCO, CA 94111
 1-415-361-4040

4.3 CAPITAL ONE AUTO FINANCE

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 1001	Reported Balance	\$17,007
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	95%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020					\$17,997	\$17,856	\$17,722	\$17,584	\$17,437	\$17,298	\$17,149	\$17,007
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020					\$441	\$441	\$441	\$441	\$441	\$441	\$441	\$441
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019													
2020					\$441	\$441	\$441	\$441	\$441	\$441	\$441	\$441	\$441
2021													

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020					\$17,973	\$17,973	\$17,973	\$17,973	\$17,973	\$17,973	\$17,973	\$17,973
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Comments 1

Date	Comment
05/2020	Fixed rate
06/2020	Fixed rate
07/2020	Fixed rate

Date	Comment
08/2020	Fixed rate
09/2020	Fixed rate
10/2020	Fixed rate
11/2020	Fixed rate
12/2020	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓	✓	✓	✓	XXXX
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			XXXX No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$17,973	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$17,007	Date Opened	Apr 16, 2020
Amount Past Due		Date Reported	Dec 31, 2020
Actual Payment Amount	\$441	Date of Last Payment	Dec 01, 2020
Date of Last Activity		Scheduled Payment Amount	\$441
Months Reviewed	8	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	

Date of First Delinquency

Comments

Fixed rate

Contact

CAPITAL ONE AUTO FINANCE
PO BOX 259407
CREDIT BUREAU DISPUTE
PLANO, TX 75025
1-800-946-0332

4.4 ED FINANCIAL/ESA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 4674	Reported Balance	\$2,712
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	109%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$2,715			
2020				\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$2,477			
2020				\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477	\$2,477
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊠⊠⊠⊠

2019	✓	✓	✓	90	⊗	✓	⊗	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,477	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$2,712	Date Opened	Oct 12, 2017
Amount Past Due		Date Reported	Dec 31, 2020
Actual Payment Amount		Date of Last Payment	Dec 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	38	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

ED FINANCIAL/ESA
120 N SEVEN OAKS DR
KNOXVILLE, TN 37922
1-855-337-6884

4.5 ED FINANCIAL/ESA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 6574	Reported Balance	\$3,609
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	103%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$3,609			
2020				\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019									\$3,500			
2020				\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊠⊠⊠⊠

2019	✓	✓	✓	90	⊗	✓	⊗	✓	✓	✓	✓	✓
2018	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓
2017	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$3,609	Date Opened	Sep 20, 2017
Amount Past Due		Date Reported	Dec 31, 2020
Actual Payment Amount		Date of Last Payment	Dec 01, 2020
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	38	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Contact

ED FINANCIAL/ESA
120 N SEVEN OAKS DR
KNOXVILLE, TN 37922
1-855-337-6884

4.6 CONSUMER PORTFOLIO SERVICES (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 6150	Reported Balance	\$0
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	N/A
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

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XXXX

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XXXX

XXXX

2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	30	✓	30	30	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 06, 2016
Amount Past Due		Date Reported	Oct 02, 2019
Actual Payment Amount		Date of Last Payment	May 01, 2017
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	34	Delinquency First Reported	Oct 01, 2019
Activity Designator	TRANSFER_OR_SOLD	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$12,295
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency	Apr 01, 2017		

Comments

Charged off account

Contact

CONSUMER PORTFOLIO SERVICES
19500 JAMBOREE RD, SUITE 500
IRVINE, CA 92612

4.7 FINGERHUT/WEBBANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 6744	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019						\$190	\$168	\$145	\$122			
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019						\$26	\$26	\$26	\$26			
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019						\$30	\$26	\$26	\$26			
2020												
2021												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019						\$190	\$190	\$190	\$190			
2020												
2021												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	✓	XXXX	XXXX	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate  No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$190	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Jun 10, 2019
Amount Past Due		Date Reported	Oct 13, 2019
Actual Payment Amount	\$122	Date of Last Payment	Sep 01, 2019
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	4	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Installment Sales Contract	Date Closed	Sep 01, 2019
Date of First Delinquency			

Comments

Contact

FINGERHUT/WEBBANK
 6250 RIDGEWOOD ROAD
 ST CLOUD, MN 56303
 1-866-734-0342

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

5.1 VERIZON WIRELESS/SOUTHEAST (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$1,141
Account Status	CHARGE_OFF	Debt-to-Credit Ratio	97%
Available Credit	\$1,172		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												

2021

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	TN
2019	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2017	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2016	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2015	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
2014	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Owner	INDIVIDUAL
Credit Limit	\$1,172	Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$1,141	Date Opened	Mar 21, 2006
Amount Past Due	\$1,141	Date Reported	Jan 31, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	1	Delinquency First Reported	Oct 01, 2019
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$1,172
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Telecommunication/Cellular	Date Closed	
Date of First Delinquency	Dec 01, 2014		

Comments

Consumer disputes this account information
Charged off account

Contact

VERIZON WIRELESS/SOUTHEAST
P.O. BOX 26055
NAT'L RECOVERY DEPT M.S. 400
MINNEAPOLIS, MN 55426
1-800-852-1922

5.2 PORTFOLIO RECOVERY ASSOCIATES (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$681
Account Status	COLLECTION	Debt-to-Credit Ratio	100%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												
2020												
2021												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019

2020

2021

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

2020

2021

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$681	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$681	Date Opened	May 23, 2017
Amount Past Due	\$681	Date Reported	Jan 10, 2021
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	34	Delinquency First Reported	Jan 01, 2018
Activity Designator		Creditor Classification	BANKING
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Debt Buyer Account	Date Closed	
Date of First Delinquency	Sep 01, 2015		

Comments

Consumer disputes after resolution
Collection account

Contact

PORTFOLIO RECOVERY ASSOCIATES
120 CORPORATE BLVD, STE 100
NORFOLK, VA 23502
1-757-519-9300

6. Consumer Statements

Consumer Statements are explanations of up to 100 words you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	TAYIAN N VOLGER
Formerly known as	TAYIAN OGLER TAYIAN NICOLE VOGLER
Social Security Number	xxxxx 2750
Age or Date of Birth	Mar 21, 1988

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
5846 LYNN LAKE DR S SAINT PETERSBURG, FL 33712	Current	Feb 03, 2021
2570 LAKE DEBRA DR APT 16104 ORLANDO, FL 32835	Former	Sep 16, 2019
5825 CHASON RIDGE DR APT B FAYETTEVILLE, NC 28314	Former	Feb 01, 2021
2306 26TH AVE S SAINT PETERSBURG, FL 33712	Former	Nov 14, 2018
2396 LYNN LAKE PL S SAINT PETERSBURG, FL 33712	Former	Nov 30, 2020
6540 METROWEST BLVD APT 325 ORLANDO, FL 32835	Former	Dec 14, 2019

211 JOY DR FAYETTEVILLE, NC 28312	Former	Nov 02, 2011
6840 CLINTON RD APT H STEDMAN, NC 28391	Former	Feb 27, 2015
8647 BEAVER DAM RD AUTRYVILLE, NC 28318	Former	Feb 02, 2021
2105 WESTHILL DR FAYETTEVILLE, NC 28304	Former	Mar 05, 2011

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation
WALMART DISTRIBUTION	
SEARS	SALES
DOMINOS PIZZA	MANAGER

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Nov 07, 2020	CAPITAL ONE BANK USA NA 15000 CAPITAL ONE DRIVE PO# US364401 RICHMOND, VA 23238	
May 19, 2020	BADCOCK HOME FURNISHINGS 1515 HWY 17 NORTH EAGLE LAKE, FL 33839 1-813-681-3721	
Apr 16, 2020	AMERICREDIT FINANCIAL SERVICES 200 BAILEY AVE FORT WORTH, TX 76107 1-817-302-7424	
Apr 16, 2020	NMAC P O BOX 660360 DALLAS, TX 75266-0360 1-800-777-6116	
Apr 16, 2020	CAPITAL ONE 15000 CAPITAL ONE DRIVE PO# USBNK475734 RICHMOND, VA 23238	
Apr 15, 2020	AN TOYSCION PINELLAS PK#2485 8501 US HIGHWAY 19 NORTH PINELLAS PARK, FL 33781 1-727-577-2600	
Apr 15, 2020	BFJ ENTERPRISES OF FLORIDA INC	

	15299 US HIGHWAY 19 N FUCCILLO NISSAN OF CLEARWATER CLEARWATER, FL 33764 1-727-507-3200
Mar 30, 2020	FIRST PREMIER BANK 3820 N LOUISE AVENUE SIOUX FALLS, SD 57107 1-605-357-3400
Mar 10, 2020	GM FINANCIAL 801 CHERRY ST STE 3600 FT WORTH, TX 76102
Mar 10, 2020	CAPITAL ONE 15000 CAPITAL ONE DRIVE PO# USBNK475734 RICHMOND, VA 23238
Mar 10, 2020	GLOBAL LENDING SERVICES, INC. 1200 BROOKFIELD GREENVILLE, SC 29607-6583 1-877-298-1345
Mar 10, 2020	SOUTHEAST TOYOTA FINANCE 120 NW 12TH AVE MAIL DROP WOFDF115 DEERFIELD BEACH, FL 33442 1-888-688-1166
Mar 10, 2020	AN TOYSCION PINELLAS PK#2485 8501 US HIGHWAY 19 NORTH PINELLAS PARK, FL 33781 1-727-577-2600
Mar 10, 2020	CONSUMER PORTFOLIO SERVICES 19500 JAMBOREE RD, SUITE 500 IRVINE, CA 92612 1-800-552-9839
Mar 10, 2020	WELLS FARGO DEALER SERVICES E2718-034 //23 PASTEUR 27XHRA816467001PT(167) IRVINE, CA 92618

Mar 10, 2020	MAHER CHEVROLET INC 2901 34TH ST N SAINT PETERSBURG, FL 33713-3636 1-727-290-4314
--------------	--

Mar 09, 2020	MIDFLORIDA CU 129 S KENTUCKY AVE LAKELAND, FL 33801 1-863-616-2187
--------------	---

Mar 09, 2020	GTE FINANCIAL 711 E HENDERSON AVE TAMPA, FL 33602 1-813-871-2690
--------------	---

Jan 01, 2020	AN TOYSCION PINELLAS PK#2485 8501 US HIGHWAY 19 NORTH PINELLAS PARK, FL 33781 1-727-577-2600
--------------	---

Jun 12, 2019	CAPITAL ONE BANK USA NA 15000 CAPITAL ONE DRIVE PO# US364401 RICHMOND, VA 23238
--------------	--

May 08, 2019	FIRST PREMIER BANK 3820 N LOUISE AVENUE SIOUX FALLS, SD 57107 1-605-357-3400
--------------	---

Feb 06, 2019	CAPITAL ONE BANK USA NA 15000 CAPITAL ONE DRIVE RICHMOND, VA 23238
--------------	--

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
------	---------	--------------------	-------------

Jan 27, 2021	CAPITAL ONE	Account Review Inquiry
Jan 26, 2021	CREDIT KARMA, INC	
Jan 25, 2021	CREDIT KARMA, INC	
Jan 02, 2021	EQUIFAX UPDATE	Automated Consumer Interview System
Jan 02, 2021	EQUIFAX	Automated Consumer Interview System
Dec 29, 2020	CAPITAL ONE NATIONAL ASSOC	Account Review Inquiry
Dec 02, 2020	EQUIFAX	Automated Consumer Interview System
Nov 06, 2020	EQUIFAX CONSUMER SERVICES	
Oct 06, 2020	FIRST PREMIER BANK PROMO	Promotional Inquiry
Sep 22, 2020	OPPORTUNITY FINANCIAL, LLC	Promotional Inquiry
Apr 27, 2020	EQUIFAX CONSUMER SERVICES	
Apr 15, 2020	GLOBAL LENDING SERVICES, INC.	Portfolio Review History
Oct 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Oct 02, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Sep 16, 2019	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Aug 20, 2019	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Aug 20, 2019	EQUIFAX	Automated Consumer Interview System
Aug 16, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Aug 16, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Aug 16, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Aug 14, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 24, 2019	EQUIFAX	Soft Inquiry
Jun 24, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jun 24, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System

Jun 24, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jun 24, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jun 24, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
May 01, 2019	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Apr 09, 2019	EQUIFAX	Automated Consumer Interview System
Apr 05, 2019	EQUIFAX	Soft Inquiry

9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

Date Reported: Jan 31, 2021

Collection Agency	PHOENIX FINANCIAL SERVICES LLC	Balance Date	Jan 31, 2021
Original Creditor Name	TAMPA BAY EMERGENCY PHYSICIANS	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Dec 17, 2020	Account Number	xxxxxx 09
Original Amount Owed	\$72	Creditor Classification	Medical or Health Care
Amount	\$72	Last Payment Date	
Status Date	Jan 31, 2021	Date of First Delinquency	Dec 23, 2016
Status	UNPAID		

Comments

Medical

Contact

PHOENIX FINANCIAL SERVICES LLC
8902 OTIS AVE SUITE 103A
INDIANAPOLIS, IN 46216
1-855-342-6567

11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

12. A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, www.consumerfinance.gov/learnmore

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact (see next page):

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a.Consumer Financial Protection Bureau 1700 G Street, N.W.Washington, DC 20552 b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2.To the extent not included in item 1 above: a.National banks, federal savings associations, and federal branches and federal agencies of foreign banks b.State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d.Federal Credit Unions	a.Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c.FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3.Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4.Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5.Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6.Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8.Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9.Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file?

A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

Q. If I do have credit problems, is there someplace where I can get advice and assistance?

A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

Facts You Should Know

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain up to 7 years from the Date of First Delinquency.

Credit or Other reported accounts: Accounts paid as agreed remain for up to 10 years from the date last reported by the lender. Accounts not paid as agreed (i.e., delinquent, charged off, accounts placed for collection) remain for up to 7 years from the Date of First Delinquency.

Public Records: Bankruptcy-

Chapter 7 or 11 bankruptcies filed and discharged remain for 10 years from the date filed.

Chapter 12 and 13 bankruptcies remain for 7 years from the date filed.

Dismissed bankruptcies (all chapters) remain for 7 years from the date filed.

New York Residents Only (must be a current resident): Paid collections remain on your Equifax credit report for 5 years from the date of the first missed payment. A paid Charged Off account remains on the file for 5 years from the Date of First Delinquency.

o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

Additional Notice to Consumer:

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.