

View report from

Nov 15, 2020

▼

MARGHERITA A BOVEE

594

Calculated using VantageScore 3.0
Provided by TransUnion

Personal Information

NAMES REPORTED

- MARGHERITA A BOVEE
- MARGHERIT BOVEE

EMPLOYMENT INFO

- JERMAR PRODUCTIONS I
- CRAZYJOEY.COM INC

ADDRESSES REPORTED

- 📍

6020 N BAYFRONT DR
HERNANDO, FL
34442
- 📍

340 GOLFVIEW DR
WESTON, FL
33326
- 📍

4635 N CARL G ROSE HY
HERNANDO, FL
34442

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™ in the details of the account.

AUTO LOANS

GROW FINANCIAL FCU

Reported: Nov. 01, 2020

\$5,105.00

In good standing

Overview

You have **14%** left to pay on this loan.

Balance	Highest Balance
\$5105	\$36696
Monthly payment	\$511
Opened	Aug. 11, 2014 (6 yrs, 3 mos)
Term	84 months

Payment History

You've made **96%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Last payment	Oct. 19, 2020
Current Payment Status	Current
Worst Payment Status	30-59 Days Late

Account Details

Account status	Open
Type	Auto Loan
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	2/0/0
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

GROW FINANCIAL FCU
POB 6824
TAMPA, FL 33608

(813) 837-2451

MERCEDES-BENZ FINANCIAL

Reported: Oct. 31, 2020

\$3,644.00

In good standing

Overview

You have **9%** left to pay on this loan.

Balance	Highest Balance
\$3644	\$39619
Monthly payment	\$0
Opened	Jan. 02, 2011 (9 yrs, 10 mos)
Term	1 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	●	●	●	✓	✓	✓			
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Last payment	Feb. 05, 2015
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Open
Type	Auto Lease
Responsibility	Individual
Remarks	Full termination; balance owing
Times 30/60/90 days late	0/0/0
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

MERCEDES-BENZ FINANCIAL
P.O. BOX 961
ROANOKE, TX 76262

SETOYOTA FIN DBA OF WOFC

Reported: Sep. 17, 2020

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$37390
Monthly payment	\$0
Opened	Aug. 05, 2014 (6 yrs, 3 mos)
Term	75 months

Payment History

You've made **81%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✓	✓				
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✗	✗	✗	✓	✓	✓	✗	✗



Last payment	Sep. 14, 2020
Current Payment Status	Current
Worst Payment Status	60-89 Days Late

Account Details

Account status	Closed
Type	Auto Loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	8/1/0
Closed	Sep. 17, 2020

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

SETOYOTA FIN DBA OF WOFC
PO BOX 91614
MOBILE, AL 36691

(800) 553-2650

BMW FINANCIAL SERVICES

Reported: May 03, 2012

\$0.00

Closed



Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$94176
Monthly payment	\$0
Opened	Nov. 11, 2009 (11 yrs)
Term	36 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2012	✓	✓	✓	✓								
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009												✓

Last payment	May 02, 2012
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Auto Lease
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	May 03, 2012

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

BMW FINANCIAL SERVICES
PO BOX 3608
DUBLIN, OH 43016

(800) 578-5000

SETOYOTA FIN DBA OF WOFC

Reported: Nov. 30, 2011

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$19043
Monthly payment	\$0
Opened	Oct. 21, 2008 (12 yrs)
Term	36 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008										✓	✓	✓

Last payment Oct. 05, 2011

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status Closed

Type Auto Loan

Responsibility Maker

Remarks Closed

Times 30/60/90 days late 0/0/0

Closed Nov. 30, 2011

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

SETOYOTA FIN DBA OF WOFC
PO BOX 91614
MOBILE, AL 36691

(800) 553-2650

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Hide closed (3)

CREDIT CARDS

FIRST PREMIER BANK

Reported: Oct. 29, 2020

\$259.00
In good standing -

Overview

You're currently using **86%** of your account's limit.

Balance	Credit limit
\$259	\$300
<hr/>	
Monthly payment	\$30
<hr/>	
Opened	Sep. 24, 2018 (2 yrs, 1 mo)

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018										✓	✓	✓
<hr/>												
Last payment	Oct. 02, 2020											

Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Authorized User
Remarks	No Info
Times 30/60/90 days late	0/0/0
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 PREMIER BANK
3820 N LOUISE AVE
SIOUX FALLS, SD 57107

(800) 987-5521

Reported: Oct. 23, 2020

In good standing**Overview**You're currently using **84%** of your account's limit.

Balance	Credit limit
\$629	\$750
Monthly payment	\$25
Opened	May 27, 2019 (1 yr, 5 mos)

Payment HistoryYou've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2019						✓	✓	✓	✓	✓	✓	✓

Last payment	Sep. 21, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
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

CAPITAL ONE BANK USA NA
PO BOX 30281
SALT LAKE CITY, UT 84130

(800) 955-7070

CAPITAL ONE BANK USA NA

Reported: Oct. 19, 2020

\$336.00
In good standing -

Overview

You're currently using 45% of your account's limit.

Balance	Credit limit
\$336	\$750
Monthly payment	\$25
Opened	Aug. 21, 2018 (2 yrs, 2 mos)

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018									✓	✓	✓	✓

Last payment	Oct. 16, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Authorized User
Remarks	No Info
Times 30/60/90 days late	0/0/0
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

CAPITAL ONE BANK USA NA
PO BOX 30281
SALT LAKE CITY, UT 84130

(800) 955-7070

CAPITAL ONE/WALMART

Reported: Oct. 19, 2020

\$241.00

In good standing

Overview

You're currently using **80%** of your account's limit.

Balance	Credit limit
\$241	\$300
Monthly payment	\$28
Opened	Apr. 02, 2020 (7 mos)

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2020					✓	✓	✓	✓	✓			

Last payment	Oct. 16, 2020
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Current Payment Status	Current
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Amount past due	\$0
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Worst Payment Status	Current
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Account Details

Account status	Open
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Type	Charge account
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Responsibility	Authorized User
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Remarks	No Info
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Times 30/60/90 days late	0/0/0
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Closed	No Info
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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

CAPITAL ONE/WALMART
PO BOX 30281
SALT LAKE CITY, UT 84130

(800) 227-4825

CREDIT ONE BANK

Reported: Jun. 07, 2018

\$0.00

In good standing

-

Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	\$0
Opened	Apr. 29, 2018 (2 yrs, 6 mos)

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2018					✓							
Last payment	May 29, 2018											
Current Payment Status	Current											
Amount past due	\$0											
Worst Payment Status	Current											

Account Details

Account status	Open
Type	Credit Card
Responsibility	Authorized User
Remarks	No Info
Times 30/60/90 days late	0/0/0
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

CREDIT ONE BANK
PO BOX 98872
LAS VEGAS, NV 89193

(877) 825-3242

AMEX DEPARTMENT STORES N

Reported: Nov. 13, 2020

\$3,434.00
Closed

Overview

You're currently using **118%** of your account's limit.

Balance	Credit limit
\$3434	\$2900
Monthly payment	\$0
Opened	Jun. 04, 2010 (10 yrs, 5 mos)

Payment History

Last payment	Jun. 11, 2015
Current Payment Status	In Collections/ChargeOff
Amount past due	\$3434
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Oct. 13, 2015

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

AMEX DEPARTMENT STORES N
PO BOX 8218
MASON, OH 45040

TD BANK USA/TARGET CREDI
Reported: Oct. 27, 2020

\$6,339.00
Closed

Overview

You're currently using **115%** of your account's limit.

Balance	Credit limit
\$6339	\$5500
Monthly payment	\$0
Opened	Mar. 21, 2001 (19 yrs, 7 mos)

Payment History

Last payment	Dec. 23, 2015
Current Payment Status	In Collections/ChargeOff
Amount past due	\$6339
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Mar. 26, 2016

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

TD BANK USA/TARGET CREDI
PO BOX 673
MINNEAPOLIS, MN 55440

BANK OF AMERICA

Reported: Oct. 27, 2020

\$5,977.00

Closed

Overview

You're currently using **120%** of your account's limit.

Balance	Credit limit
\$5977	\$5000
Monthly payment	\$0
Opened	Nov. 25, 2002 (17 yrs, 11 mos)

Payment History

Last payment	Apr. 04, 2016
Current Payment Status	In Collections/ChargeOff
Amount past due	\$5977
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Jul. 25, 2016

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

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998

(800) 421-2110

BANK OF AMERICA

Reported: Oct. 20, 2020

\$7,874.00
Closed -

Overview

You're currently using **112%** of your account's limit.

Balance	Credit limit
\$7874	\$7000
Monthly payment	\$0
Opened	Sep. 04, 2002 (18 yrs, 2 mos)

Payment History

Last payment	Apr. 04, 2016
Current Payment Status	In Collections/ChargeOff
Amount past due	\$7874
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Jul. 09, 2016

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

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998

(800) 421-2110

CAPITAL ONE BANK USA NA

Reported: Oct. 16, 2020

\$4,620.00

Closed

Overview

You're currently using **111%** of your account's limit.

Balance	Credit limit
\$4620	\$4150
Monthly payment	\$0
Opened	Jul. 26, 2000 (20 yrs, 3 mos)

Payment History

Last payment	Nov. 20, 2015
Current Payment Status	In Collections/ChargeOff
Amount past due	\$4620
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Aug. 07, 2016

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

CAPITAL ONE BANK USA NA
PO BOX 30281
SALT LAKE CITY, UT 84130

(800) 955-7070

CREDIT ONE BANK

Reported: Oct. 07, 2016

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$700
Monthly payment	\$0
Opened	Aug. 04, 2015 (5 yrs, 3 mos)

Payment History

Last payment	Nov. 18, 2015
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0

Worst Payment Status

No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	May 09, 2016

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

CREDIT ONE BANK
PO BOX 98872
LAS VEGAS, NV 89193

(877) 825-3242

AMERICAN EXPRESS

Reported: Jul. 20, 2018

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	No Info
Monthly payment	\$0
Opened	Apr. 22, 2008 (12 yrs, 6 mos)

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Payment after charge off/collection Settled - less than full balance
Times 30/60/90 days late	0/0/0
Closed	May 22, 2015

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

AMERICAN EXPRESS
P.O. BOX 981537
EL PASO, TX 79998

(800) 874-2717

BEST BUY/CBNA

Reported: Dec. 23, 2019

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$305
Monthly payment	\$0
Opened	Mar. 02, 2003 (17 yrs, 8 mos)

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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Last payment Sep. 21, 2014

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

Account Details

Account status Paid

Type Charge account

Responsibility Individual

Remarks Canceled by credit grantor

Times 30/60/90 days late 0/0/0

Closed Jul. 22, 2016

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

BEST BUY/CBNA
PO BOX 6497
SIOUX FALLS, SD 57117

MACYS DEPARTMENT STORES

Reported: Dec. 07, 2019

\$0.00
Closed

Overview

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

Balance	Credit limit
\$0	\$100
Monthly payment	\$0
Opened	Jun. 04, 2010 (10 yrs, 5 mos)

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Last payment	Mar. 02, 2015											
Current Payment Status	Current											
Amount past due	\$0											

Account Details

Account status	Paid
Type	Charge account
Responsibility	Individual
Remarks	Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Aug. 01, 2016

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

MACYS DEPARTMENT STORES
PO BOX 8218
MASON, OH 45040

AMERICAN EXPRESS

Reported: Jun. 17, 2015

\$0.00

Closed



Overview

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

Balance	Credit limit
\$0	No Info
Monthly payment	\$0
Opened	Dec. 02, 2002 (17 yrs, 11 mos)

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	✓	✓	✓							
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓

Last payment	No Info
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual
Remarks	Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	May 22, 2015

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

AMERICAN EXPRESS
P.O. BOX 981537
EL PASO, TX 79998

(800) 874-2717

SYNCB/WAL-MART

Reported: Apr. 06, 2012

\$0.00

Closed



Overview

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

Balance	Credit limit
\$0	\$800

Monthly payment	\$0
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Opened	Dec. 01, 2009 (10 yrs, 11 mos)
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Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2012	✓	✓	✓									
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009												✓

Last payment	Mar. 29, 2012
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Current Payment Status	Current
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Amount past due	\$0
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Worst Payment Status	Current
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Account Details

Account status	Transferred
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Type	Charge account
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Responsibility	Individual
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Remarks	Account closed due to transfer
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Times 30/60/90 days late	0/0/0
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Closed	Apr. 06, 2012
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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

SYNCB/WAL-MART
PO BOX 965024
ORLANDO, FL 32896

(855) 893-5848

^
Hide closed (11)

OTHER LOANS

BRIGHT STAR CU

Reported: Oct. 31, 2020

\$3,841.00
Closed -

Overview

You have **77%** left to pay on this loan.

Balance	Highest Balance
\$3841	\$5000
Monthly payment	\$0
Opened	May 30, 2012 (8 yrs, 5 mos)
Term	0 months

Payment History

Last payment	Sep. 28, 2015
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Unsecured loan
Responsibility	Joint
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Sep. 30, 2015

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

BRIGHT STAR CU
1300 SW 2ND CT POB 8966
FT LAUDERDALE, FL 33310

(305) 486-2736

BANK OF AMERICA

Reported: Feb. 21, 2015

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$36895
Monthly payment	\$0
Opened	Jul. 18, 2006 (14 yrs, 4 mos)
Term	0 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓											
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Last payment	Aug. 13, 2013
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid
Type	Line of credit
Responsibility	Individual
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Sep. 18, 2014

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**

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998

(800) 421-2110

REAL ESTATE LOANS

WELLS FARGO BANK NA

Reported: Jun. 30, 2017

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$31876
Monthly payment	\$0
Opened	Jun. 14, 2006 (14 yrs, 5 mos)
Term	0 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✗	✗	✗	✓	●							
2016	✓	✓	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓
2015				✓	✓	✓	✓	✓	✓	✓	✓	✓

Last payment	Apr. 21, 2017
Current Payment Status	30-59 Days Late
Worst Payment Status	90-119 Days Late

Account Details

Account status	Paid
Type	Home equity
Responsibility	Individual
Remarks	Cl No Lngr Avl-In Rpymt Phase
Times 30/60/90 days late	3/3/1
Closed	Apr. 21, 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 BANK NA
P O BOX 31557
BILLINGS, MT 59107

(800) 853-8516

WELLS FARGO HOME MORTGAG
Reported: Apr. 20, 2017

\$0.00
Closed -

Overview

You have 0% left to pay on this real estate loan.

Balance	Highest Balance
\$0	\$396000
Monthly payment	\$0
Opened	Sep. 08, 2005 (15 yrs, 2 mos)
Term	396 months

Payment History

You've made **87%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✗	✓	✓									
2016	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Last payment	Apr. 20, 2017
Current Payment Status	Current
Worst Payment Status	30-59 Days Late

Account Details

Account status	Closed
Type	Conventional real estate mortgage
Responsibility	Individual
Remarks	Loan Modified/Fedrl Govt Plan
Times 30/60/90 days late	2/0/0
Closed	Apr. 20, 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 HOME MORTGAG
PO BOX 10335
DES MOINES, IA 50306

(800) 288-3212

WELLS FARGO HOME MTG

Reported: Oct. 01, 2015

\$0.00

Closed



Overview

You have 0% left to pay on this real estate loan.

Balance	Highest Balance
\$0	\$396000
Monthly payment	\$0
Opened	Sep. 08, 2005 (15 yrs, 2 mos)
Term	396 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013							✓	✓	✓	✓	✓	✓

Last payment Sep. 29, 2015

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status Transferred

Type Conventional real estate mortgage

Responsibility Individual

Remarks Transferred to another lender

Times 30/60/90 days late 0/0/0

Closed Oct. 01, 2015

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 HOME MTG
LOAN SERVICE CREDIT DISPUTE PO BOX 659558
SAN ANTONIO, TX 78265

(800) 642-0257

WELLS FARGO HOME MTG

Reported: May 07, 2015

\$0.00

Closed

Overview

You have 0% left to pay on this real estate loan.

Balance	Highest Balance
\$0	\$31876
Monthly payment	\$0
Opened	Jun. 14, 2006 (14 yrs, 5 mos)
Term	0 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	✓	✓								
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013				✓	✓	✓	✓	✓	✓	✓	✓	✓
Last payment	Apr. 01, 2015											
Current Payment Status	Current											

Worst Payment Status

Current

Account Details

Account status	Transferred
Type	Home equity
Responsibility	Individual
Remarks	Transferred to another lender
Times 30/60/90 days late	0/0/0
Closed	Apr. 12, 2015

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 HOME MTG
LOAN SERVICE CREDIT DISPUTE PO BOX 659558
SAN ANTONIO, TX 78265

(800) 642-0257

STUDENT LOANS

FEDLOAN SERVICING

Reported: Oct. 31, 2020

\$167,078.00

In good standing -



Overview

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

Balance	Highest Balance
\$167078	\$156843
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	May 07, 2019 (1 yr, 6 mos)
<hr/>	
Term	300 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2019					✓	✓	✓	✓	✓	✓	✓	✓

Last payment	Oct. 01, 2020
<hr/>	
Current Payment Status	Current
<hr/>	
Worst Payment Status	Current

Account Details

Account status	Open
Type	Educational
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
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

FEDLOAN SERVICING
POB 60610
HARRISBURG, PA 17106

(800) 699-2908

US DEPT OF EDUCATION

Reported: May 23, 2019

\$0.00

Closed



Overview

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

Balance	Highest Balance
\$0	\$45485
Monthly payment	\$0
Opened	Aug. 29, 2011 (9 yrs, 2 mos)
Term	36 months

Payment History

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

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Payment after charge off/collection Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: May 23, 2019

\$0.00
Closed -

Overview

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

Balance	Highest Balance
\$0	\$35575
Monthly payment	\$0
Opened	Aug. 30, 2010 (10 yrs, 2 mos)
Term	36 months

Payment History

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

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Payment after charge off/collection Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: May 23, 2019

\$0.00

Closed



Overview

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

Balance	Highest Balance
\$0	\$10236
Monthly payment	\$0
Opened	Sep. 09, 2010 (10 yrs, 2 mos)
Term	36 months

Payment History

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

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Payment after charge off/collection Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

FEDLOAN SERVICING

Reported: Apr. 22, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$10236
Monthly payment	\$0
Opened	Sep. 09, 2010 (10 yrs, 2 mos)
Term	120 months

Payment History

You've made 41% of payments for this account on time.

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

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✗	✗	✗									
2018	●	●	●	✓	✓	✓	✗	✗	✗	✗	✗	✗
2017	✓	✗	✗	✗	✗	✗	✗	✗	✗	●	●	●
2016											✓	✓

Last payment	No Info
Current Payment Status	120-149 Days Late
Worst Payment Status	120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/17
Closed	Apr. 22, 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

FEDLOAN SERVICING
POB 60610
HARRISBURG, PA 17106

(800) 699-2908

FEDLOAN SERVICING

Reported: Apr. 22, 2019

\$0.00
Closed

Overview

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

Balance	Highest Balance
\$0	\$45485
Monthly payment	\$0
Opened	Aug. 29, 2011 (9 yrs, 2 mos)
Term	120 months

Payment History

You’ve made 41% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✗	✗	✗									
2018	●	●	●	✓	✓	✓	✗	✗	✗	✗	✗	✗
2017	✓	✗	✗	✗	✗	✗	✗	✗	✗	●	●	●
2016											✓	✓

Last paymentNo Info

Current Payment Status120-149 Days Late

Worst Payment Status

120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/17
Closed	Apr. 22, 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

FEDLOAN SERVICING
POB 60610
HARRISBURG, PA 17106

(800) 699-2908

FEDLOAN SERVICING

Reported: Apr. 22, 2019

\$0.00

Closed

-

Overview

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

Balance	Highest Balance
\$0	\$35575
Monthly payment	\$0
Opened	Aug. 30, 2010 (10 yrs, 2 mos)
Term	120 months

Payment History

You've made **41%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✗	✗	✗									
2018	●	●	●	✓	✓	✓	✗	✗	✗	✗	✗	✗
2017	✓	✗	✗	✗	✗	✗	✗	✗	✗	●	●	●
2016											✓	✓

Last payment	No Info
Current Payment Status	120-149 Days Late
Worst Payment Status	120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/17
Closed	Apr. 22, 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

FEDLOAN SERVICING
POB 60610
HARRISBURG, PA 17106

(800) 699-2908

NAVIENT

Reported: May 09, 2019

\$0.00
Closed

Overview

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

Balance	Highest Balance
\$0	\$12000
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Sep. 05, 2007 (13 yrs, 2 mos)
<hr/>	
Term	120 months

Payment History

You've made **71%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✗	✗	✗	●								
2018	✓	✓	✓	✓	✓	✓	●	✓	✓	✓	✓	✓
2017	●	✗	✓	✓	✓	✓	✓	●	✓	✓	●	✓
2016	✗	✗	✗	✗	✗	●	✓	✓	✓	✓	✓	✗

✓

Last payment	May 09, 2019
<hr/>	
Current Payment Status	Current
<hr/>	
Worst Payment Status	120-149 Days Late

Account Details

Account status	Closed
Type	Educational
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/14
Closed	May 09, 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

NAVIENT
PO BOX 9500
WILKES BARRE, PA 18773

(888) 272-5543

NAVIENT

Reported: Mar. 28, 2019

\$0.00

Closed



Overview

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

Balance	Highest Balance
\$0	\$12000
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Sep. 21, 2006 (14 yrs, 1 mo)
<hr/>	
Term	180 months

Payment History

You've made **96%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	✓										
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	●	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓

Last payment	Mar. 28, 2019
<hr/>	
Current Payment Status	Current
<hr/>	
Worst Payment Status	90-119 Days Late

Account Details

Account status	Closed
Type	Educational
Responsibility	Joint
Remarks	Closed
Times 30/60/90 days late	0/1/1
Closed	Mar. 28, 2019

See an error?

DIRECT DISPUTE™

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

Hard Inquiries

When you apply for credit, a hard inquiry will usually get added to your report, which can lower your credit score. Dispute an error if you believe the inquiry on your TransUnion report is incorrect.

CREDIT INFORMATION

INQUIRY

See an error?

Find out how to dispute a hard inquiry

INSTITUTION INFORMATION

See an error?

CAPITAL ONE

15000 CAPITAL ONE

RICHMOND, VA

23238

(800) 955-7070

BANK

(800) 955-7070

CAPITAL ONE

Inquiry: May 27, 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](#)

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.

MIDLAND FUNDING LLC

Reported: Nov. 06, 2020

\$3,402.00

Needs Attention

-

Overview

You have **99%** left to pay on this collection.

Balance
\$3402

Highest Balance
\$3437

Opened	Apr. 27, 2017 (3 yrs, 6 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	01 SYNCHRONY BANK
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

MIDLAND FUNDING LLC
320 EAST BIG BEAVER SUITE 300
TROY, MI 48083

(844) 236-1959

MIDLAND FUNDING LLC

Reported: Nov. 06, 2020

\$1,899.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$1899	\$1592
Opened	Oct. 28, 2016 (4 yrs)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	01 SYNCHRONY BANK
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**

MIDLAND FUNDING LLC
320 EAST BIG BEAVER SUITE 300
TROY, MI 48083

(844) 236-1959

PORTFOLIO RECOVERY

Reported: Nov. 03, 2020

\$2,693.00

Needs Attention

Overview

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$2693	\$2693
Opened	Jun. 21, 2017 (3 yrs, 4 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	08 CAPITAL ONE BANK USA N A
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

PORTFOLIO RECOVERY
120 CORPORATE BLVD STE 100
NORFOLK, VA 23502

(844) 675-3407

LVNV FUNDING LLC

Reported: Nov. 03, 2020

\$932.00**Needs Attention****Overview**

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$932	\$932
Opened	Sep. 12, 2016 (4 yrs, 2 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	12 CREDIT ONE BANK N A
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

LVNV FUNDING LLC
C/O RESURGENT CAPITAL SERVICES PO BOX 1269
GREENVILLE, SC 29602

(866) 464-1183

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. 15, 2020, you have no public records on your report.

Upstart



★★★★★
431 Reviews

Credit Karma’s take for this partner

VERY GOOD APPROVAL ODDS



LOAN AMOUNT	PAYMENT EST.*
\$10,000	\$419 /month
APR EST.*	LENGTH*
29.05%	36 months

INTEREST & FEES EST.*

\$5,096

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