View report from

Nov 17, 2020



BROOKE L SAWYER480

Calculated using VantageScore 3.0 Provided by TransUnion

Personal Information

NAMES REPORTED

BROOKE L SAWYER

EMPLOYMENT INFO

EXPRESS HEARING CARE

PRO HEARING

ADDRESSES REPORTED

- 208 W MONROE ST DURAND, MI 48429
- 34044 PARK LN LEESBURG, FL 34788
- 10432 STONEPARK DR LEESBURG, FL 34788

Accounts

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

See an error?

You can submit a dispute without leaving Credit Karma. Look for Direct Dispute $^{\text{\tiny M}}$ in the details of the account.

CREDIT CARDS

WELLS FARGO CARD SERVICE

\$1,408.00 Closed

Reported: Nov. 09, 2020

Overview

You're currently using 108% of your account's limit.

Balance	Credit limit
\$1408	\$1300
Monthly payment	\$0
Opened	Dec. 06, 2015 (4 yrs, 11 mos)

Payment History

Last payment	Aug. 11, 2017
Current Payment Status	In Collections/ChargeOff
Amount past due	\$1408
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Dispute resolved; customer disagrees
Times 30/60/90 days late	0/0/0
Closed	Aug. 10, 2017

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

WELLS FARGO CARD SERVICE CREDIT BUREAU DISPUTE RESOLUTI PO BOX 14517 DES MOINES, IA 50306

(800) 642-4720

GREEN DOT CORPORATION

Reported: Feb. 28, 2020

\$88.00 Closed

Overview

You're currently using 44% of your account's limit.

Balance \$88	Credit limit \$200
Monthly payment	\$0
Opened	May 08, 2019 (1 yr, 6 mos)

Payment History

Last payment	Jun. 07, 2019
Current Payment Status	In Collections/ChargeOff
Amount past due	\$88
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Secured credit card
Responsibility	Individual
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Sep. 23, 2019

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

GREEN DOT CORPORATION ATTN CREDIT DISPUTES PO BOX 400 PROVO, UT 84603

(801) 344-7006

OTHER LOANS

MONEYLION INC \$296.00

Reported: Oct. 22, 2020

Closed

Overview

You have 59% left to pay on this loan.

Balance \$296	Highest Balance \$500
Monthly payment	\$0
Opened	Nov. 14, 2018 (2 yrs)
Term	12 months

Payment History

Last payment	Nov. 23, 2019
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Partially secured
Responsibility	Individual
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Jun. 13, 2019

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

MONEYLION INC PO BOX 1547 SANDY, UT 84091

(888) 659-8244

SWISS COLONY / MONTGOMER

Reported: Aug. 17, 2020

\$247.00

Closed

Overview

You have 100% left to pay on this loan.

Balance \$247	Highest Balance \$247
Monthly payment	\$0
Opened	Nov. 22, 2018 (1 yr, 11 mos)
Term	0 months

Payment History

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

Account Details

Account status	Derogatory
Туре	Unsecured loan
Responsibility	Individual
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Aug. 01, 2019

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SWISS COLONY / MONTGOMER 1112 7TH AVE MONROE, WI 53566

WEBBANK/FRESHSTART Reported: Apr. 23, 2019

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$62
Monthly payment	\$0
Opened	Oct. 03, 2018 (2 yrs, 1 mo)
Term	6 months

Payment History

Last payment	Oct. 28, 2018
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Installment sales contract
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Apr. 23, 2019

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

WEBBANK/FRESHSTART 6250 RIDGEWOOD ROAD SAINT CLOUD, MN 56303

(866) 734-0342

SUNRISE BANK SELF LENDER

Reported: Apr. 16, 2019

\$0.00 Closed

Overview

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

Balance \$0	Highest Balance \$525
Monthly payment	\$0
Opened	Oct. 25, 2018 (2 yrs)
Term	24 months

Payment History

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

	J	F	Μ	Α	M	J	J	Α	S	0	Ν	D
2019	✓	×	×									
2018											✓	✓
Last pa	ayment	Ī									Apr. 1	6, 2019
Curren	t Paym	ent Sta	atus							60	-89 Da _ʻ	ys Late
Worst	Payme	nt Stat	us							60	-89 Da _ʻ	ys Late

Account Details

Account status	Closed
Туре	Secured loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	1/1/0
Closed	Apr. 16, 2019

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SUNRISE BANK SELF LENDER 5105 S CROSSING PLACE SUITE 1 SIOUX FALLS, SD 57108

(605) 250-2620

Hard Inquiries

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

700CR/ORLANDO CAR DEALS

Inquiry: Oct. 30, 2020

Automotive (407) 613-2271

Find out how to dispute a hard inquiry

Institution Information

700CR/ORLANDO CAR DEALS 8900 S US HWY 17-9 MAITLAND, FL 32751 (407) 613-2271

CAPITAL ONE AUTO FINANCE

Inquiry: Sep. 25, 2020

Finance/Personal (800) 946-0332

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE AUTO FINANCE 3905 N DALLAS PARK PLANO, TX 75093 (800) 946-0332

PCB/TCI-SECURE

Inquiry: Sep. 19, 2020

Finance/Personal (877) 259-3755

See an error?

Find out how to dispute a hard inquiry

Institution Information

PCB/TCI-SECURE 2700 S LORRAINE PL SIOUX FALLS, SD 57106 (877) 259-3755

CAPITAL ONE

Inquiry: Aug. 16, 2020

Bank

(800) 955-7070

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE 15000 CAPITAL ONE RICHMOND, VA 23238 (800) 955-7070

CAPITAL ONE AUTO FINANCE

Inquiry: Jul. 12, 2020

Finance/Personal (800) 946-0332

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE AUTO FINANCE 3905 N DALLAS PARK PLANO, TX 75093 (800) 946-0332

CAPITAL ONE AUTO FINANCE

Inquiry: Jul. 11, 2020

Finance/Personal (800) 946-0332

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE AUTO FINANCE 3905 N DALLAS PARK PLANO, TX 75093 (800) 946-0332

SYNCB/CARE CREDIT

Inquiry: Jul. 06, 2020

Finance/Personal (800) 924-2927

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/CARE CREDIT PO BOX 8726 DAYTON, OH 45401 (800) 924-2927

BOM/TCI-TOTAL VISA

Inquiry: Jun. 24, 2019

Finance/Personal (888) 257-1159

See an error?

Find out how to dispute a hard inquiry

Institution Information

BOM/TCI-TOTAL VISA PO BOX 85710 SIOUX FALLS, SD 57108 (888) 257-1159

CAPITAL ONE

Inquiry: Jun. 24, 2019

Bank

(800) 955-7070

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE 15000 CAPITAL ONE RICHMOND, VA 23238 (800) 955-7070

CBC/SUMMIT KIA WATERFORD

Inquiry: Jun. 22, 2019

Automotive (866) 770-9552

See an error?

Find out how to dispute a hard inquiry

Institution Information

CBC/SUMMIT KIA WATERFORD 2200 ELIZABETH LAK WATERFORD, MI 48328 (866) 770-9552

FIFTH THIRD BANK

Bank

Inquiry: Jun. 07, 2019

(800) 972-3030

See an error?

Find out how to dispute a hard inquiry

Institution Information

FIFTH THIRD BANK 38 FOUNTAIN SQUARE CINCINNATI, OH 45263 (800) 972-3030

CONTINENTAL FIN CO

Finance/Personal (866) 449-4514

Inquiry: May 12, 2019

See an error?

Find out how to dispute a hard inquiry

Institution Information

CONTINENTAL FIN CO 4550 NEW LINDEN HI 4RTH FLOOR SUITE 4 WILMINGTON, DE 19808 (866) 449-4514

BOM/TCI 1STACCESS

Inquiry: May 10, 2019

Finance/Personal (877) 259-3755

See an error?

Find out how to dispute a hard inquiry

Institution Information

BOM/TCI 1STACCESS PO BOX 89028 SIOUX FALLS, SD 57109 (877) 259-3755

CAPITAL ONE BANK USA NA

Inquiry: Apr. 18, 2019

Bank (800) 955-7070

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE BANK USA NA PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 955-7070

CAPITAL ONE BANK USA NA

Inquiry: Dec. 27, 2018

Bank (800) 955-7070

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE BANK USA NA PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 955-7070

CAPITAL ONE BANK USA NA

Inquiry: Nov. 21, 2018

Bank

(800) 955-7070

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE BANK USA NA PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 955-7070

Collections

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

ABILITY RECOVERY SERVICE

\$1,780.00

Needs Attention

Reported: Nov. 06, 2020

Overview

You have 100% left to pay on this collection.

Balance \$1780	Highest Balance \$1780
Opened	Oct. 28, 2019 (1 yr)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	07 ASHWORTH COLLEGE
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

ABILITY RECOVERY SERVICE POB 4031 WYOMING, PA 18644

(855) 207-1892

FIRST FED CREDIT CONTROL

\$1,640.00

Reported: Nov. 06, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$1640	Highest Balance \$1640
Opened	Jan. 19, 2018 (2 yrs, 10 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	ADVANCED FACES
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

FIRST FED CREDIT CONTROL 24700 CHAGRIN BLVD SUITE 205 CLEVELAND, OH 44122

(800) 486-5500

RMP, LLC \$414.00

Reported: Oct. 15, 2020 Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$414	Highest Balance \$414
Opened	May 17, 2019 (1 yr, 6 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	ECS OF CENTRAL MICHIGAN
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

RMP, LLC 6955 HILLSDALE COURT INDIANAPOLIS, IN 46250

(317) 849-6933

ACCOUNT RESOLUTION SERVI

\$1,427.00

Reported: Oct. 03, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$1427	Highest Balance \$1427
Opened	Apr. 20, 2018 (2 yrs, 7 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	FL EMER PHYS KANG ASSOC MD
Closed	No Info

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

ACCOUNT RESOLUTION SERVI 1643 NW 136TH AVE BUILDING H SUITE 100 SUNRISE, FL 33323

(954) 321-5957

ACCOUNT RESOLUTION SERVI

\$1,578.00

Reported: Oct. 03, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$1578	Highest Balance \$1578
Opened	Apr. 23, 2019 (1 yr, 7 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	FL EMER PHYS KANG ASSOC MD
Closed	No Info

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

ACCOUNT RESOLUTION SERVI 1643 NW 136TH AVE BUILDING H SUITE 100 SUNRISE, FL 33323

(954) 321-5957

ACCOUNT RESOLUTION SERVI

\$964.00

Reported: Oct. 03, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance Highest Balance \$964

Opened	Dec. 20, 2018 (1 yr, 11 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	FL EMER PHYS KANG ASSOC MD
Closed	No Info

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

ACCOUNT RESOLUTION SERVI 1643 NW 136TH AVE BUILDING H SUITE 100 SUNRISE, FL 33323

(954) 321-5957

Public Records

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

Lookin' good! As of Nov. 17, 2020, you have no public records on your report.

OpenSky® Secured Credit Visa® Card





Credit Karma's take for this offer



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

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

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