

View report from

Jan 17, 2021

▼

PRADELYNE DORCEUS

654

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information

NAMES REPORTED






PRADELYNE DORCEUS
PRADELYNE P FRANCIQUE
PRADELYNE SAINT HILAIRE
PRADELYNE STHILAIRE

EMPLOYMENT INFO

U S ARMY

CORNER FINANCIAL

ADDRESSES REPORTED

-  3249 OLD WINTER GARDEN RD STE 17
ORLANDO, FL
32805
-  11619 BEACONSFIELD ST
DETROIT, MI
48224
-  14662 NORTHLAWN ST
DETROIT, MI
48238
-  5512 METROWEST BLVD APT 108
ORLANDO, FL
32811
-  1310 W COLONIAL DR STE 2
ORLANDO, FL
32804

Show more
▼

Accounts

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

CREDIT CARDS

SF/LEAD BANK

Reported: Dec. 31, 2020

\$124.00

In good standing

Overview

You're currently using 8% of your account's limit.

Balance	Credit limit
\$124	\$1475
Monthly payment	No Info
Opened	Aug. 28, 2020 (4 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	Dec. 01, 2020											
Current Payment Status	Current											
Amount past due	\$0											
Worst Payment Status	Current											

Account Details

Account status	OPEN
Type	Secured Credit Card
Responsibility	Individual Account.
Remarks	Variable/adjustable Rate
Times 30/60/90 days late	0/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

SF/LEAD BANK
200 N 3RD ST
GARDEN CITY, MO 64747

(816) 773-6207

JARED

Reported: Jan. 13, 2021

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$141
Monthly payment	No Info
Opened	Sep. 03, 2016 (4 yrs, 4 mos)

Payment History

You've made **85%** 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	No Info
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

Account Details

Account status	Transfer/Sold
Type	Charge Account
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/1/7
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

JARED
375 GHENT RD.
AKRON, OH 44333-2668

NAVY FEDERAL CU

Reported: May 21, 2020

\$0.00

Closed



Overview

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

Balance	Credit limit
\$0	\$1000
Monthly payment	\$0
Opened	Mar. 31, 2016 (4 yrs, 9 mos)

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	Jun. 01, 2018
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	Account closed by credit grantor Variable/adjustable Rate
Times 30/60/90 days late	1/1/0
Closed	Mar. 01, 2018

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

NAVY FEDERAL CU
ONE SECURITY PLACE
MERRIFIELD, VA 22119

(800) 336-3333

JARED

Reported: Aug. 20, 2014

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$1500
Monthly payment	\$25
Opened	Nov. 25, 2011 (9 yrs, 2 mos)

Payment History

Last payment	May 01, 2014
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	CLOSED
Type	Charge Account
Responsibility	Terminated
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

You could dispute an error with equifax**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

JARED
375 GHENT RD.
AKRON, OH 44333-2668

^
Hide closed (3)

OTHER LOANS

LOQBOX FINANCE US LL

Reported: Dec. 31, 2020

\$550.00

In good standing

-

Overview

You have **92%** left to pay on this loan.

Balance	Highest Balance
\$550	\$600
Monthly payment	\$50
Opened	Dec. 22, 2020 (1 mo)
Term	12 months

Payment History

Last payment	Dec. 01, 2020
Current Payment Status	Current

Worst Payment Status

Current

Account Details

Account status	OPEN
Type	Secured
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

LOQBOX FINANCE US LL
450 LEXINGTON AVENUE
NEW YORK, NY 10017

(646) 975-9383

AUSTIN CAPITAL BANK

Reported: Jan. 07, 2021

\$981.00
In good standing -

Overview

You have **98%** left to pay on this loan.

Balance	Highest Balance
\$981	\$1000
Monthly payment	\$15
Opened	Jul. 27, 2020 (5 mos)
Term	120 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							●	✓	✓	✓	✓	✓

Last payment	Dec. 01, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Secured
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

AUSTIN CAPITAL BANK
8100 SHOAL CREEK BLVD.
AUSTIN, TX 78757

(512) 693-3600

SF/LEAD BANK

Reported: Dec. 31, 2020

\$152.00
In good standing -

Overview

You have 9% left to pay on this loan.

Balance	Highest Balance
\$152	\$1663
Monthly payment	\$150
Opened	May 03, 2020 (8 mos)
Term	12 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					✓	✓	✓	✓	✓	✓	✓	

Last payment Dec. 01, 2020

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status OPEN

Type Secured

Responsibility Individual Account.

Remarks Fixed rate

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

Closed No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

SF/LEAD BANK
200 N 3RD ST
GARDEN CITY, MO 64747

(816) 773-6207

DIGITAL FEDERAL CRED

Reported: Dec. 31, 2020

\$2,000.00**In good standing****Overview**You have **100%** left to pay on this loan.

Balance	Highest Balance
\$2000	\$2000
Monthly payment	\$177
Opened	Dec. 02, 2020 (1 mo)
Term	12 months

Payment History

Last payment	No Info
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Unsecured
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

DIGITAL FEDERAL CRED
229 DONALD LYNCH BV
MARLBOROUGH, MA 01752-9123

(978) 461-6700

DEFENSE FINANCE & AC

Reported: Jul. 20, 2014

\$0.00
Closed -

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$1249
Monthly payment	No Info
Opened	Nov. 13, 2012 (8 yrs, 2 mos)
Term	1 months

Payment History

Last payment	Mar. 01, 2014
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Govt Overpayment
Responsibility	Individual Account.
Remarks	Account closed by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Jul. 01, 2014

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

DEFENSE FINANCE & AC
8899 E. 56TH ST., BLDG # 1
INDIANAPOLIS, IN 46249

[\(800\) 962-0648](tel:(800)962-0648)

OMNI FINANCIAL OF NE

Reported: May 17, 2012

\$0.00

Closed -



Overview

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

Balance	Highest Balance
\$0	\$3132
Monthly payment	No Info
Opened	Jun. 08, 2010 (10 yrs, 7 mos)
Term	21 months

Payment History

Last payment	Feb. 01, 2012
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Note Loan
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Feb. 01, 2012

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

OMNI FINANCIAL OF NE
P.O. BOX 53628
FAYETTEVILLE, NC 28305

^
Hide closed (2)

STUDENT LOANS

DEPT OF ED/NAVIENT

Reported: Dec. 31, 2020

\$193,090.00

In good standing

Overview

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

Balance	Highest Balance
\$193090	\$145168
Monthly payment	No Info
Opened	Nov. 04, 2013 (7 yrs, 2 mos)
Term	162 months

Payment History

You've made **99%** 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 Dec. 01, 2020

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status OPEN

Type Education Loan

Responsibility Individual Account.

Remarks Fixed rate

Times 30/60/90 days late 0/0/1

Closed No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655

(999) 999-9999

SALLIE MAE

Reported: Nov. 30, 2013

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$5736
Monthly payment	No Info
Opened	Sep. 11, 2008 (12 yrs, 4 mos)
Term	No Info

Payment History

Last payment	Nov. 01, 2013
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Education Loan
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Nov. 01, 2013

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

SALLIE MAE
PO BOX 9500
WILKES-BARRE, PA 18773

SALLIE MAE

Reported: Nov. 30, 2013

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$8500
Monthly payment	No Info
Opened	Sep. 11, 2008 (12 yrs, 4 mos)
Term	No Info

Payment History

Last payment	Nov. 01, 2013
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Education Loan
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Nov. 01, 2013

You could dispute an error with equifax**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

SALLIE MAE
PO BOX 9500
WILKES-BARRE, PA 18773

DEPT OF ED/NELNET

Reported: Jul. 29, 2020

\$0.00
Closed -

Overview

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

Balance	Highest Balance
\$0	\$6833
Monthly payment	\$0
Opened	Sep. 06, 2012 (8 yrs, 4 mos)
Term	120 months

Payment History

Last payment	No Info
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Education Loan
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Nov. 01, 2013

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

DEPT OF ED/NELNET
121 SOUTH 13TH ST
LINCOLN, NE 68508

MISSOURI HIGHER EDUC

Reported: Nov. 30, 2013

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$1407
Monthly payment	No Info
Opened	Aug. 26, 2003 (17 yrs, 4 mos)
Term	No Info

Payment History

Last payment	Nov. 01, 2013
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Education Loan
Responsibility	Individual Account.
Remarks	Refinanced
Times 30/60/90 days late	0/0/0
Closed	Nov. 01, 2013

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

MISSOURI HIGHER EDUC
633 SPIRIT DR
CHESTERFIELD, MO 63005

(636) 733-3700

MISSOURI HIGHER EDUC

Reported: Nov. 30, 2013

\$0.00
Closed

Overview

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

Balance	Highest Balance
\$0	\$1969
Monthly payment	No Info
Opened	Aug. 26, 2003 (17 yrs, 4 mos)
Term	No Info

Payment History

Last payment	Nov. 01, 2013
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Education Loan
Responsibility	Individual Account.
Remarks	Refinanced
Times 30/60/90 days late	0/0/0
Closed	Nov. 01, 2013

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

MISSOURI HIGHER EDUC
633 SPIRIT DR
CHESTERFIELD, MO 63005

(636) 733-3700

MISSOURI HIGHER EDUC

Reported: Nov. 30, 2013

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$1000
Monthly payment	No Info
Opened	Jun. 10, 2003 (17 yrs, 7 mos)
Term	No Info

Payment History

Last payment	Nov. 01, 2013
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Education Loan
Responsibility	Individual Account.
Remarks	Refinanced
Times 30/60/90 days late	0/0/0
Closed	Nov. 01, 2013

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

Hard Inquiries

[GO TO EQUIFAX](#)

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

Creditor Information

AVANTUS, LLC

MISSOURI HIGHER EDUC
Inquiry: Jan. 14, 2021
633 SPIRIT DR
CHESTERFIELD, MO 63005

Miscellaneous Reptg. Agencies -

(636) 733-3700

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information



No contact information has been reported by this creditor.

DIGITAL FEDERAL CRED

Inquiry: Dec. 31, 2020

Credit Unions -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

AVANTUS, LLC

Inquiry: Nov. 22, 2020

Miscellaneous Reptg. Agencies -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

AVANTUS, LLC

Inquiry: Aug. 31, 2020

Miscellaneous Reptg. Agencies -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

DIGITAL FEDERAL CRED

Inquiry: Jul. 31, 2020

Credit Unions -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

CREDCO

Inquiry: Jul. 18, 2020

Miscellaneous Reptg. Agencies -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

CIC CREDIT

Inquiry: Jul. 17, 2020

Miscellaneous Reptg. Agencies -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

AVANTUS, LLC

Inquiry: Jul. 13, 2020

Miscellaneous Reptg. Agencies -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

AVANTUS, LLC

Inquiry: Apr. 13, 2020

Miscellaneous Reptg. Agencies -

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

CAPITAL ONE BANK USA

Inquiry: Jan. 13, 2020

All Banks

Contact the inquirer: MAIL ONLY

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

CAPITAL ONE BANK USA
15000 CAPITAL ONE DRIVE
RICHMOND, VA
23238

CBNA

Inquiry: Jan. 13, 2020

National Credit Card Cos.

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

No contact information has been reported by this creditor.

AMERICREDIT FINANCIA

Inquiry: Jul. 08, 2019

Auto Financing

(817) 302-7424

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

AMERICREDIT FINANCA
200 BAILEY AVE
FORT WORTH, TX
76107
(817) 302-7424

FIRST INVESTORS FIN

Inquiry: Jul. 08, 2019

Auto Financing

(713) 273-5236

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

FIRST INVESTORS FIN
5757 WOODWAY DRIVE
HOUSTON, TX
77057
(713) 273-5236

ENTERPRISE LEASING C

Inquiry: Jul. 08, 2019

Miscellaneous

(407) 281-8888

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

ENTERPRISE LEASING C
5505 E. COLONIAL DRIVE
ORLANDO, FL
32807
(407) 281-8888

CAPITAL ONE

Inquiry: Jun. 26, 2019

Auto Financing

Contact the inquirer: MAIL ONLY

See an error?Find out how to [dispute a hard inquiry](#)**Institution Information**

CAPITAL ONE
15000 CAPITAL ONE DRIVE
RICHMOND, VA
23238

CREDIT TECHNOLOGIES,

Inquiry: May 28, 2019

Miscellaneous Reptg. Agencies

See an error?Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

JPMCB - CARD SERVICE

Inquiry: May 18, 2019

National Credit Card Cos.

See an error?Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

JPMCB - CARD SERVICE

Inquiry: Feb. 21, 2019

National Credit Card Cos. -**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

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.

Clean slate! As of Jan. 17, 2021, you have no collection accounts on your credit report.

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 Jan. 17, 2021, you have no public records on your report.

Destiny™ Mastercard®

36 Reviews

Credit Karma’s take for this offer

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REGULAR PURCHASE APR	ANNUAL FEE
24.9%	\$75 First Year \$99 Every Year Thereafter

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