

STEPHANIE MORFFI**Personal & Confidential**

Date Generated Feb 9, 2021

Report Number 0412-8205-12

At a Glance**14** Accounts**0** Public Records**20** Hard Inquiries**Personal Information****9** Names**16** Addresses**4** Employers**30** Other Records

This information is reported to us by you, your creditors and/or other sources. Each source may report your information differently, which may result in variations of your name, address, Social Security number, etc. This is used for identification purposes only and does not factor into your Credit Score.

Names**STEPHANIE
MORFFI**

Name ID #7685

**STEPHANIE L
MORFFI**

Name ID #30601

**STEPHANIE
LYNN MORFFI**

Name ID #19148

**STEPHANIE
MORFII**

Name ID #7115

**STEPANIE
MORFFI**

Name ID #22057

**STEPHANIE
MORFI**

Name ID #11995

**STEPHANY
MORFFI**

Name ID #17559

**STEPHNAIE
MORFFI**


Name ID #21550

S MORFFI


Name ID #10454

Addresses


**2876 NW
132ND ST
OPA LOCKA FL,
33054-5416**

Address ID 
#0540206764
Multifamily


**1837 SW 5TH
ST
MIAMI FL, 33135-
3403**

Address ID 
#0072112441
Single family


**619 SW 2ND
ST
MIAMI FL, 33130-
2366**

Address ID 
#0072012397
Multifamily


**1837 SW 5TH
ST #2
MIAMI FL, 33135-
3403**

Address ID 
#0896430501
Single family


**619 SW 2ND
ST APT23
MIAMI FL, 33130-
2366**

Address ID 
#0754334473
Apartment
complex


**209 NW 46TH
AVE
MIAMI FL, 33126-
5363**

Address ID 
#0071971975
Single family


**1441 SW 2ND
ST APT7
MIAMI FL, 33135-
2267**

Address ID 
#0072108254
Apartment
complex


**1837 SW 5TH
ST
APTUPSTAIR
S
MIAMI FL, 33135-
3403**

Address ID 
#0913818723
Single family


**1837
SOUTHWEST
5TH STREET
UPSTAIRS
MIAMI FL, 33135**

Address ID 
#0909050659
Single family


**1847
SOUTHWEST
5TH
STREETUPST
AIRS
MIAMI FL, 33135**

Address ID 
#0909575364
Single family


**619 DE 2ND
ST
MIAMI FL, 33130**

Address ID 
#0892301642
Single family


**619 SW 2ND
ST APTREAR
MIAMI FL, 33130-
2366**

Address ID 
#0471778625
Apartment
complex


**619 SW 2ND
ST FL33130
MIAMI FL, 33130-
2366**

Address ID 
#0887406133
Multifamily


**619 SW 2ND
ST APT23RE
MIAMI FL, 33130-
2366**

Address ID 
#0817272569
Apartment
complex

**209 NW 46TH
AVE
#1441SW2
MIAMI FL, 33126-
5363**

Address ID 
#0642860700
Single family

**20946 NW
MIAMI FL, 33126**

Address ID 
#0071947772
Single family

Year of Birth

1985

Phone Numbers

(305) 924-6486

(786) 325-1531

(786) 391-1701

Spouse or Co-Applicant

VINCENT

Employers

Touchdolls

SYKESS

ATTORNEY
SERVICES

ADM

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

BK OF MISSOURI/TOTAL CARD

Potentially Negative



Account Info

Account Name

BK OF MISSOURI/TOTAL CARD

Account Number	405731XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	09/22/2015
Status	Transferred,closed. \$441 written off.
Status Updated	Feb 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$300
Highest Balance	\$441
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	ND	CLS	—	—	—	—	—	—	—	—	—	—
2016	●	30	●	●	●	●	●	30	60	90	CO	ND
2015	—	—	—	—	—	—	—	—	—	●	●	●

● Current on payments 30 30 Days Past Due 60 60 Days Past Due
90 90 Days Past Due ND No data for this time period CLS Closed CO Charge off



Historical Info

Company Sold	JTM CAPITAL MANAGEMENT LLC
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Contact Info

Address	5109 S BROADBAND LN, SIOUX FALLS SD 57108
Phone Number	(800) 800- 2143

BK OF MISSOURI/TOTAL CARD

Potentially Negative



Account Info

Account Name	BK OF MISSOURI/TOTAL CARD
Account Number	431732XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	06/11/2015
Status	Transferred,closed. \$528 written off.
Status Updated	Feb 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$300
Highest Balance	\$528
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	ND	CLS	—	—	—	—	—	—	—	—	—	—
2016	30	•	•	•	•	•	30	60	90	CO	ND	ND
2015	—	—	—	—	—	•	•	•	•	•	•	•

• Current on payments 30 30 Days Past Due 60 60 Days Past Due
90 90 Days Past Due ND No data for this time period CLS Closed CO Charge off



Historical Info

Company Sold	JTM CAPITAL MANAGEMENT LLC
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Contact Info

Address **5109 S
BROADBAND LN,
SIOUX FALLS SD
57108**

Phone **(800) 800-
Number 2143**

CELTIC BANK/CONTFINCO

Potentially Negative



Account Info

Account Name **CELTIC BANK/CONTFINCO**

Account Number **534636XXXXXXXXXX**

Account Type **Credit card**

Responsibility **Individual**

Date Opened **09/23/2015**

Status **Closed. \$562 written off.**

Status Updated **Feb 2016**

Balance **\$0**

Balance Updated **02/26/2016**

Recent Payment **\$0**

Monthly Payment **\$0**

Credit Limit **\$500**

Highest Balance **\$562**

Terms **NA**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2016	CO	CLS	—	—	—	—	—	—	—	—	—	—
2015	—	—	—	—	—	—	—	—	●	●	30	CO
	●	Current on payments		30	30 Days Past Due		CLS	Closed	CO	Charge off		



Contact Info

Address **4550 NEW
LINDEN HILL RD
#400,
WILMINGTON DE
19808**

Phone **(302) 456-
Number 1930**



Comment

Purchased by another lender.

CONSUMER FINANCIAL SVCS



Account Info

Account Name	CONSUMER FINANCIAL SVCS
Account Number	230151XXXX
Account Type	Auto Loan
Responsibility	Joint with
Date Opened	04/14/2018
Status	Paid, Closed/Never late.
Status Updated	Jan 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$1,727
Highest Balance	\$0
Terms	14 Months
On Record Until	Jan 2029



Payment History

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

2019	CLS	—	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	●	●	●	●	●	●	●	●	●

● Current on payments CLS Closed



Contact Info

Address **10431 US
HIGHWAY 19,
PORT RICHEY FL
34668**

Phone **(727) 862-
Number 2944**

CONSUMER FINANCIAL SVCS



Account Info

Account Name	CONSUMER FINANCIAL SVCS
Account Number	230159XXXX
Account Type	Auto Loan
Responsibility	Joint with
Date Opened	01/26/2019
Status	Paid, Closed/Never late.
Status Updated	Nov 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$6,150
Highest Balance	\$0
Terms	24 Months
On Record Until	Nov 2029



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	●	●	●	●	●	●	●	●	●	●	CLS	—
	●	Current on payments		CLS	Closed							



Balance History

Date **Oct 2019**
 Balance **\$4,817**
 Scheduled
 Payment **\$325**
 Paid **\$0**

Date **Sep 2019**
 Balance **\$5,054**
 Scheduled
 Payment **\$325**
 Paid **\$325**

Date **Aug 2019**
 Balance **\$5,237**
 Scheduled
 Payment **\$325**
 Paid **\$0**

Date **Jul 2019**
 Balance **\$5,237**
 Scheduled
 Payment **\$325**
 Paid **\$325**

Date **Jun 2019**
 Balance **\$5,433**
 Scheduled
 Payment **\$325**
 Paid **\$326**

Date **May 2019**
 Balance **\$5,633**
 Scheduled
 Payment **\$325**
 Paid **\$325**

Date **Apr 2019**
 Balance **\$5,828**
 Scheduled
 Payment **\$325**
 Paid **\$325**

Date **Mar 2019**
Balance **\$5,958**
Scheduled
Payment **\$325**
Paid **\$325**

Date **Feb 2019**
Balance **\$6,150**
Scheduled
Payment **\$325**
Paid **\$0**



Contact Info

Address **10431 US
HIGHWAY 19,
PORT RICHEY FL
34668**

Phone **(727) 862-
Number 2944**

CONSUMER FINANCIAL SVCS



Account Info

Account Name	CONSUMER FINANCIAL SVCS
Account Number	230522XXXX
Account Type	Auto Loan
Responsibility	Joint with
Date Opened	01/09/2017
Status	Paid, Closed/Never late.
Status Updated	Jan 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$8,134
Highest Balance	\$0

Terms **36 Months**
On Record Until **Jan 2029**



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	CLS	—	—	—	—	—	—	—	—	—	—	—
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●

● Current on payments CLS Closed



Contact Info

Address **10431 US
HIGHWAY 19,
PORT RICHEY FL
34668**

Phone **(727) 862-
Number 2944**

CONSUMER FINANCIAL SVCS

Potentially Negative



Account Info

Account Name **CONSUMER FINANCIAL SVCS**

Account Number **230168XXXX**

Account Type **Auto Loan**

Responsibility **Joint with**

Date Opened **11/25/2019**

Status **Account charged off. \$5,982 written off. \$6,685
past due as of Jan 2021.**

Status Updated **Dec 2020**

Balance **\$6,685**

Balance Updated **01/31/2021**

Recent Payment **\$0**

Monthly Payment	\$0
Original Balance	\$5,982
Highest Balance	\$0
Terms	24 Months
On Record Until	Mar 2027



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	—	—	—	—	—	—	—	—	—	—	—
2020	•	•	30	•	30	•	90	120	150	180	180	CO
2019	—	—	—	—	—	—	—	—	—	—	•	•

- Current on payments
- 30 30 Days Past Due
- 90 90 Days Past Due
- 120 120 Days Past Due
- 150 150 Days Past Due
- 180 180 Days Past Due
- CO Charge off



Balance History

Date **Dec 2020**
 Balance **\$6,516**
 Scheduled
 Payment **\$0**
 Paid **\$0**

Date **Nov 2020**
 Balance **\$5,982**
 Scheduled
 Payment **\$323**
 Paid **\$0**

Date **Oct 2020**
 Balance **\$5,982**
 Scheduled
 Payment **\$323**
 Paid **\$0**

Date **Sep 2020**
 Balance **\$5,982**
 Scheduled
 Payment **\$323**
 Paid **\$0**

Date **Aug 2020**
Balance **\$5,982**
Scheduled
Payment **\$323**
Paid **\$1,347**

Date **Jul 2020**
Balance **\$6,207**
Scheduled
Payment **\$323**
Paid **\$0**

Date **May 2020**
Balance **\$5,982**
Scheduled
Payment **\$323**
Paid **\$0**

Date **Apr 2020**
Balance **\$5,982**
Scheduled
Payment **\$323**
Paid **\$0**

Date **Mar 2020**
Balance **\$5,982**
Scheduled
Payment **\$323**
Paid **\$0**

Date **Feb 2020**
Balance **\$5,982**
Scheduled
Payment **\$323**
Paid **\$0**

Date **Jan 2020**
Balance **\$5,982**
Scheduled
Payment **\$323**
Paid **\$0**

Date **Dec 2019**
Balance **\$5,982**
Scheduled
Payment **\$323**
Paid **\$0**

Date **Nov 2019**
Balance **\$5,982**
Scheduled
Payment **\$323**
Paid **\$0**



Contact Info

Address **10431 US
HIGHWAY 19,
PORT RICHEY FL
34668**

Phone **(727) 862-
Number 2944**

MDG US INC/CAPITAL COMMU



Account Info

Account Name	MDG US INC/CAPITAL COMMU
Account Number	490XXXX
Account Type	Revolving
Responsibility	Individual
Date Opened	12/02/2019
Status	Open/Never late.
Status Updated	Dec 2020
Balance	\$1,017
Balance Updated	12/31/2020
Recent Payment	\$107
Monthly Payment	\$30
Credit Limit	\$1,492
Highest Balance	\$1,376
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	—	—	—	—	—	—	—	—	—	—	—	●

● Current on payments



Balance History

Date **Nov 2020**

Balance **\$1,051**

Scheduled

Payment **\$30**

Paid **\$71**

Date **Oct 2020**

Balance **\$1,083**

Scheduled

Payment **\$30**

Paid **\$71**

Date **Sep 2020**

Balance **\$1,106**

Scheduled

Payment **\$30**

Paid **\$71**

Date **Aug 2020**

Balance **\$1,128**

Scheduled

Payment **\$30**

Paid **\$71**

Date **Jul 2020**

Balance **\$1,149**

Scheduled

Payment **\$30**

Paid **\$107**

Date **Jun 2020**

Balance **\$1,170**

Scheduled

Payment **\$30**

Paid **\$71**

Date **May 2020**

Balance **\$1,204**

Scheduled
Payment **\$31**
Paid **\$71**

Date **Apr 2020**
Balance **\$1,222**
Scheduled
Payment **\$32**
Paid **\$71**

Date **Mar 2020**
Balance **\$1,240**
Scheduled
Payment **\$32**
Paid **\$71**

Date **Feb 2020**
Balance **\$1,262**
Scheduled
Payment **\$33**
Paid **\$71**

Date **Jan 2020**
Balance **\$1,288**
Scheduled
Payment **\$33**
Paid **\$107**

Date **Dec 2019**
Balance **\$1,312**
Scheduled
Payment **\$34**
Paid **\$71**



Contact Info

Address **49 W UNIVERSITY
PKWY,
OREM UT 84058**

Phone **(801) 226-
Number 6699**



Account Info

Account Name	MONEYLION INC
Account Number	LLI430XXXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	09/30/2019
Status	Paid, Closed/Never late.
Status Updated	June 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$500
Highest Balance	\$0
Terms	12 Months
On Record Until	Jun 2030



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	•	•	•	•	•	CLS	—	—	—	—	—	—
2019	—	—	—	—	—	—	—	—	—	—	•	•
	• Current on payments			CLS	Closed							



Balance History

Date **May 2020**

Balance **\$215**

Scheduled

Payment **\$59**

Paid **\$40**

Date **Apr 2020**

Balance **\$254**

Scheduled

Payment **\$59**

Paid **\$40**

Date **Mar 2020**

Balance **\$292**

Scheduled

Payment **\$59**

Paid **\$40**

Date **Feb 2020**

Balance **\$330**

Scheduled

Payment **\$59**

Paid **\$59**

Date **Jan 2020**

Balance **\$388**

Scheduled

Payment **\$59**

Paid **\$40**

Date **Dec 2019**

Balance **\$425**

Scheduled

Payment **\$59**

Paid **\$40**

Date **Nov 2019**

Balance **\$463**

Scheduled

Payment **\$59**

Paid **\$40**



Contact Info

Address **PO BOX 1547,
SANDY UT 84091**

Phone (888) 629-
Number 8244

MONEYLION INC



Account Info

Account Name	MONEYLION INC
Account Number	LLI431XXXXX
Account Type	Secured Loan
Responsibility	Individual
Date Opened	05/15/2020
Status	Open/Never late.
Status Updated	Jan 2021
Balance	\$466
Balance Updated	01/21/2021
Recent Payment	\$88
Monthly Payment	\$96
Original Balance	\$1,000
Highest Balance	\$0
Terms	12 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	—	—	—	—	—	●	●	●	●	●	●	●

● Current on payments



Balance History

Date **Dec 2020**

Balance **\$543**

Scheduled

Payment **\$96**

Paid **\$88**

Date **Nov 2020**

Balance **\$619**

Scheduled

Payment **\$96**

Paid **\$88**

Date **Oct 2020**

Balance **\$692**

Scheduled

Payment **\$96**

Paid **\$88**

Date **Sep 2020**

Balance **\$764**

Scheduled

Payment **\$96**

Paid **\$88**

Date **Aug 2020**

Balance **\$833**

Scheduled

Payment **\$133**

Paid **\$133**

Date **Jul 2020**

Balance **\$945**

Scheduled

Payment **\$133**

Paid **\$88**

Date **Jun 2020**

Balance **\$1,012**

Scheduled

Payment **\$133**

Paid **\$0**



Contact Info

Address **PO BOX 1547,
SANDY UT 84091**

Phone (888) 629-
Number 8244

PREMIER BKCRD/FIRST PREMIER

Potentially Negative



Account Info

Account Name	PREMIER BKCRD/FIRST PREMIER
Account Number	517800XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	07/23/2015
Status	Account charged off. \$417 written off. \$417 past due as of Jan 2021.
Status Updated	Dec 2018
Balance	\$417
Balance Updated	01/03/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$300
Highest Balance	\$417
Terms	NA
On Record Until	Mar 2023



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	—	—	—	—	—	—	—	—	—	—	—
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	—	—	—	—	—	—	—	—	—	—	—	CO

CO Charge off



Balance History

Date **Dec 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Nov 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Oct 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Sep 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Aug 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jul 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid \$0

Date **Apr 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2020**

Balance **\$417**

Scheduled

Payment **\$0**

Paid **\$0**



Contact Info

Address **601 S
MINNESOTA AVE,
SIOUX FALLS SD
57104**

Phone **(800) 987-
Number 5521**



Comment

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

THE BUREAUS INC

Potentially Negative

Account Info



Account Name	THE BUREAUS INC
Account Number	415580XXX
Account Type	Collection
Responsibility	Individual
Date Opened	01/23/2017
Status	Collection account. \$730 past due as of Jan 2021.
Status Updated	Jan 2017
Balance	\$730
Balance Updated	01/17/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$730
Highest Balance	\$0
Terms	1 Months
On Record Until	Mar 2023



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	C	—	—	—	—	—	—	—	—	—	—	—
2020	C	C	C	C	C	C	ND	C	C	C	C	C
2019	C	C	C	C	C	C	C	ND	C	C	C	C
2018	C	C	C	C	C	C	C	ND	C	C	C	C
2017	—	C	C	C	C	C	C	ND	C	C	C	C

ND No data for this time period C Collection



Balance History

Date **Dec 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Nov 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Sep 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Aug 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jul 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jun 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **May 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Apr 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Mar 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Feb 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jan 2020**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Dec 2019**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Nov 2019**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Oct 2019**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Sep 2019**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Aug 2019**
Balance **\$730**
Scheduled
Payment **\$0**
Paid **\$0**

Date **Jul 2019**

Balance **\$730**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Jun 2019**

Balance **\$730**

Scheduled

Payment **\$0**

Paid **\$0**

Date **May 2019**

Balance **\$730**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Apr 2019**

Balance **\$730**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Mar 2019**

Balance **\$730**

Scheduled

Payment **\$0**

Paid **\$0**

Date **Feb 2019**

Balance **\$730**

Scheduled

Payment **\$0**

Paid **\$0**



Historical Info

Original **CAPITAL ONE**

Creditor **N.A.**



Contact Info

Address **650 DUNDEE RD
STE 370,**

**NORTHBROOK IL
60062**

Phone **(800) 708-**
Number **7071**



Comment

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).



Reinvestigation Information

This item was updated from our processing of your dispute in Dec 2020.

VEHICLE SOLUTIONS CORP.

Potentially Negative



Account Info

Account Name	VEHICLE SOLUTIONS CORP.
Account Number	900Z2XXXX
Account Type	Auto Loan
Responsibility	Joint with
Date Opened	03/03/2018
Status	Open. \$1,374 past due as of Jan 2021.
Status Updated	Jan 2021
Balance	\$10,781
Balance Updated	01/15/2021
Recent Payment	\$0
Monthly Payment	\$458
Original Balance	\$16,563
Highest Balance	\$0
Terms	60 Months



Payment History

I E M A M I I A S O N D

	J	F	M	A	M	J	J	A	S	O	N	D
2021	60	—	—	—	—	—	—	—	—	—	—	—
2020	•	30	•	•	•	•	ND	60	ND	30	•	30
2019	—	—	•	•	•	•	•	•	•	•	•	•

• Current on payments 30 30 Days Past Due 60 60 Days Past Due

ND No data for this time period



Balance History

Date **Dec 2020**

Balance **\$10,781**

Scheduled

Payment **\$458**

Paid **\$1,178**

Date **Nov 2020**

Balance **\$10,781**

Scheduled

Payment **\$458**

Paid **\$2,178**

Date **Oct 2020**

Balance **\$11,153**

Scheduled

Payment **\$458**

Paid **\$458**

Date **Aug 2020**

Balance **\$11,829**

Scheduled

Payment **\$458**

Paid **\$0**

Date **Jun 2020**

Balance **\$11,829**

Scheduled

Payment **\$458**

Paid **\$0**

Date **May 2020**

Balance **\$11,968**

Scheduled

Payment **\$458**

Paid **\$0**

Date **Apr 2020**

Balance **\$11,968**
Scheduled
Payment **\$458**
Paid **\$490**

Date **Mar 2020**
Balance **\$12,237**
Scheduled
Payment **\$458**
Paid **\$26**

Date **Feb 2020**
Balance **\$12,965**
Scheduled
Payment **\$458**
Paid **\$0**

Date **Jan 2020**
Balance **\$13,135**
Scheduled
Payment **\$458**
Paid **\$0**

Date **Dec 2019**
Balance **\$13,333**
Scheduled
Payment **\$458**
Paid **\$500**

Date **Nov 2019**
Balance **\$13,555**
Scheduled
Payment **\$458**
Paid **\$0**

Date **Oct 2019**
Balance **\$13,651**
Scheduled
Payment **\$458**
Paid **\$0**

Date **Sep 2019**
Balance **\$13,915**
Scheduled
Payment **\$458**
Paid **\$0**

Date **Aug 2019**

Balance **\$14,059**

Scheduled

Payment **\$458**

Paid **\$0**

Date **Jul 2019**

Balance **\$14,275**

Scheduled

Payment **\$458**

Paid **\$458**

Date **Jun 2019**

Balance **\$14,445**

Scheduled

Payment **\$458**

Paid **\$0**

Date **May 2019**

Balance **\$14,457**

Scheduled

Payment **\$458**

Paid **\$0**

Date **Apr 2019**

Balance **\$14,457**

Scheduled

Payment **\$458**

Paid **\$458**

Date **Mar 2019**

Balance **\$14,633**

Scheduled

Payment **\$458**

Paid **\$481**



Contact Info

Address **104 CRANDON
BLVD STE 400,
KEY BISCAVNE FL
33149**

WEBBANK/FINGERHUT

Potentially Negative



Account Info

Account Name	WEBBANK/FINGERHUT
Account Number	636992XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	12/04/2015
Status	Closed. \$827 written off.
Status Updated	Jan 2017
Balance	\$0
Balance Updated	01/11/2017
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$700
Highest Balance	\$827
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	CLS	—	—	—	—	—	—	—	—	—	—	—
2016	•	•	•	•	•	•	30	60	90	120	150	CO
2015	—	—	—	—	—	—	—	—	—	—	—	•

• Current on payments 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 CLS Closed
CO Charge off



Contact Info

Address **6250 RIDGEWOOD
RD,
SAINT CLOUD MN
56303**



Comment

Purchased by another lender.

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

**US SM BUS
ADMIN ODA**

Inquired on
07/13/2020

409 3RD ST SW
WASHINGTON
DC, 20416

Business. This
inquiry is
scheduled to
continue on record
until Aug 2022.

**COMENITYBAN
K/PLAYSTATN**

Inquired on
07/07/2020

PO BOX 182789
COLUMBUS OH,
43218

Credit card. This
inquiry is
scheduled to
continue on record
until Aug 2022.

JPMCB CARD

Inquired on
05/17/2020

PO BOX 15298
WILMINGTON
DE, 19850

Unspecified. This
inquiry is
scheduled to
continue on record
until Jun 2022.

**PARADIGM
ACCEPTANCE
COMPANY**

Inquired on
01/24/2020

2504 BUILD
AMERICA DR
HAMPTON VA,
23666

Unspecified. This
inquiry is
scheduled to
continue on record
until Feb 2022.

**COMENITYCB/
PETLAND**

Inquired on
12/18/2019

PO BOX 182120
COLUMBUS OH,
43218

Charge Card. This
inquiry is
scheduled to
continue on record
until Jan 2022.

**NOWCOM/VEN-
USA AUTO
SALE**

Inquired on
12/09/2019

7300 NW 54TH
ST MIAMI FL,
33166

Auto loan. This
inquiry is
scheduled to
continue on record
until Jan 2022.

**SYNCHRONY
BANK**

Inquired on
11/28/2019

C/O PO BOX
965037
ORLANDO FL,
32896

Unspecified. This
inquiry is
scheduled to
continue on record
until Dec 2021.

CAPITALONE

Inquired on
11/04/2019

PO BOX 30281
SALT LAKE
CITY UT, 84130

Unspecified. This
inquiry is
scheduled to
continue on record
until Dec 2021.

**SYNCHRONY
BANK**

Inquired on
10/26/2019

C/O PO BOX
965037
ORLANDO FL,
32896

Unspecified. This
inquiry is
scheduled to
continue on record
until Nov 2021.

**700
CREDIT/MIA
REPOS, LL**

Inquired on
10/05/2019

1175 SE 8TH
AVE HIALEAH
FL, 33010

Auto loan. This
inquiry is
scheduled to
continue on record
until Nov 2021.

WF CRD SVC

Inquired on
06/01/2019

PO BOX 14517
DES MOINES IA,
50306

Unspecified. This
inquiry is
scheduled to
continue on record
until Jul 2021.

**800
LOANMART/CC
B**

Inquired on
05/29/2019

15400
SHERMAN WAY
STE 170 VAN
NUYS CA,
91406

Unspecified. This
inquiry is
scheduled to

continue on record
until Jun 2021.

CREDCO

Inquired on
05/15/2019

PO BOX 509124
SAN DIEGO CA,
92150

Auto loan on
behalf of OCEAN
AUTO SALES OF
MIAM. This inquiry
is scheduled to
continue on record
until Jun 2021.

JPMCB CARD

Inquired on
04/23/2019

PO BOX 15298
WILMINGTON
DE, 19850

Unspecified. This
inquiry is
scheduled to
continue on record
until May 2021.

**PARADIGM
ACCEPTANCE
COMPANY**

Inquired on
04/18/2019

2504 BUILD
AMERICA DR
HAMPTON VA,
23666

Unspecified. This
inquiry is
scheduled to
continue on record
until May 2021.

**CAPITAL ONE
AUTO FINANCE**

Inquired on
04/16/2019

PO BOX 259407
PLANO TX,
75025

Auto loan. This
inquiry is
scheduled to
continue on record
until May 2021.

**NOWCOM/WES
TLAKE
FINANCIA**

Inquired on
04/16/2019

4751 WILSHIRE
BLVD LOS
ANGELES CA,
90010

Auto loan. This
inquiry is
scheduled to
continue on record
until May 2021.

**UNITED AUTO
CREDIT CO**

Inquired on
04/16/2019

1071
CAMELBACK
ST STE 100
NEWPORT
BEACH CA,
92660

Unspecified. This
inquiry is
scheduled to
continue on record
until May 2021.

**AMPS/AUTO
TRUST USA**

Inquired on
04/15/2019

18900 NW 2
AVE MIAMI FL,
33169

Auto loan. This
inquiry is
scheduled to
continue on record
until May 2021.

**GREENSKY
INSTALLMENT**

Inquired on
03/05/2019

1797 N EAST
EXPY NE
BROOKHAVEN
GA, 30329

Unspecified. This
inquiry is
scheduled to
continue on record
until Apr 2021.

Soft Inquiries

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts. Soft inquiries also occur when you check your own credit report or when you use credit monitoring services from companies like Experian. These inquiries do not impact your credit score. Soft inquiries are not disputable but are available here for reference.

EXPERIAN

Inquired on
02/09/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
02/09/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626

**AFFIRM
INC/CELTIC
BANK**

Inquired on
02/05/2021

650
CALIFORNIA ST
FL 12,
SAN
FRANCISCO CA
94108
(855) 423-3729

EXPERIAN

Inquired on
02/02/2021,
01/19/2021,
01/12/2021,
12/22/2020,
12/08/2020,
11/24/2020,
11/10/2020,
10/27/2020,
10/13/2020,
09/29/2020,
09/15/2020,
09/01/2020,
08/18/2020,
08/04/2020,
07/21/2020,
07/07/2020,
06/23/2020,
06/09/2020,
05/26/2020,
05/12/2020,
04/28/2020,
04/14/2020,
03/31/2020,
03/03/2020,
02/18/2020,
02/04/2020,
01/21/2020,
01/07/2020,
12/24/2019,
12/10/2019,
11/26/2019,
11/12/2019,
10/29/2019,
10/15/2019,
10/01/2019,
09/17/2019,
09/03/2019,
08/20/2019,
08/06/2019,
07/23/2019,
07/09/2019,
06/25/2019,
06/11/2019,

05/28/2019,
05/14/2019,
04/30/2019,
04/16/2019 an
d 04/02/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626
(866) 252-8809

META BANK

Inquired on
01/28/2021 an
d 12/21/2020

5501 S
BROADBAND
LN,
SIOUX FALLS
SD 57108
(866) 550-6382

**LEXISNEXIS/IN
S/P&C**

Inquired on
01/16/2021,
06/21/2020,
02/28/2020 an
d 03/02/2019

1000
ALDERMAN DR,

ALPHARETTA
GA 30005
(866) 323-0932

EXPERIAN

Inquired on
01/15/2021,
01/07/2021,
12/23/2020,
12/08/2020,
11/10/2020,
11/05/2020,
10/16/2020,
10/15/2020,
10/03/2020,
10/02/2020,
09/17/2020,
09/15/2020,
09/07/2020,
09/01/2020,
08/25/2020,
08/13/2020,
07/13/2020,
07/07/2020,
07/03/2020,
06/04/2020,
05/28/2020,
05/17/2020,
04/24/2020,
03/21/2020,
03/20/2020,
03/10/2020,
01/31/2020,
01/24/2020,
12/18/2019,
12/13/2019,
12/09/2019,

CREDIT KARMA

Inquired on
01/10/2021,
01/08/2021,
01/07/2021,
12/30/2020,
12/27/2020,
12/22/2020,
12/20/2020,
12/16/2020,
12/13/2020,
12/08/2020,
12/05/2020,
12/01/2020,
11/29/2020,
11/25/2020,
11/21/2020,
11/18/2020,
11/16/2020,
11/10/2020,
11/07/2020,
11/05/2020,
10/31/2020,
10/28/2020,
10/24/2020,
10/21/2020,
10/18/2020,
10/13/2020,
10/12/2020,
10/07/2020,
10/04/2020,
10/03/2020,
09/11/2020,

		11/28/2019, 11/20/2019, 11/04/2019, 10/26/2019, 10/05/2019, 10/03/2019, 09/19/2019, 09/17/2019, 08/06/2019, 07/30/2019, 07/22/2019, 07/09/2019, 07/03/2019, 06/05/2019, 06/01/2019, 05/29/2019, 05/15/2019, 04/23/2019, 04/18/2019, 04/16/2019, 04/15/2019, 04/03/2019, 03/05/2019 and 02/05/2019 475 ANTON BLVD, COSTA MESA CA 92626	09/07/2020, 08/28/2020, 08/22/2020, 08/15/2020, 08/10/2020, 08/01/2020, 07/24/2020, 07/18/2020, 07/12/2020, 07/05/2020, 06/28/2020, 06/20/2020, 06/16/2020, 05/24/2020, 05/19/2020, 05/15/2020, 05/05/2020, 05/02/2020, 04/22/2020, 04/15/2020, 04/10/2020, 03/28/2020, 03/21/2020, 03/14/2020, 02/25/2020, 02/18/2020, 02/13/2020, 02/07/2020, 01/26/2020, 01/22/2020, 01/15/2020, 01/09/2020, 01/02/2020, 12/20/2019 and 12/13/2019 760 MARKET ST FL 2, SAN FRANCISCO CA 94102
WELLS FARGO BANK CREDIT EDUCATION	ONEMAIN Inquired on 01/02/2021, 11/22/2020,	CLARITY SERVICES INC Inquired on 12/31/2020,	CLARITY SERVICES INC Inquired on 12/31/2020,

Inquired on
01/06/2021,
12/05/2020 and
11/06/2020

11625 N
COMMUNITY
HOUSE RD,
CHARLOTTE
NC 28277

10/02/2020,
09/20/2020,
07/08/2020,
05/17/2020,
04/02/2020,
03/18/2020,
02/08/2020 and
12/25/2019

PO BOX 1010,
EVANSVILLE IN
47706
(844) 298-9773

12/19/2020,
12/06/2020,
11/22/2020,
08/14/2020 and
07/01/2020

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

10/02/2020,
03/18/2020,
02/11/2020 and
11/30/2019

None Provided

**CLARITY
SERVICES INC**

Inquired on
12/31/2020,
11/22/2020,
10/02/2020,
08/14/2020,
02/11/2020,
01/06/2020,
12/06/2019 and
11/03/2019

None Provided

**CLARITY/BRIG
HT LENDING**

Inquired on
12/31/2020,
11/22/2020,
10/02/2020,
08/14/2020,
06/12/2020,
04/29/2020,
03/18/2020,
02/11/2020 and
11/30/2019

353 OLD HAYS
RD,
HAYS MT
59527
(888) 517-3696

**CLARITY/CRED
IT NINJA FMS**

Inquired on
12/31/2020,
12/19/2020,
12/06/2020,
11/22/2020,
08/14/2020 and
07/01/2020

222 S
RIVERSIDE PLZ
STE 2300,
CHICAGO IL
60606

**CLARITY/CRED
IT NINJA/FMS**

Inquired on
12/31/2020,
12/19/2020,
12/06/2020,
11/22/2020,
08/14/2020 and
07/01/2020

222 S
RIVERSIDE PLZ
STE 2200,
CHICAGO IL
60606

**CLARITY/CRED
IT NINJA/FMS**

Inquired on
12/31/2020,
12/19/2020,
12/06/2020,
11/22/2020,
08/14/2020 and
07/01/2020

**CLARITY
SERVICES INC**

Inquired on
12/19/2020,
09/20/2020,
08/14/2020,
07/01/2020,
06/12/2020,
04/29/2020,
03/18/2020,
02/11/2020,

**CLARITY/FINWI
SE BANK**

Inquired on
12/19/2020,
09/06/2020,
05/17/2020,
01/26/2020,
10/15/2019,
05/29/2019,
04/14/2019 and
02/23/2019

**CLARITY/KEND
ALL/FAWKES**

Inquired on
12/19/2020

406
BROADWAY ST,
VALLEY FALLS
KS 66088

222 S
RIVERSIDE PLZ
STE 2200,
CHICAGO IL
60606

11/30/2019,
10/21/2019,
05/08/2019 an
d 04/18/2019

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

130 E
RANDOLPH ST
STE 1650,
CHICAGO IL
60601

**CLARITY/KEND
ALL/FAWKES**
Inquired on
12/19/2020

406
BROADWAY ST,
VALLEY FALLS
KS 66088

METABANK
Inquired on
12/10/2020

5501 S
BROADBAND
LN,
SIOUX FALLS
SD 57108
(866) 559-5037

**CLARITY
SERVICES INC**
Inquired on
12/06/2020

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

**CLARITY/SKT
TRAIL CASH**
Inquired on
12/06/2020

597 PEACE
PIPE RD,
LAC DU
FLAMBEAU WI
54538

**SKY TRAIL
CASH**
Inquired on
12/06/2020

597 PEACE
PIPE RD FL 2,
LAC DU
FLAMBEAU WI
54538

**EXPERIAN
CREDITMATCH**
Inquired on
12/04/2020,
11/15/2019,
08/07/2019,
06/22/2019 an
d 02/07/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626

**CLARITY/SPRI
NG WATER FIN**
Inquired on
11/30/2020

1420
GUERNEVILLE
RD STE 6,
SANTA ROSA
CA 95403

**CLARITY/SPRI
NGWATER**
Inquired on
11/30/2020

1420
GUERNEVILLE
RD STE 6,
SANTA ROSA
CA 95403

**CLARITY/ZFUN
DS/EPIC**
Inquired on
11/30/2020

597 PEACE
PIPE RD FL 2,
LAC DU

**CLARITY/ZFUN
DS/EPIC**
Inquired on
11/30/2020

597 PEACE
PIPE RD FL 2,
LAC DU

MICROBILT
Inquired on
11/29/2020

1640 AIRPORT
RD NW STE
115,

**MONTGOMERY
WARD/DM
SERV**
Inquired on
11/24/2020

1112 7TH AVE,
MONROE WI

FLAMBEAU WI
54538

FLAMBEAU WI
54538

KENNESAW GA
30144

53566
(888) 557-3848

CLARITY/GREENLINE/EAGLE/

Inquired on
11/23/2020

597 PEACE
PIPE RD,
LAC DU
FLAMBEAU WI
54538

CLARITY/GREENLINE/EAGLE/

Inquired on
11/23/2020

597 PEACE
PIPE RD,
LAC DU
FLAMBEAU WI
54538

CLARITY/LEAD BANK

Inquired on
11/22/2020,
10/02/2020,
04/11/2020 and
10/21/2019

200 N 3RD ST,
GARDEN CITY
MO 64747

CLARITY/LEAD BANK

Inquired on
11/22/2020,
10/02/2020 and
04/11/2020

200 N 3RD ST,
GARDEN CITY
MO 64747

**CLARITY/PERP
AY**

Inquired on
11/12/2020

1217 SANSOM
ST FL 8,
PHILADELPHIA
PA 19107

**CONVERGENT
OUTSOURCING,**

Inquired on
10/26/2020,
06/06/2020 and
10/15/2019

800 SW 39TH
ST,
RENTON WA
98057
(888) 871-2279

**CLARITY/POSS
IBLE FINANCE**

Inquired on
10/16/2020

500 YALE AVE
N STE 329,
SEATTLE WA
98109

**DATAMYX/CRED
NINJA/KMD
PART**

Inquired on
10/13/2020

222 S
RIVERSIDE PLZ
STE 2200,
CHICAGO IL
60606

**CLARITY
SERVICES INC**

Inquired on
10/02/2020,
08/14/2020,
04/01/2020,
12/03/2019 and
07/11/2019

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

**CLARITY
SERVICES INC**

Inquired on
10/02/2020

None Provided

**CLARITY
SERVICES INC**

Inquired on
10/02/2020

PO BOX 5717,
CLEARWATER
FL 33758

**CLARITY/BLUE
CHIP FINANCE**

Inquired on
10/02/2020

914 CHIEF
LITTLE SHEEL
ST NE,
BELCOURT ND
58316

**CLARITY
SERVICES INC**

Inquired on
09/26/2020

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

**CLARITY
SERVICES INC**

Inquired on
09/20/2020

None Provided

**CLARITY/MOU
NTAIN SUMMIT**

Inquired on
09/20/2020

635 E STATE
HIGHWAY 20 #
F,
UPPER LAKE
CA 95485

**CLARITY/MOU
NTAIN SUMMIT**

Inquired on
09/20/2020

635 E STATE
HIGHWAY 20 #
F,
UPPER LAKE
CA 95485

**CLARITY/OXFO
RD/ALLCALLS**

Inquired on
09/20/2020

1400
GUERNEVILLE
RD STE 2,
SANTA ROSA
CA 95403

**CLARITY/OXFO
RD/ALLCALLS**

Inquired on
09/20/2020

1400
GUERNEVILLE
RD STE 2,
SANTA ROSA
CA 95403

**AFFIRM
INC/CROSS
RIVER B**

Inquired on
09/05/2020,
07/03/2020,
03/08/2020 an
d 11/15/2019

30 ISABELLA
ST FL 4L12,
PITTSBURGH
PA 15212
(855) 423-3729

LOANME INC

Inquired on
08/14/2020

1900 S
COLLEGE BLVD
STE 300,
ANAHEIM CA
92806

**CLAIRTY/FLEX
SHOPPER**

Inquired on
07/08/2020

901 W YAMATO
RD STE 260,
BOCA RATON
FL 33431
(855) 353-9289

**CLARITY/NETC
ASHMAN.COM**

Inquired on
07/08/2020 an
d 05/08/2019

38 SLOAN ST,
ROSWELL GA
30075

**COMENITYBAN
K/PLAYSTATN**

Inquired on
07/07/2020

PO BOX
182789,
COLUMBUS OH
43218

**LEXISNEXIS/IN
S/P&C**

Inquired on
06/21/2020

1000
ALDERMAN DR,

ALPHARETTA
GA 30005
(866) 323-0932

**LEXISNEXIS/IN
S/ESURANCE**

**CONVERGENT
OUTSOURCING**

QUADPAY INC

Inquired on
05/07/2020

**CLARITY
SERVICES INC**

Inquired on
06/14/2020 and
03/02/2019

1000
ALDERMAN DR,

ALPHARETTA
GA 30005
(800) 456-6004

Inquired on
05/18/2020 and
11/21/2019

800 SW 39TH
ST,
RENTON WA
98057
(888) 871-2279

27 W 24TH ST,
NEW YORK NY
10010

Inquired on
04/16/2020

PO BOX 5717,
CLEARWATER
FL 33758

**CLARITY/WLCC
II/ARWHD ADV**

Inquired on
04/16/2020

1 WAKPAMNI
LAKE ROAD,
WAKPAMNI
LAKE SD 57716

**WEBCOLLEX
LLC**

Inquired on
04/08/2020

505
INDEPENDENC
E PKWY,
CHESAPEAKE
VA 23320
(757) 361-0018

**INTERNAL
REVENUE
SERVICE**

Inquired on
04/04/2020,
04/02/2020 and
03/26/2020

250 MURALL
DR,
KEARNEYSVILL
E WV 25430

SPRINT

Inquired on
04/03/2020 and
03/25/2020

6360 SPRINT
PKWY,
OVERLAND
PARK KS 66251

**HEALTH
CREDIT
SVC/CSC/FN**

Inquired on
04/01/2020

1401 W
MOREHEAD ST,
CHARLOTTE
NC 28208
(800) 427-9184

**SPRINGSTONE/
NBT/LC**

Inquired on
04/01/2020

595 MARKET
ST # 200,
SAN
FRANCISCO CA
94105
(415) 632-5600

**UNITED
MEDICAL
CREDIT IN**

Inquired on
04/01/2020,
01/24/2020 and
04/18/2019

2100 MAIN ST
STE 350,
IRVINE CA
92614
(888) 647-4333

**CLARITY/CHIN
OOK SERVICES**

Inquired on
03/18/2020

401B TALMAGE
RD,
UKIAH CA
95482

**CLARITY/CHIN
OOK/PATH LEN**

Inquired on
03/18/2020 and
10/24/2019

**CLARITY/RIPPL
ECASH**

Inquired on
03/18/2020,
12/10/2019 and
10/28/2019

**CLARITY/ZIIBI
LLC**

Inquired on
03/18/2020 and
12/10/2019

**PROGRESSIVE
INSURANCE**

Inquired on
02/28/2020,
08/07/2019,

621 MEDICINE
WAY STE 1,
UKIAH CA
95482

597 PEACE
PIPE RD FL 2,
LAC DU
FLAMBEAU WI
54538

597 PEACE
PIPE RD FL 2,
LAC DU
FLAMBEAU WI
54538

05/29/2019 an
d 03/02/2019

6300 WILSON
MILLS RD,
CLEVELAND OH
44143

**RNN/UNIFUND
CCR LLC**

Inquired on
02/19/2020 an
d 07/16/2019

10625
TECHWOODS
CIR,
BLUE ASH OH
45242

**CLARITY/RADI
ANT CASH**

Inquired on
02/11/2020 an
d 11/05/2019

597 PEACE
PIPE RD,
LAC DU
FLAMBEAU WI
54538

**CLARITY
SERVICES INC**

Inquired on
02/08/2020

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

**OPENROAD
LENDING LLC**

Inquired on
01/31/2020,
11/13/2019,
08/19/2019 an
d 05/02/2019

6616 DAVID
BLVD,
NORTH
RICHLAND
HILLS TX
76182
(888) 536-3024

**LENDINGPOINT
LLC**

Inquired on
01/24/2020 an
d 04/18/2019

1201 ROBERTS
BLVD NW STE
200,
KENNESAW GA
30144
(844) 885-8713

**CREDENCE
RESOURCE
MANAGE**

Inquired on
01/19/2020 an
d 07/22/2019

17000 DALLAS
PKWY STE 204,
DALLAS TX
75248
(855) 876-5380

**CLARITY/RIVE
RBEND CASH**

Inquired on
01/06/2020

353 OLD HAYS
RD,
HAYS MT
59527

**CLARITY/
RIVERBEND FIN**

Inquired on
01/06/2020

353 OLD HAYS
RD,
HAYS MT
59527

**COMENITYCB/
PETLAND**

Inquired on
12/18/2019

PO BOX
182120,
COLUMBUS OH
43218

**CREDIT ONE
BANK NA**

Inquired on
12/14/2019

PO BOX 98875,
LAS VEGAS NV
89193
(877) 825-3242

**ON THE
BARRELHEAD
LLC**

Inquired on
12/14/2019

835 MAIN AVE
STE 205,

ONEMAIN

Inquired on
12/14/2019,
12/06/2019,
11/30/2019,
11/25/2019,
11/22/2019,
11/19/2019,
11/16/2019,

DURANGO CO
81301
(970) 840-2221

11/13/2019,
11/04/2019,
04/29/2019,
04/25/2019 an
d 04/14/2019

PO BOX 1010,
EVANSVILLE IN
47706
(844) 298-9773

**CLARITY/BLUE
RIVER LENDI**

Inquired on
12/03/2019

597 PEACE
PIPE RD,
LAC DU
FLAMBEAU WI
54538

**CLARITY/BLUE
RIVER LENDING**

Inquired on
12/03/2019

597 PEACE
PIPE RD,
LAC DU
FLAMBEAU WI
54538
(800) 301-4393

**CLARITY/SKY
CASH USA**

Inquired on
12/03/2019

11900
BISCAYEN
BLVD STE 501,
NORTH MIAMI
FL 33181

**CLARITY/SKY
GROUP USA**

Inquired on
12/03/2019

11900
BISCAYNE
BLVD STE 501,
NORTH MIAMI
FL 33181

**CLARITY/LA
POSTA TLE**

Inquired on
11/22/2019

8 CRESTWOOD
RD,
BOULEVARD CA
91905

**GENTLE
BREEZE
ONLINE**

Inquired on
11/22/2019 an
d 11/04/2019

8 CRESTWOOD
RD,
BOULEVARD CA
91905

**VERIZON
WIRELESS**

Inquired on
11/19/2019 an
d 03/02/2019

PO BOX
650051,
DALLAS TX
75265

**CLARITY
SERVICES INC**

Inquired on
11/14/2019

PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118

**CLARITY
SERVICES INC**

Inquired on
11/14/2019

15550
LIGHTWAVE
DR,

**CLARITY/ELAS
TIC**

Inquired on
11/14/2019

601 W MARKET
ST,
LOUISVILLE KY
40202

**CLARITY/REPU
BLIC BANK**

Inquired on
11/14/2019

601 W MARKET
ST,
LOUISVILLE KY
40202

**EDS/REPUBLIC
BANK & TRUS**

Inquired on
11/14/2019

4030 SMITH
RD,
CINCINNATI OH
45209

CLEARWATER
FL 33760

(502) 584-3600

**SEVENTH
AVENUE/DM
SERVI**

Inquired on
11/11/2019 and
05/24/2019

1112 7TH AVE,
MONROE WI
53566

VERIFACTS INC

Inquired on
11/07/2019

1980
INDUSTRIAL
DR,
STERLING IL
61081
(815) 626-9300

**CLARITY
SERVICES INC**

Inquired on
11/05/2019

PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118

**CLARITY/GREE
NLINE LOANS**

Inquired on
11/04/2019

353 OLD HAYS
RD,
HAYS MT
59527

**SYNCHRONY
FINANCIAL**

Inquired on
10/26/2019,
04/18/2019 and
02/07/2019

777 LONG
RIDGE RD,
STAMFORD CT
06902
(866) 419-4096

**CLARITY/REDH
AWKFINANCIA
L**

Inquired on
10/24/2019

125 MISSION
RANCH BLVD,
CHICO CA
95926

**CLARITY
SERVICES INC**

Inquired on
10/15/2019

PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118

**CLARITY
SERVICES INC**

Inquired on
10/15/2019,
04/14/2019 and
02/23/2019

PO BOX 5717,
CLEARWATER
FL 33758

QUADPAY INC

Inquired on
10/15/2019

27 W 24TH ST
FL 2,
NEW YORK NY
10010

**CREDIT
CONTROL, LLC**

Inquired on
10/10/2019 and
10/09/2019

5757
PHANTOM DR
STE 330,
HAZELWOOD
MO 63042
(314) 442-7400

**CREDIT
CONTROL, LLC**

Inquired on
10/09/2019

None Provided

**CLARITY
SERVICES INC**

Inquired on
09/30/2019

PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118

**CLARITY
SERVICES INC**

Inquired on
07/11/2019,

**CLARITY
SERVICES INC**

Inquired on
07/11/2019

**CLARITY
SERVICES INC**

Inquired on
07/11/2019

**CLARITY
SERVICES INC**

Inquired on
07/11/2019

05/29/2019,
05/08/2019 and
04/18/2019

None Provided

None Provided

15550
LIGHTWAVE
DR,
CLEARWATER
FL 33760

PO BOX 5717,
CLEARWATER
FL 33758

CLARITY/NATIONALSMALLLOA

Inquired on
07/11/2019

14284 HWY 70
WEST,
LAC DU
FLAMBEAU WI
54538

WF CRD SVC

Inquired on
06/01/2019

PO BOX 14517,
DES MOINES IA
50306
(800) 642-4720

**WELLS FARGO
BANK CREDIT
EDUCATION**

Inquired on
06/01/2019

11625 N
COMMUNITY
HOUSE RD,
CHARLOTTE
NC 28277

**CLARITY
SERVICES INC**

Inquired on
05/29/2019

PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118

**CLARITY
SERVICES INC**

Inquired on
05/29/2019

None Provided

**CLARITY
SERVICES INC**

Inquired on
05/29/2019 and
05/08/2019

None Provided

**CLARITY
SERVICES INC**

Inquired on
05/29/2019

PO BOX 5717,
CLEARWATER
FL 33758

**CLARITY/LD
EXP/GENTLE
BR**

Inquired on
05/29/2019 and
05/08/2019

1930 WILSHIRE
BLVD,
LOS ANGELES
CA 90057

**FIRST
ADVANTAGE/E
MPLOYMENT**

Inquired on
05/28/2019

140 FOUNTAIN
PKWY N STE
410,
ST
PETERSBURG
FL 33716
(727) 290-1000

**NATIONAL
AUTO
LOANNETWOR**

Inquired on
05/24/2019

3388 VIA LIDO
STE 201,
NEWPORT
BEACH CA
92663

**CLARITY
SERVICES INC**

Inquired on
05/23/2019

PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118

**CLARITY
SERVICES INC**

Inquired on
05/23/2019

None Provided

**CLARITY
SERVICES INC**

Inquired on
05/23/2019

None Provided

**CLARITY
SERVICES INC**

Inquired on
05/23/2019

PO BOX 5717,
CLEARWATER
FL 33758

**AT&T
SERVICES**

Inquired on
05/20/2019

PO BOX
181929,
DALLAS TX
75218
(866) 718-2011

**CLARITY
SERVICES INC**

Inquired on
05/08/2019

PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118

**CLARITY
SERVICES INC**

Inquired on
05/08/2019

None Provided

**CLARITY
SERVICES INC**

Inquired on
05/08/2019

PO BOX 5717,
CLEARWATER
FL 33758

**CLARITY/AMER
ICAN WEB LOA**

Inquired on
05/08/2019 an
d 04/18/2019

2128 N 14TH
ST STE 1 # 130,

PONCA CITY
OK 74601

CLARITY/AWL

Inquired on
05/08/2019 an
d 04/18/2019

7490 HIGHWAY
177,
RED ROCK OK
74651

**CLARITY/GREE
N ARROW
SOLU**

Inquired on
05/08/2019

1759 N 400 E,
NORTH LOGAN
UT 84341

UNIFUND

Inquired on
05/01/2019

10625
TECHWOODS
CIR,
BLUE ASH OH
45242
(888) 384-8134

**PERSONALLOA
NS.COM**

Inquired on
04/25/2019

318 N CARSON
ST STE 208,
CARSON CITY
NV 89701
(310) 929-5566

**CAPITAL ONE
AUTO FINANCE**

Inquired on
04/18/2019

7933 PRESTON
RD,
PLANO TX
75024
(800) 227-3863

**CLARITY
SERVICES INC**

Inquired on
04/18/2019

PO BOX 5717,
CLEARWATER
FL 33758

CLARITY/AWL

Inquired on
04/18/2019

7490 HIGHWAY
177,
RED ROCK OK
74651

CARVANA

Inquired on
04/16/2019

4020 E INDIAN
SCHOOL RD,
PHOENIX AZ
85018

CARVANA, LLC

Inquired on
04/16/2019

1930 W RIO
SALADO PKWY,
TEMPE AZ
85281

(866) 390-3118

(602) 667-2476

**CLARITY
SERVICES INC**

Inquired on
04/16/2019

PO BOX 5717,
CLEARWATER
FL 33758
(866) 390-3118

EXPERIAN

Inquired on
03/28/2019,
03/14/2019,
02/28/2019 and
02/14/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626
(866) 431-3471

**AMPS/CREDOV
A FINANCIAL L**

Inquired on
03/24/2019

45999 CENTER
OAK PLZ STE
100,
STERLING VA
20166

**AUTOMOTIVE
MKT PROFIT
SY**

Inquired on
03/24/2019

25115 AVENUE
STANFORD STE
B250,
VALENCIA CA
91355
(661) 257-0717

**NEXTEP
HOLDING LLC**

Inquired on
03/24/2019

9484 DOUBLE R
BLVD STE A,
RENO NV
89521
(844) 619-1400

**FUTURE
FAMILY, INC**

Inquired on
03/07/2019

655
MONTGOMERY
ST # 7TH,
SAN
FRANCISCO CA
94111

EXPERIAN

Inquired on
02/14/2019

475 ANTON
BLVD,
COSTA MESA
CA 92626
(866) 431-3471

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit Experian.com/help

Phone

Monday - Friday

9am to 5pm

(855) 414-6047

Mail

Experian

PO Box 9701

Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

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 the 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, D.C. 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:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- 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 creditworthiness 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 5OPTOUT (1 888 567 8688).

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, visit www.consumerfinance.gov/learnmore.

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.

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 more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

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 Bureau:

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

PLEASE CONTACT:

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357

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
PO Box 1200

c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

Minneapolis, MN 55480

d. Federal Credit Unions

c. FDIC Consumer
Response Center
1100 Walnut Street, Box
#11
Kansas City, MO 64106

d. National Credit Union
Administration
Office of Consumer
Protection (OCP)
Division of Consumer
Compliance and
Outreach (DCCO)
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 SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings,
Surface Transportation
Board
Department of
Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

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, SW, 8th
Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange
Commission
100 F St NE
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**

FTC Regional Office for
region in which the
creditor operates **or**
Federal Trade
Commission: Consumer
Response Center –
FCRA
Washington, DC 20580
(877) 382-4357

Notification of Rights

- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Washington Consumers

